

BUSINESS JOURNAL

CAPITOL REPORT

A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

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Problems persist for Prewitt's 'Gator'

By Alison Schneider

When you list the major players in the Lake of the Ozarks area, Gary Prewitt is sure to be one of the first names to crop up. He's successfully turned a dismal, undeveloped area in Osage Beach into an attractive and thriving shopping destination. He convinced major retailers and restaurants to bring their shops here and the surrounding area has grown exponentially as a result. It was a daunting task, the Prewitt's Point Center, but the development continued through the glitches and hiccups and has become a stable economic focal point of Osage Beach.

Controversy has become a close friend of Prewitt's though, as he has acquired a number of successful businesses in the area, including Shady Gator's and Backwater Jack's restaurants, an outdoor furnishings business, an automotive supply/garage and other ventures along the way. He's currently in the planning stages of another shopping/housing facility located at the Business 54/Highway 54 junction in Osage Beach, and he's pursuing a suit against Lake Ozark former city administrator Charles Clark for violations of the Sunshine Law. He's become quite familiar with TIF legislation and is an accomplished suitor to big-business, encouraging corporate dollars to invest in the Lake area. Outgoing and driven, Prewitt

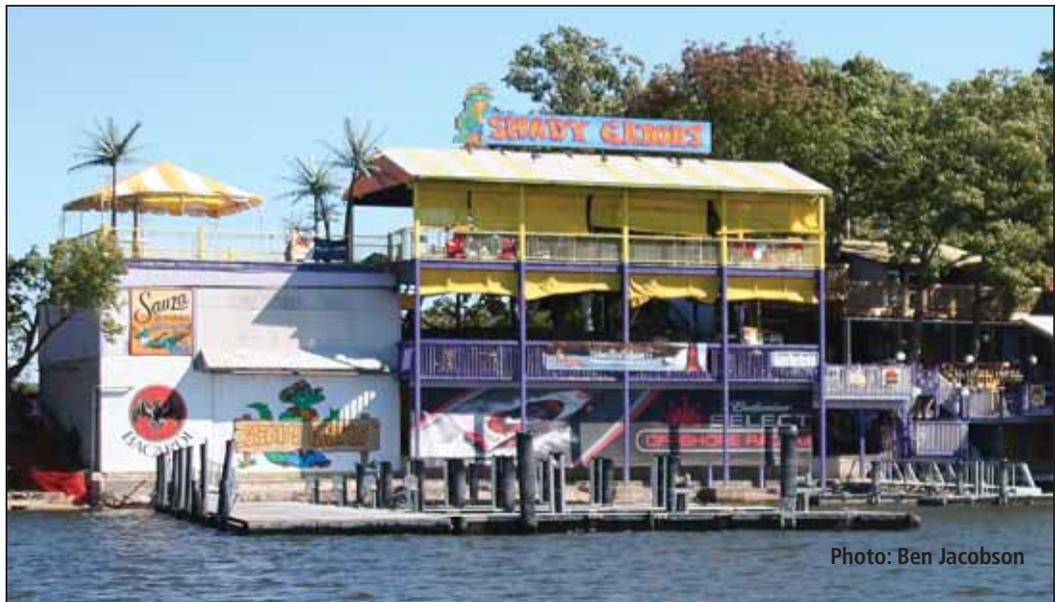


Photo: Ben Jacobson

moves forward with little concern for any toes that get stubbed along the way – always keeping his eye on the prize...whatever that prize may be.

His current issue is the property currently known as the Lazy Gator, adjacent to the restaurant off of Bittersweet Road in Lake Ozark. It's a beauty, and is proving to be one worth fighting for.

The property in question is a beautiful piece of lakefront on the point of the 7 mile cove. For decades, a large private home sat on the property without notice of the surrounding construction in the area. Not ten years ago, the 7 mile cove was equally shared by

businesses and weekend homeowners alike. The 'hot spot' in the cove was The Barge Restaurant owned by Frank Bachelor. Another restaurant, which went through many name changes, sat in the general center of the cove with an attached convenience mart and gas dock. On the other end of the cove was another restaurant, also having gone through a number of owners before finally seeming to have rested upon the name Bayou Bill's – after its owner at the time, Bill Long. Prewitt acquired this restaurant some 5 years or so ago and changed the name to Shady Gators.

In the meantime, however,

Merlyn Vandervort decided to make the Lake his home and purchased the restaurant in the center of the cove, including the adjacent mart, gas docks and a bbq shack on the water. He proceeded to build up his property, purchasing adjacent land as needed and finally ending up with the Horny Toad Entertainment Complex including Jeremiah's Night Club, the Frisky Frog waterfront bar, the three level Horny Toad Restaurant with adjacent 100 room hotel and yacht club and of course the convenience mart and gas docks. The Barge Restaurant unfortunately sank over this course

continues on the back page



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BUSINESS JOURNAL



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Dog lovers sought for Bark Park

by Nancy Hogland

Organizers for Bark Park, an off-lease dog park to be built on Horseshoe Bend, are appealing to dog-loving business owners for help.

The group needs use of canopy tents for a Dog Show and Expo fundraiser planned for 11 a.m. to 3 p.m. Sunday, July 12 in the parking lot of Paul's Supermarket in Lake Ozark. They also need volunteers and in-kind donations to construct features in its planned park.

"After we started putting this together, we realized that it will probably be hot the day of our show and we don't want the dogs – or their owners – getting overheated," said Alisa Duba, chairman of the Bark Park committee. "However, because we're operating on a shoestring budget, we don't have money to rent tents so we're hoping to get some donated for the day."

The event will feature lots of contests – including cutest and ugliest dogs, dog with the best trick and best dressed dog – and will also include obedience training demonstrations provided by Be a Good Dog University; dogs from various breeders that will be for sale; a PETCO booth;

and booths for several animal rescue operations. There will be a \$5 entry fee for the contests that will include a pet photo and gift bag with items donated by PETCO.

"We're already getting lots of calls so we hope to have lots of participants," Duba said, adding that while admission to the expo is free, donations for the park will be accepted.

Planning for Bark Park, to initially be built on two lots located between the Village Hall and the water tower on Cherokee Road, began last year. Gordon Ellison, chairman of the Village of Four Seasons Board of Trustees, said he had received several calls from residents who had visited dog parks around the nation and asked if that was something the Village would consider offering. He said he mentioned to idea to a few others and soon after, a small group formed to oversee the project. Duba, who "parents" a lab and terrier mix, volunteered to serve as chairman.

In addition, Village trustees, who were supportive of the idea, voted to include \$20,000 in the 2009 budget to help with costs.

Duba said they are working on the design and already they

have received offers of two substantial donations – one from Rob Ward, who is developing a water ski lake in Ulman and donating as much fill dirt as will be needed, and another from Jason Cooper, Cooper Site Works, who has volunteered to clear the land and give it a park-like look.

"However, we still need building materials, landscaping, fencing, etc. We're also trying to negotiate with surrounding property owners to buy adjoining lots at a fair price so we can make the park larger to allow more features. Of course, we'd love it if they would donate the lots! But if they would just sell them to us, or trade them for other lots owned by the Village, that would be great too," she said, adding that they also needed volunteers to help detail the property and design and build the features.

Ellison said the long-range plan includes construction of a walking track, an agility course, dog drinking fountains, a water feature, a few park benches and a pavilion where dog-related programs, such as dog obedience classes, could be held.

For more information or to volunteer, call Duba at 573-434-2025.



Workmen have been busy laying a new fiber optic cable along Horseshoe Bend Parkway. According to a spokesperson with AT&T, the line is being added to bring high-speed telephone and Internet access to the area. When completed, the cable will extend all the way to Bittersweet Road. In 2007 then Gov. Matt Blunt signed into law Senate Bill 284 which allows companies that want to provide competitive video services to get a state-issued franchise rather than negotiate with individual municipalities. At the same time, AT&T announced it would be spending \$335 million over the next three years in fiber network upgrades and other technology to bring video and Internet services to Missouri. Nancy Hogland photo.

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Revenues down all around

Improvement hoped for however

By Nancy Hogland

Every city and county official in the Lake area is waiting with baited breath for reports on May sales tax revenues. Sales tax is submitted after the end of the month and forwarded to the various taxing entities the following month, so revenue receipts are always two months behind.

All interviewed are hoping the numbers don't mirror reports from the first quarter, which were all down over the same period last year.

First District Commissioner Beverly Thomas said Camden County revenues were down approximately 13 percent for April and 9.5 percent from the same time last year.

"If the trend continues, that would equate to a loss of about \$500,000 for 2009," she said. "After we looked at the numbers, we called all elected officials and department heads in and explained the

situation and they went back and were able to cut an additional \$517,000 from their budgets. It's not good news, but it was expected because the economy everywhere is in a slump. We're just glad that we have a group of leaders who are willing to do what it takes to keep on going."

However, Thomas, who lives on Horseshoe Bend, said judging by the amount of traffic she saw at the Lake over Memorial Day weekend, she is hoping the next report may bear good news.

"It certainly seems like a lot more people were here. I talked to the manager at Hy-Vee the other day and he said it's been crazy in the store - that he's even having a better-than-usual year. He thinks people are still coming to the Lake but instead of going out to dinner, they're grilling at home. That could be. I just know that a good weath-

er forecast for the weekend would sure help," she said.

Miller County is in a similar boat.

County Commissioner Tom Wright said they are down 12 percent for the year, which accounts for a decrease of \$28,000 each in both capital improvement and general revenues.

"We had a \$200,000 I guess you could call 'cushion' in general revenues but not in capital improvements so we have a spending freeze going on right now," he said. "We're not alarmed, but we're being cautious."

He said the 2009 budget closely mirrors that of 2008; if budget revisions are required they will most likely begin towards the end of the summer.

Osage Beach City Administrator Nancy Viselli said while April revenues were down 7.3 percent and year-to-date revenues were down 4.6 per-

cent over the same period last year, they had budgeted for the decline and, so far, were "pretty close" to being on track.

"Of course, we don't want to be down from last year but it really doesn't make a difference as long as we make the projections for this year," she said. "That's the important thing - that we receive about what we expected to receive and don't have to spend more than we planned for."

She said the slower economy also could have resulted in small business owners, who submit sales taxes quarterly, to send the money to the state later than normal, "and that would throw off the figures too. So we could have more coming in - it will just get here a little later than expected."

She too believes revenues will soon be up - at least for the summer.

"Traffic is heavier than I've seen it in a long time," she said. "It's already been a lot heavier than last summer. Of course, last summer we were dealing with ridiculously high

gas prices. If gas stays down and the weather is good, I think we'll all be right back on track. At least I hope so!"

Village of Four Seasons Board of Trustees Treasurer Tom Rinehart said while their numbers are also down, that decrease was expected and reflected in the budget.

"It's a bad-news-good-news story," he said. "The bad news is sales tax revenues are down 14 percent and total revenues are down 15 percent. However, our total administration costs are down 27 percent. By managing our costs, and by watching the way we spend money, we will continue to be in good shape."

In Lake Ozark, revenues are down from the same time period last year and under budget by about 6 percent.

Linda Gardner-Goos, the city's accounting clerk, said their 2009 budget also duplicates that of 2008.

"We are going to wait until we receive May's revenues to make any decisions," she said.

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In the Missouri State Legislature



Missouri State Representative
Rodney Schad

Although the legislative session ended almost a month ago, a lot has happened since then. The governor did sign the priority legislation from this session, the economic development bill. The goal of this bill, which became effective upon his signature, is to jumpstart Missouri's slumping economy.

In addition to bill signings, House Speaker Ron Richard has begun to name interim committees. Interim committees are committees that meet to look into a specific issue while the legislature is not in session. Some interim committees are created by legislation passed during the session and some are created by the Speaker.

The first interim committee named, the House Interim Committee on State Intelligence Analysis Oversight, was established in response to a highly controversial report published in February by an office within the Department of Public Safety, the Missouri Information Analysis Center (MIAC). As part of the center's routine intelligence gathering and dissemination to law enforcement agencies, it sent out a report on how to identify members of the modern militia movement who may be domestic terrorists.

The report, printed on state letterhead, identified people who may be part of the modern militia movement. Shockingly, these people included those who support small government and gun owners' rights, oppose abortion and illegal immigration and voted for Paul, Barr or Baldwin in the November 2008 election.

Although the Department of Public Safety apologized for the report, we in the House are concerned about how a report like this could even be issued – a report that attacks our 1st and 2nd amendment rights. Who reviews these types of reports and approves their dissemination? The Interim Committee on State Intelligence Analysis Oversight will look into these concerns and determine if there is enough public accountability for the MIAC. Last week, the committee held its first meeting at the Capitol. At this meeting, committee members discussed the process of intelligence gathering and analysis with staff from the MIAC, toured the center's facilities and provided the public with an opportunity to express their concerns.

I was very concerned when I first heard about this report and am happy to know that my colleagues are looking into public accountability of the MIAC. I understand intelligence that will improve public safety needs to be shared among the state's law enforcement agencies. However, calling someone a potential terrorist based on broad statements about a group's political views is something I am not okay with. The committee will hold several meetings throughout the state to give Missourians the opportunity to provide testimony. I plan to keep tabs on the work of this interim committee and urge you to do as well.

Rodney Schad, Representative 115th District 573-751-2077
(Article date: 06-13-2009)



Missouri State Senator Carl Vogel

As the deadline approaches for the fate of 2009 legislation, Governor Jay Nixon signed the state budget this week, albeit with a significant number of vetoes. Unlike other bills which must be either approved or disapproved in their entirety, budget bills are subject to line item veto. This may result in spending for one item in a bill may gain approval while appropriations for a different project in the same legislation may be vetoed. Adding to the complexity of the final version of the budget is the governor's authority to withhold money from spending. In this event, revenue for the project is not vetoed, but neither is it available for immediate use. It is the governor's prerogative as to when he releases money available that he has identified to be withheld.

Governor Nixon vetoed a total of \$105 million from the fiscal year 2010 budget. Of this amount, \$22.8 million was from the operating budget which funds the various agencies and programs related to day to day functions of the state. The remaining \$82.2 million was from a capital improvements bill which encompassed projects throughout the state. In some cases the projects were removed altogether. In others, such as money for repairs and maintenance

for the state's community colleges, the total amount was reduced.

In addition to the money which was vetoed, Governor Nixon also announced withholdings of \$325 million. Of this figure, \$60 million is from the operating budget while \$265 million was contained in the capital improvements bill.

Being the seat of state government, our area benefits most when times are good and tax revenues are growing. Conversely, when the economy hits a downturn and revenue goes flat or decreases, we see a significant impact. Such is the case this year.

A disproportionate number of state jobs are expected to be trimmed from our area as a result of the governor's vetoes and withholdings. Until the actions are fully analyzed, I hesitate to speculate exactly how many positions will be eliminated. It is also difficult to determine how many of these will be actual layoffs and how many are positions which are currently vacant.

Also vetoed was an appropriation of \$10 million to build an interchange to provide greater access to the old penitentiary site. The new federal courthouse is currently under construction and the intent was a new interchange will be needed for better access and future development to continue.

Given the downturn in the economy and the fact Missouri is required to maintain a balanced budget, I do not expect any serious attempts will be made to override any of Governor Nixon's budgetary vetoes.

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

(Article date: 06-26-2009)

Nixon Vetoes Spending

Gov. Jay Nixon has touted almost as much new state spending as he has axed in order to balance Missouri's budget.

Last week, the Democratic governor vetoed \$105 million from the 2010 budget taking effect Wednesday. Calling the cuts a "near record," Nixon said they were needed to preserve state support for health care, education and economic development.

But the money-saving vetoes were nearly offset by the \$95 million cost of Nixon's new marquee programs.

Public universities and community colleges will get \$40 million to expand health education programs under an initiative backed by Nixon. And an economic development bill that Nixon has called "my jobs bill" increases business tax breaks by about \$55 million.

A final, official cost estimate for the economic development legislation has not been prepared. But it expands three existing tax credit programs by a total of \$40 million and exempts business from paying nearly \$15 million in corporate franchise taxes on their assets.

Boosting revenue

Speaking to reporters about the vetoes, Nixon said that the health care education and economic development programs were designed to spur job creation in the state and ultimately boost revenue.

Missouri revenues are expected to fall 6.7 percent in the fiscal year ending June 30 because of decreasing personal income and sales tax collections. Nixon's budget office expects revenue to drop again next year.

So to balance the budget while adding new spending, Nixon

continues on page 12

911 Address required on docks

by Nancy Hogland

While business has slowed for some in the Lake area, it's picked up for sign manufacturers.

Several have taken orders for dock signs since both the House and the Senate approved House Bill 657 which requires dock owners to post signs bearing their 911 addresses on those docks. Gov. Jay Nixon is expected to sign the bill soon.

The law, which covers all lakes in the state with more than 950 miles of shoreline, requires dock owners to post the addresses in block-style letters and numerals no smaller than 3 inches on the lake side of the dock and in a place that is visible from the main channel or the cove. The address must also be placed against a background of contrasting color. The signs must be posted by January 1, 2010.

"As soon as the news hit the papers, we had people coming in to place orders," said Jeanese Silvers, owner of Instant Signs and Banners in Lake Ozark. "We've been making 6-inch-by-24-inch aluminum signs all along with the UE dock permit numbers but now we have a whole new stack of

orders for signs with addresses."

Capt. Matt Walz with the Missouri State Water Patrol said the signs will allow officers to provide better service and to more quickly summon help in an emergency.

"Our officers have no way of knowing what docks are on what roads. However, once addresses are posted, when someone is injured, it will make it much easier for them to get emergency medical services there in a hurry," he said.

Walz said he recently met with Jeff Green, in charge of shoreline management with AmerenUE, to discuss plans to notify dock owners of the new requirement.

"We're still ironing out the details but we talked about a combined mailing and notices through the media - maybe even putting stickers on docks that haven't complied by the effective date, but we will do everything we can to give people plenty of notice," he said.

Because many of the dock owners live out of the area, Walz said he suspects his department will be lenient with those who don't have the signs up by Jan. 1. However, after that "grace peri-

od" has passed, failure to comply ultimately will be considered an infraction and will be subject to a ticket and fine of not less than \$25 and not more than \$100.

Colonel Rad Talburt, who recently retired as head of the Water Patrol, requested the law which was introduced by Rep. Wayne Cooper (R-155).

Talburt said many times other boaters call the Water Patrol when they see a problem or an emergency, however most - even those with a good knowledge of the Lake - have no way of knowing exactly where they are.

"This will still be extremely beneficial in helping locate them faster," he said in an earlier interview.

The law also makes it illegal to abandon a boat dock and permit it to float freely on lakes with at least 950 miles of shoreline and makes any person who abandons the dock responsible for the retrieval and disposal of that dock.

The penalty for violating the law is the same as it is for failure to post the 911-address signs. In addition, any person who is found guilty of not properly retrieving and disposing the aban-



Jeanese Silvers, owner of Instant Signs and Banners in Lake Ozark, displays a sign she recently completed for a customer that displays both the AmerenUE permit number and the E911 address of the home.

Nancy Hogland photo.

doned boat dock can be ordered to reimburse the appropriate law enforcement agency, including the state water patrol, for the costs associated with its retrieval and disposal and allows the law enforcement agencies to establish their own schedules of cost. However, the court may reduce the costs if it determines that those costs are excessive.

The law also allows the Water Patrol to accept donations of money or in-kind services or grants to remove the docks and also allows them to enter into

contracts with private or public entities for their removal.

In the meantime, Camden County law enforcement officers are still trying to urge residents to post 911 addresses on their homes. More than four years ago new addresses were assigned to homes and businesses. However, according to deputies, some still have not removed the old addresses or posted the new ones, making it difficult to find them when they call for help in an emergency.

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It Ain't Just Hay at Camdenton Farm & Garden

By Michael Gillespie

Brenda Ledbetter and her husband, Dr. Michael Ledbetter, didn't need to buy a retail business. But they had been regular customers of Camdenton Farm & Garden for many years. Over that time they had purchased a lot of grass seed and pet supplies and other assorted outdoor items. They just liked the place, plain and simple. So when the previous owners mentioned they were going to retire, they asked the Ledbetters if they would like to buy the store. It was an offer they couldn't refuse. The Ledbetters took over in January, 2007.

Camdenton Farm & Garden is one of those venerable businesses that all the locals know about. It started as an MFA store over 30 years ago. Later it became an independent farm and garden outlet.

"I have tried to stay with what the former owners had done," says Brenda. "We sell a lot of feed for cattle, horses, and pigs. We try to cater to the farming community. And then we have a full line of dog and cat food, and supplies. And we also have a very

large birding business. A lot of people feed the outdoor birds and we carry an extensive line of bird feeders and bird seed. We carry many different types of bird feed, and bird seed for indoor birds, like cockatiels and parrots, for people who have birds for pets."

The store also features a sizeable collection of live outdoor plants, which are generally available from April to November. Brenda couldn't say exactly how many plants they have in their garden, but she ventured a guess of nearly a thousand. A good many of them come from the Ledbetter's greenhouse in Lebanon. They own Marilyn's Nursery & Garden Center there; they bought that store in 2008. Of course, live plants are high maintenance items that require a lot of attention. And the tasks don't end when the weather gets cold. "We'll bed them down for the winter," Brenda explains. "We'll clean out our existing beds and take the mulch out and put them altogether and cover them with frost cloth."

Unlike a lot of the retail outlets in the area, Camdenton Farm &



Garden isn't wholly dependent on the summer tourist trade, though it does make a difference. "I'd say during the season about 40 percent of our customers own summer places here," notes Brenda. "A lot of them have been customers of our store for years. They come down and need grass seed, or maybe they will buy the floating fish food for when their grandkids come — that brings up the catfish and carp around the dock that they can watch."

And the feed and seed business does offer a hedge against recession — as long as the price is competitive. The farmers and pet owners who shop there see to that. As Brenda tells it: "The farming community is very conscientious of pricing. They've got livestock that they've got to feed.

So they will shop the grain stores to get the best deal. I've got clientele that will come from Lebanon, Climax Springs, Montreal, and Richland.

"We also cater to the birds and dogs and cats and rabbits and parrots and whatever people have. On pet food, we've got a very broad range in pricing, and people are going to take care of their pets."

Speaking of pets, customers at the store are likely to be greeted by three very friendly cats. "The cats are working cats," Brenda says. "Caesar is our silver-tipped Persian. He's been here for about 10 years. I've got customers who come in — they won't even buy anything, but they just want to see Caesar. Our other two cats are working warehouse cats.

They keep the rodents down for us."

Besides seed, feed, bird feeders, repellants, collars, pet health supplies, electric fencing material, and outdoor plants, there is one outbuilding at the store devoted to hay and straw. "Usually I've got three types," explains Brenda. "Alfalfa, which is like candy to a horse; Bermuda hay, when I can get it — it's grass hay for cattle and horses; and straw." And what's the difference? "When you're putting grass seed down, people put down a light coating of straw on top to hold the seed in place and keep the birds out of it. It helps the grass germinate faster. Straw is cleaner. If you throw hay on top of grass seed, you're going to get weeds in your yard."

The Ledbetters have a simple plan regarding the selection of items that they stock. "I'm very particular in the products that I carry," says Brenda. "If it's sold at Wal-Mart or Home Depot or Lowe's, I won't carry it. I've tried to stay with products that you can't get at a box store."

Camdenton Farm & Garden is located at 251 S. Highway 5, about a block south of the Highway 54 intersection.

THE 25th CLOWN GOLF CLASSIC EARNS \$36,200

This year's Clown Golf Classic was bitter sweet with the celebration of the 25th Anniversary of the event and the announcement that Dick and Kym Ebling would be retiring as the golf tournament sponsors. Randy and Jane Kelly have graciously volunteered to continue the event for the Dream Factory. The Ebling's started the Clown Classic in 1985 in recognition of the 25th anniversary of the floating Clown Restaurant. The tournament was so successful that they continued for 24 more years. The Dream Factory would like to thank all those who participated in the success of the 2009 Clown Golf Classic which was held on Sunday, April 26th. This year's event earned \$36,200 for the Dream Factory.



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5th Place – Greg Kaullen, Scott Collins, Kathy Brooks, and Jeff Mistler (not pictured)

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Horseshoe Bend roadwork continuing

by Nancy Hogland

Although heavy spring rains have played havoc with the schedule, so far this year the Horseshoe Bend Special Road District has been able to upgrade nine streets and plans to upgrade 10 more before wrapping up this year's list of projects.

"By the time we're done, we'll probably have spent in the neighborhood of \$700,000," said John Jenkins, president of the road district's board of directors. "Sweetwater alone, which is almost 2 miles long, took around 3,900 tons of blacktop! It was a big job, but we thought it was important to get to it because it will help the most people. There are a lot of people that live along that street."

He said the Sweetwater upgrade included moving the road inward and away from the lake by 4 to 5 feet.

"That way, people will have a shoulder to park on. It's so steep in some places that when it snows, they all want to park at the top of their driveways. However, we needed to keep their cars off the road so the snow-

plow could get around. We had to widen it to 20 feet anyway, so we just dug out the hillside," Jenkins explained, adding that the same technique was used on all streets that paralleled the shoreline.

Sweetwater also had other issues, according to Jenkins.

"When it was built, they included a center 'crown,' which forced the water to both sides of the road. Unfortunately, that caused a lot of runoff problems. But we've gone in and poured two layers on each side to take the hump out of the middle. Now the rain will flow into the ditches and will be carried off properly," he said.

In addition to widening the roadways, the district is also adding rocked shoulders and ditches that will carry the rain into culverts and down to the Lake. And after the rest of the work is done, crews will be striping the newly paved surfaces.

Foreman Kevin Lutrell said if the weather cooperates they hope to be finished striping the last road by mid July.

"We'll be glad when it's

done," he laughed. "It's been extremely hectic trying to get the work squeezed in between the storms."

The roads that so far have received an asphalt overlay include Cheyenne Lane and Cheyenne Court - 868 feet; Briarwood Lane - 1,147 feet, Fairlawn Street and Fairlawn Circle - 2,382 feet; White Oak Drive - 1,812 feet; Spring Green Circle - 677 feet; Spring Green Court - 2,831 feet; and Sweetwater - 10,585 feet.

Streets that are still in the upgrade process include Eagle Drive, which is 6,000 feet long; Royal Landing - 800 feet; Kestrel Court - 1,200 feet; Kestrel Lane - 900 feet; Valencia Drive - 540 feet; Suji Court - 160 feet; Crown Point Drive - 2,500 feet; Kings Lane - 923 feet; Queens Point - 360 feet; and Crown Point Lane - 1,200 feet.

The work is being done under an agreement forged last July between the road district and the Four Seasons Property Owners Association (POA). According to the contract between the two entities, the district agreed to take over 17.4 miles of paved and 3.93

miles of unpaved roads private roads owned by the homeowners association and maintain them, eventually bringing each one up to county standards.

In return, the POA agreed to turn over a total of just over \$3.5 million to the road district. That money will be divided into eight yearly payments of \$439,740, with the first payment made in 2008 and the last payment made in 2015. The money is coming from the portion of POA annual

fees charged to homeowners that is earmarked for road improvements.

Jenkins said that from now on, when someone buys a lot where no road currently exists, the road district will go in and clean it out, cut the trees back and put a gravel base down. Then the following year they'll try to fit it into the paving schedule.

"But it may be years before we get every single road widened, paved and shouldered," he said.

In the meantime, Lutrell is compiling the upgrade list for 2010.



Crews spent one of the hottest days of the year pouring asphalt on Sweetwater Drive. The work is part of the upgrade agreement between the Horseshoe Bend Special Road District and the Four Seasons Property Owners Association. Nancy Hogland photo.



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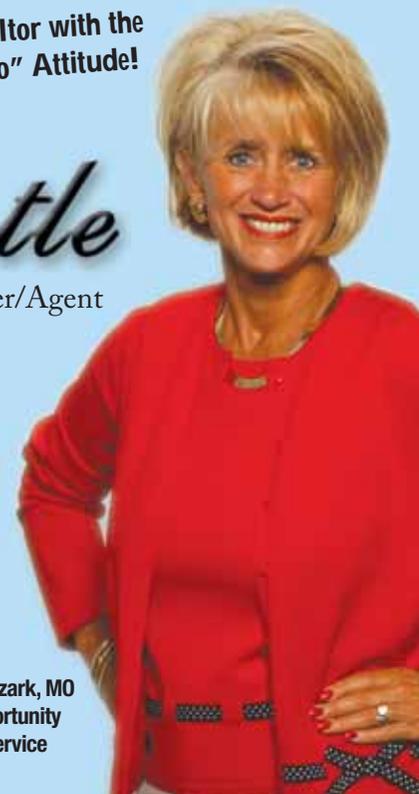


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Lake Area Projects get Stimulus Funding

by Nancy Hogland

While some Lake-area residents may not agree with the need for the recent American Recovery and Reinvestment Act (ARRA), they can take comfort knowing some of that stimulus money will be spent locally.

In the latest award through the Missouri Department of Transportation (MoDOT), \$260,000 was made available to the city of Osage Beach to construct new 6-foot-wide sidewalks along both sides of Highway 54 between Red Bud, near Shoney's Restaurant, and Hatchery Road, which serves as the entrance to the city's park.

City Engineer Nick Edelman said the money will be used for actual construction costs of the \$400,000 project. The rest will come from money left over after the Passover Road project was redesigned. The design phase would begin as soon as possible; plans would be submitted to MoDOT by early September; the project would go out to bid in October and work would begin within 60 days of bid approval.

In Miller County, MoDOT is spending \$8.5 million to demolish and rebuild the Osage River Bridge located one mile east of Tuscumbia on Route 17. The bridge was actually the site of the nation's first transportation project to move forward after President Barak Obama signed off on the ARRA. Construction of the narrow deck arch truss bridge, built in 1932, was similar to the bridge that collapsed in 2007 in Minneapolis, Minnesota and had received a "poor to satisfactory" rating during a routine inspection in November 2006.

On the Westside, an \$848,000 widening project for Highway 5 will be funded thru the Stimulus Plan. Work on that project, which will include the addition of a third lane on a one-mile stretch from State Road F to just north of Lake Road 5-39, is scheduled to begin in August.

"Overall, MoDOT received \$525 million - not enough to fix every problem out there - but it allowed us to improve the quality of life for drivers in several areas," said Bob Lynch, District 5 engineer. "The Tuscumbia Bridge will certainly benefit those who drive Highway 17, which is probably all of us, even if it's only once or twice

a year. The Highway 5 widening is another important project for drivers and it has allowed Sunrise Beach to enter into a cost-sharing agreement with us to widen a second mile of 5. And while we're not putting millions to work, these projects are creating jobs."

He said the different components of Tuscumbia Bridge project would directly affect some 200 people such as truck drivers hauling in material; it would indirectly impact 1,200 others who would be building such things as girders for the bridge; and then have a trickle-down effect on many area businesses such as restaurants and gas stations frequented by crews.

"And because MoDOT met the ARRA guidelines stating one half of the money had to be committed by June 30, we are in a position to receive additional funding that, if the guidelines are followed, are supposed to be taken away from states that didn't meet the requirements. Of course, once politics gets involved, the rules may change but if they're not, we should be getting more," Lynch said, adding that if the funds were received, he didn't think any would be spent in the Lake area.

For a breakdown on how the MoDOT money is being spent and how many jobs are being created, visit www.modot.org and click on the AARA link.

In the meantime, Lake Ozark's Bagnell Dam Strip Association (BDSA) has applied for close to \$12 million in federal stimulus money through the Missouri Department of Economic Development to totally revamp the Strip and create the new "Port of Lake Ozark," complete with waterfront boardwalk, public boat slips, a marina, and public restroom and parking facilities.

"While many people are not too happy about our nation going further into debt, this Stimulus Plan has already been approved and the money has been made available so basically, if we don't go for it, someone else will," said BDSA board member Jeff Van Donsel, who also serves the city as an alderman. "The 'up-side' is that it will provide additional jobs for the community, it will bring in additional tax dollars for the city and it will certainly clean up the Strip."

A spokesperson with the Mis-

souri Department of Labor and Industrial Relations said victims of factory and other business shut-downs around the area would be eligible for extended unemployment benefits provided thru the federal recovery act. In addition, she said several local businesses will be taking part in the Missouri Next-Generation Jobs Team program which will use stimulus money to pay wages for youth and young adults, ages 16 to 24, to work as

interns over the summer. Money was also made available to help qualifying older adults in the area find employment through the Experience Works program.

The Miller County Group Home for the Developmentally Disabled will also be getting a cut of the stimulus pie. The additional funds will be used to hire an additional service coordinator for the facility.

The Lake Ozark, Osage Beach and Camdenton police depart-

ments all applied for stimulus money to pay salaries of officers for a three-year period through the Community Oriented Policing Services (COPS) grant, however, the winners of those grants have not yet been announced.

While a county by county breakdown was not yet available, overall, Missouri is to receive \$2,242,149,981. According to a report on www.recovery.gov, as awards are made and data about these transactions become available, the site will be including detailed information about the recipients of these awards.

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Officials determining – venues too close to home?

By Nancy Hogland

City and county officials have been struggling to strike a balance between a business' right to make money and its neighbor's right to peace and quiet.

Last month, after a lengthy discussion, the Lake Ozark Board of Aldermen voted unanimously to grant a special use permit to Gentlemen's Quarters that will allow manager Shane Murphy to install an 8-foot privacy fence and add an outdoor volleyball court. However, the permit came with stipulations – absolutely no nudity will be allowed outside and the court can be used for league play only up to 10 p.m. Mondays thru Thursdays and to midnight on Fridays, Saturdays and Sundays that fall in a holiday weekend.

Although no formal action was taken, aldermen also stressed they expected the noise levels to stay low enough that they don't disturb guests at the Rockwood Motel across the street and the residents that live behind the nightclub

on Hidden Acres Road who had spoken against the permit at an earlier Planning and Zoning meeting.

Alderman Jeff Van Donsel, who owns and operates the motel, said while he understood that the club was trying to survive in difficult financial times, some nights, when the club was under different management, the music was so loud it vibrated the glass in his windows and caused many guests to complain.

"And I've got police reports to prove it," he added. "I don't think we should have to put up with that. This club shouldn't have been allowed there in the first place – near churches and across the street from an elementary school. That was the first mistake. However, now that it's here, we have to make this work for all of us."

Murphy said he would try to be a considerate neighbor.

"I'm not asking to have concerts – I just want to play light music during the volleyball games. Inside we have 15 and 8-inch subwoofers but I

don't plan on using those outside – I just plan to use small, outdoor speakers to play some background music," Murphy said. "And hopefully the fence will help keep the noise contained."

Alderman Judy Neels said she would agree to the permit as long as Murphy would agree to keep the noise down.

"You don't have a right to disturb other's peace just to expand your business. Your rights end at your property lines," she said.

The same argument has been taking place at the end of Horseshoe Bend where Gary Prewitt is fighting Camden County Planning and Zoning Department officials for the right to operate an outdoor entertainment venue featuring a pool, tiki bar, volleyball courts and cabanas in an area that is zoned residential. However, parties involved say they don't see a peaceful resolution similar to the one in Lake Ozark anytime in the near future.

The Lazy Gators venue is adjacent to Shady Gators res-

taurant in 7-Mile Cove – home to the Horny Toad Entertainment Complex – as well as several residences.

George Neville, who lives about 1,000 feet from the newly opened venue, said he feels Prewitt wants to make a profit at the expense of his and other neighbors' property rights and safety.

"There are traffic issues and parking issues and trash issues because beer cans are thrown all over the ground. And then there's the issue with his floodlights shining in the bedroom windows of homeowners across the cove. He's stepping all over his neighbors' rights just so he can make a buck – but worse, he's breaking the law," Neville said. "The land is zoned residential for a reason."

However, Prewitt's argument all along has been that it should never have been zoned residential.

He had applied for rezoning from residential to commercial on the 1-acre parcel more than two years ago but was denied. He appealed the de-

cision to the Camden County Commission but was again turned down. He also applied for annexation across the Lake by Sunrise Beach, but that request was denied as well.

During the application process, he began developing the property. Then earlier this spring, he opened Lazy Gators to the public, selling alcoholic beverages under a catering license issued by the Missouri Division of Alcohol and Tobacco, according to Planning Director Chris Hall.

Hall said when they learned of the operation, the Planning and Zoning Department issued a cease and desist order.

Prewitt answered by filing a lawsuit against the county, asking for \$2.7 million in damages.

Prewitt was not available but his brother, Andy Prewitt, said while they would like to provide their side of the story, because a lawsuit had been filed, their attorney had advised them not to discuss the issue.

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Downpours causing problems for road crews on parkway

Heavy spring rains have delayed the opening of the Osage Beach Parkway indefinitely.

Originally, plans were to have the road open by Memorial Day. However, according to Missouri Department of Transportation (MoDOT) District 5 Engineer Bob Lynch, the rains caused a mudslide on Bluff Road and that has stopped work. Geologists are still looking into the cause.

"After they determine the cause, we're also going to have to figure out a solution. A lot of it will be based on cost - whether it would be cheaper to buy up more property in the area so we can flatten the slope or to buy rock to cover the ground and keep the steeper slope," he said. "Either way, this has not just put us behind schedule - we don't even have a schedule anymore."

Lynch said the rain has also caused delays in getting utilities moved.

When the weather cooperates, the problems are solved and the road is finally open, the section of Highway 54 run-

ning between Route 42 and the lower entrance to Wal-Mart, will be realigned.

"Today, we're driving on five lanes - two each direction with the center turn lane. When the new section is completed, there will be two, three-lane roads," Lynch said, explaining that the existing Highway 54 will be cut down to three lanes, restriped and will be used by north-bound traffic only.

A new road is being built that will run behind the old Dairy Queen, Golden Rule Insurance and Tom Lorraine's office to serve south, or west, bound traffic. The businesses in that "island" that have highway frontage will be accessed by a short connector route. Otherwise, drivers will have to use special U-turn lanes to get back around to their entrances. The existing light at the entrance to Wal-Mart will be moved to the second entrance, which will become the main entrance. Under the new configuration, traffic exiting Wal-Mart near Pasta House will only be able to make right

turns.

Lynch said the changes were being made because of the high traffic counts in that area, shown to be the most congested section of all of Highway 54.

While this project has been put on hold, MoDOT crews are trying to get Passover Road ready.

"The rain has slowed us up there as well, but we've still been able to get it to the place where it can be paved," he said.

The good news is the Highway 5 bypass in Camdenton is complete. Opening ceremonies for the stretch of road running from 5-84 to High Brothers Lumber were set for June 29, after this edition of the "Business Journal" went to press.

"We were going to open a section at a time but then we decided to wait until we could open the entire stretch," Lynch said. "With the weather and

the other issues we've been experiencing, we were just glad to get it open for July 4th!"

According to a meteorologist with the National Weather Service, in April the area received 4.48 inches of rain, making it the 14th wettest April on record; in May the area received 7.11 inches of rain, ranking it the 11th rainiest May on record. He said much of the rain was received as "downpours" and caused flash flooding.

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Nixon vetoes Spending

continued from page 4

made cuts across state government. In addition to the \$105 million in line-item vetoes, he put on hold \$325 million of budgeted expenditures.

Among the vetoes in a \$23 billion operating budget that was approved by the legislature are:

- \$2 million from an existing Internet network for colleges and K-12 schools.
- \$500,000 for Area Health Education Centers in rural and underserved areas.

- \$141,910 for meat and poultry inspectors.

- \$3.6 million for dental reimbursement rates through the state Medicaid program.

Nixon also cut into a construction and capital improvements bill that called for spending \$600 million over two years. Nine college construction projects, a highway interchange in Jefferson City and radio towers and a parking lot for the Highway Patrol were among \$82 million worth of the projects to be zapped.

The budgetary decisions hardened to Nixon's response to questions during the 2008 gubernatorial campaign about paying for campaign promises: Budgets are about priorities.

Nixon decided it was more important to spend additional money on health care and business incentives than on such things as \$100,000 worth of vehicles for the Department of Corrections.

The governor called exempting more businesses from the corporate franchise tax a "targeted tax cut" designed to tell

small businesses that they are important and state government is counting on them to help turn around the economy.

"We wanted to send a signal that we are going to value the entrepreneurial spirit of people in this state," Nixon said. "There's a lot of people taking a lot of risks to start tire sales places or beauty salons or accounting firms or whatever all across this state."

Jack Cardetti, a spokesman for Nixon, said the budget cuts were required because state revenues didn't meet projections and not because of new programs. Cardetti said that even if the legislature had not supported the governor's proposals, lawmakers would have spent the funds elsewhere in the budget.

In the immediate aftermath of the vetoes, no one has disputed that state spending needed to be

cut. Instead, critics wrestled over what should have been cut -- and not everyone agreed with the priorities shown in Nixon's budget.

University of Missouri System president Gary Forsee predictably criticized decisions to veto funding for several construction projects and to freeze money from flowing to others, such as the Ellis Fischel Cancer Center at the University of Missouri-Columbia and two buildings at the University of Missouri-St. Louis.

"We fully understand the state is facing challenging financial times, but eliminating or delaying funding for shovel-ready projects represents a missed opportunity to stimulate the economy by providing jobs and better education and health care services for Missourians," said Forsee, who leads a four-campus university system. *Chris Blank, AP*

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One audit completed, another just beginning

By Nancy Hogland

At their latest Board of Aldermen meeting, Osage Beach officials learned that the city's accounting practices were nearly flawless.

Other than making two small recommendations, which had already been addressed, Williams and Keepers LLC accounting firm gave the city very high marks after conducting an audit of its 2008 books.

"I was fairly certain that everything was right but I still let out a big sigh of relief when the report was given," joked City Treasurer Karri Bell, adding that her second sigh will be released once she finds out if the city was chosen to receive the Certificate of Achievement for Excellence in Financial Reporting, awarded by the Government Finance Officers Association (GFOA) of the United States and Canada.

If approved, it will be the 10th consecutive year the city has received the designation.

Bell said she was also happy to learn that they had also been able to resolve seven issues noted in last year's audit. Bell said they were not errors on the part of the city -- they were just suggestions on how items could be better handled.

"For instance, they suggested that our checks should be kept in a more secure location and that every bank account, including the ones that simply hold impact fees, should be recon-

ciled every month," she said.

In the meantime, the city of Lake Ozark just selected an accounting firm to begin its 2008 audit.

Soon after being elected, Alderman Susan Drummond asked the board to put the audit out to bid instead of automatically using Graves and Associates, the firm used by the city for the past several years.

Sealed bids were requested; only two firms responded. One sealed bid was received from Evers and Company; the Graves bid was not sealed.

At the June 9 board meeting, Interim City Administrator Joe Barfield made the recommendation the board select the Graves bid of \$6,930 instead of the Evers bid, which had a range of \$12,000 to \$18,000. However, Drummond disagreed, saying because Graves did not follow the rules and seal their bid, they should not be considered.

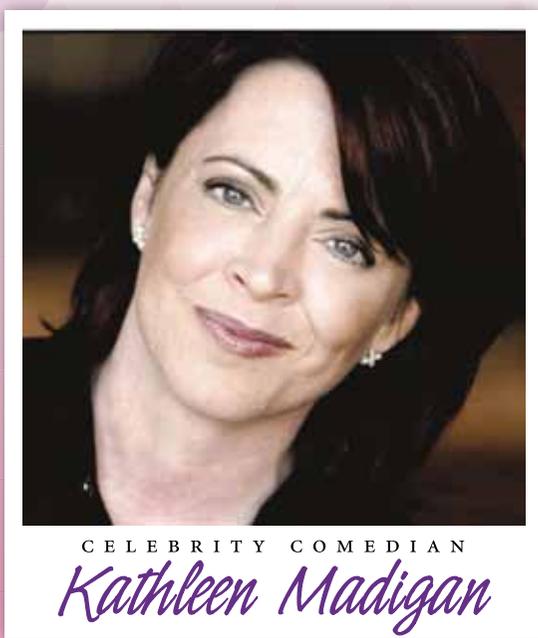
City Attorney Jay Harms attempted to explain to Drummond that by not sealing their bid, Graves had given other firms the advantage -- not the other way around. However, Drummond continued to argue. After a lengthy discussion, a motion was made and seconded that the bid be awarded to Graves. Jeff Van Donsel, Don Langley and Larry Buschjost voted "Yes;" Drummond and Judy Neels voted against "No." Alderman Robert Davis was absent.



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LAKE STORIES WITH MICHAEL GILLESPIE

The Orphan Train

On a cold winter day, Friday, February 17, 1911, the westbound Rock Island passenger train steamed into Versailles like it did every day of the year. The train's arrival normally would have gone unnoticed except for the two or three drummers who might be headed back to Kansas City for the weekend. But on this particular day there was a fair



Charles Loring Brace, founder of The Children's Aid Society and a driving force behind the Orphan Trains (1826-1890).

amount of interest in this otherwise routine event. A knot of townsfolk were on hand at the depot, not to board the train, but rather to stare silently at a group of 14 children who were led off the coach by the Reverend Mr. Swan, of Clinton, and the "Misses Hill and Jewett," of New York City.

The townspeople were curious because they had heard much of this sort of thing, but had never seen it firsthand. A committee was on hand to meet the reverend and the two ladies, who were introduced as "placement agents." The whole entourage then walked the short distance from the depot to the town's opera house, where a rather large audience awaited them. And in this manner, the good people of Versailles and the surrounding hamlets found themselves the hoped for patrons of the Orphan Train movement.

It is hard nowadays to imagine a time when children had no rights whatsoever. There were no child protection laws

in the nineteenth and early twentieth centuries. Nothing was in place to prevent a derelict or destitute parent from abandoning a child. In the big eastern cities, where hundreds of thousands of impoverished immigrants arrived each year, the burden of so many large families only added to the squalor of the slums and tenement districts. Many of these immigrant families came to America expecting to find the streets paved in gold; instead they often faced the harsh realities of exploitation and near starvation.

Nor was the problem limited to the immigrants. Poverty and disease knew no ethnic boundaries. Often, Americans who had fallen into a degraded lifestyles found it just as hard to survive. Some gave up trying. And the children were usually the first casualties of low living. In New York City alone, in 1853, the chief of police estimated that there were 10,000 indigent children — children who lived on the streets and survived from day to day. It would only get worse.

Obviously, there were those who, for humanitarian or religious reasons, could not ignore the problem. One of these was a Catholic nun, Sister Mary Irene, of the Sisters of Charity order in New York. With the approval of her superiors and the assistance of others in her order, Sister Irene established the New York Foundling Hospital in 1869. The term "foundling" referred to infants who frequently were left at the doorstep of churches, convents, and hospitals. Sometimes a note would be left with the infant, a note that would hint at the reason for the abandonment and express the hope that the mother would someday be reunited with her child. But that rarely happened.

By 1873, the NYFH had opened an adoption department, for the organization could not possibly house all the infants and toddlers it had taken in. Word went out to Catholic parishes all over the country. If a pastor knew of a suitable couple who would ac-

cept an infant or small child, he was urged to send in the couple's preference — boy or girl, eye and hair color, and even skin tone. The prevailing thought was that if the child displayed the desired traits, it would be more likely to "fit in." (One farmer requested a red-haired son because he already had five red-headed daughters.)

Rather than adoption, the child was indentured to the new family. This was a legal procedure whereby the child was not considered a member of the family for the purposes of inheritance. This made it easier for the NYFH to reclaim the child in those cases where the new family proved to be abusive or uncaring. This was a matter for the local priest to determine, for the NYFH required that all "out-placed" children be raised Catholic. Formal adoption could be ar-

ranged when the child was older and the placement proved to be satisfactory.

Since railroads were the chief mode of transportation well into the twentieth century, infants or toddlers were delivered by train, one at a time, much in the way that catalog companies filled their orders. Having received an order from an approved couple, the Sisters of Charity would send a delivery notice to the new parents. It read, in part—

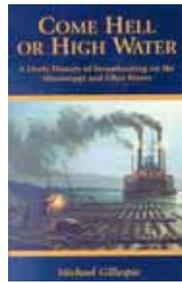
"We take pleasure in notifying you that the little boy or girl which you so kindly ordered will arrive at _____."

"[We] ask that you kindly be at Railway Station to receive child 30 minutes before train is due, and avoid any possibility of missing connection, as train will not wait should you not be there. The name of child, date of birth, and name and address of party to whom child is as-



Eleven year-old Alice Bullis Ayler, (at upper left) was among the last three children to ride one of the "orphan trains". Orphaned at age nine, she and her mother and siblings had previously been inhabiting a tent in an upstate New York forest, surviving on "green water and berries." The eldest of five, Ayler had a younger sister, three year-old brothers and an 18-month old brother. Her years in adoption were hard, she was moved from family to family; "a hired hand without pay."

"I was told constantly that I had bad blood," Ayler said. "I was always looking at my veins and wondering what could be bad about it. It looked just like everyone else's." Courtesy of orphantraindepot.com.



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

Steamboating".

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

signed will be found sewn into the coat of boy and in the hem of dress of girl."

The parents were also required to see to proper schooling and to provide the child with "all the advantages that we would give to a child of our own."

Concurrent with the NYFH, another group, the Children's Aid Society of New York, began placing older children in small towns throughout the country, with the idea that a rural upbringing would greatly benefit the former street urchins.

The Children's Aid Society operated somewhat differently than the New York Foundling Hospital. The Society sent groups of ten to forty children, aged 4 years old and up, across the country on trains under the supervision of adult agents who traveled with them. The agents would plan a route and send out advance flyers to prospective towns. The towns were asked to form screening committees that would consist of the town doctor, a clergyman, a newspaper editor, a store owner, and a teacher. These esteemed persons would get the word out regarding the coming orphan train.

The orphans themselves, some were not orphaned, but rather abandoned children — would ride the train from town to town until a suitable

continues on page 30

Margie Stafford Drops in on our Thursday Night Social

By Michael Gillespie

It was a grand entrance, to say the least. Well known lake area real estate executive, Margie Stafford, of Four Seasons Realty, arrived at the Lake of the Ozarks Thursday Night Social much as she has nearly every week since its inception in February. The social is hosted by Michael's 939 Martini Bar & Steakhouse in Osage Beach.

But on this particular afternoon, May 28, Margie arrived in style. With a portion of the parking lot cordoned off, Margie descended from the blue, courtesy of Lake Ozark Helicopters. Her entrance definitely attracted a crowd.

It's not the kind of arrival one would expect to see everyday. It was actually the result of a good deal of planning. At a previous Thursday Night Social, Michael Ismail, owner of Michael's 939, had introduced Dan Doornick, owner of Lake Ozark Helicopters, to several members of the get-together. Michael suggested to Doornick that he bring his helicopter in at a future social and let people look at it. It would be a good way of getting

exposure for his new business.

As it happened, Margie Stafford was slated to sponsor one

of the upcoming socials. So it occurred to Michael that Margie might want to ride in on

Doornick's shiny red whirlybird. The way Michael explains it, he asked Doornick if it would be possible to "land Margie in our parking lot and kind of make her a rock star for the evening?"

Doornick was agreeable to the idea. He would pay for all the expenses out of his own pocket and do the flight on his off time, just for the fun of it. And what did Margie think of the idea? "I thought it would be fantastic!" she said.

So Ismail and Doornick made all the necessary arrangements with the city, and when the big day came the police were on hand to clear the parking lot.

"I hopped onto the helicopter down at the dam and in two minutes we were right there and landed in the parking lot," says Stafford. "That was my first helicopter ride. It was absolutely awesome. I've been up in small planes and have flown over the lake before. I've been up in a parasail, in a hot air balloon, and in a glider plane, but I had never been up in a helicopter.

"The thing that was amazing to me was how much you really can see. It's just like having a front

row seat with a panoramic view. I had my camera with me, but I think I ended up taking only four pictures, because I really wanted to take in everything that I could see — the golf courses, the Community Bridge, the businesses. I mean, I felt like I was right in the driver's seat. We made a big circle around and then came in.

"It was a very easy, smooth, smooth ride. It was not what I was expecting — I expected the lift off to take my breath away and the landing to be jiggle, rattle, and roll. But it was just like floating up in the air and landing down on a pillow.

"I definitely want to do it again, because you can really see where the new highway is going in. And that, to me, was very interesting."

It was interesting to the people on the ground, as well. Says Margie: "Michael and I had sent out e-mails to friends, customers, and clients to let them know what was going to be taking place — and please come and join us. We definitely had a crowd outside as well as people in the adjoining parking lots who saw the

continues on page 17



Pilot Dan Doornick, Margie Stafford land in Michael's 939 parking lot.

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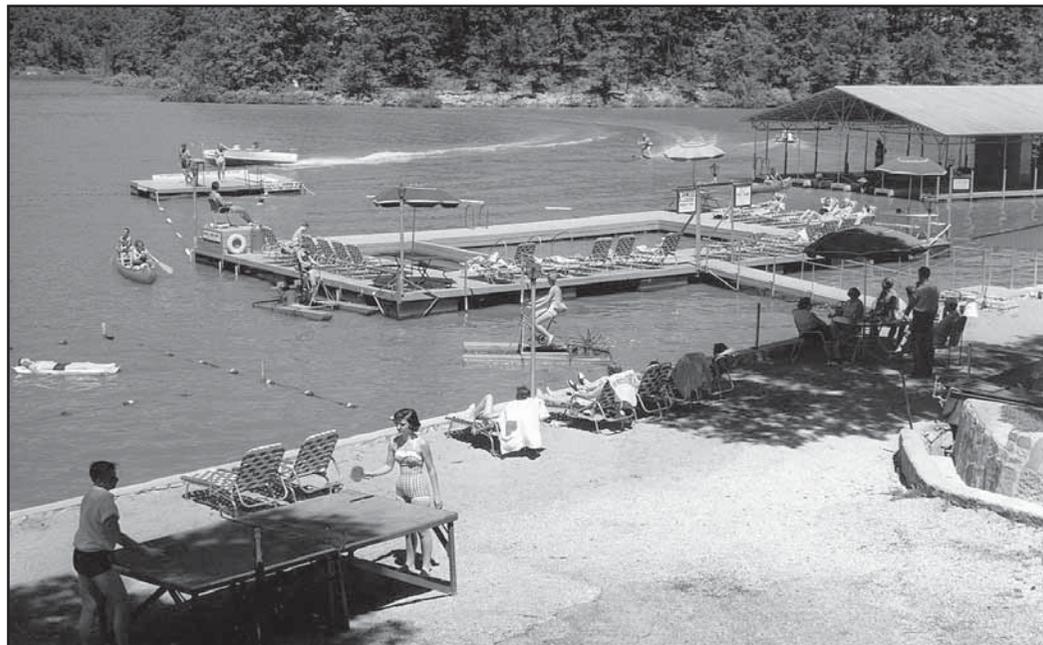
GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

LAKEFRONT RECREATION 1957

The quiet days at Lake of the Ozarks during summer seem to be largely a thing of the past except in isolated locations on rare occasions. Today, summer brings hordes of power boats small and large to keep the water churned into a madness of wakes that beat retaining walls and boat docks to death, while defeating anyone looking for a quiet, peaceful, serene experience on the water. This is especially true on weekends.

This 1957 photo, probably taken by Massie or Walker of the Missouri Resources and Development Commission, shows the beachfront at Kirkwood Lodge in Osage Beach. It typifies lakefront recreational activities common to the 1950s. Two people are playing table tennis on the beach. There are sunbathers and people socializing in pleasant beachfront settings. There is a floating swimming pool with lifeguard on duty and other designated swimming areas. In one of those areas a man is relaxing undisturbed in calm water on a flotation device.



Elsewhere a young lady is out on the water enjoying a paddle-wheel device operated like a bicycle on floats. There is a couple canoeing and someone further out waterskiing.

Note also that the shoreline in the background is virtually undeveloped, a type of background feature difficult for today's pho-

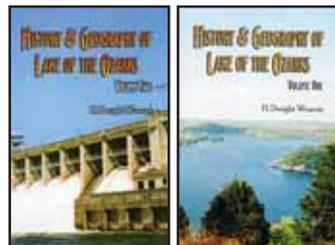
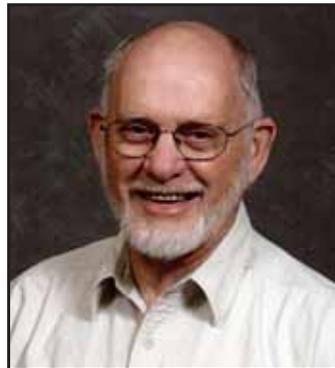
tographers to find. The rate that shoreline vistas of this kind are being developed and overdeveloped suggests that it won't be too far into the future before the only place you will find unblemished shoreline scenes is at Lake of the Ozarks State Park.

Vintage photos like this stir wonderful memories for people

who were around to enjoy the Lake in the rock and roll years of the 1950s when the only rocking and rolling being done was on records and the dance floor.

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

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



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Margie Stafford drops in on our Thursday Night Social

continued from page 15
helicopter coming in. There was quite a welcoming committee.

Michael says that it was one of the most successful evening socials so far. "We got a lot of exposure," he says. "People are still talking about it. We've got a lot of other ideas, too. We're working with Budweiser to get some tents put up in the parking lot with bands."

The concept of the Thursday Night Socials began when Greg Sullens, general manager of Benne Publishing, and Mike Ismail sat down a few months ago to talk over the economy.

"I was sick and tired of people holding their heads down and moping and crying about the business climate," recalls Ismail. And I said, 'We need to do something to get these people out and about. Let's do a business night social. I'll throw out some free appetizers for the people and we'll run a couple of drink features, and we'll get people in here to let them talk about positive things!'

"I never realized that it would turn out to be this big of an event. After a couple of events, people came up to me and asked me how they could become involved. I had never really thought about it. And so I suggested that whoever sponsors the evening pays for the appetizers. Then it really became an exposure for the product that people have. A good example is Servpro. They have a service that does fire and water damage restoration. They were kind of new; not a lot of people knew about them or what they did. So they were here and they talked about their product and gave away some gift certificates toward their product.

"It's been growing, and it's still surprising and humbling to me that it keeps growing every week. The word is getting out that on Thursday night this is the place to be. There are a lot of local business people here."

Margie Stafford agrees: "It's a great way to find out who is in business and who can help one another. The economy is a concern for everyone, but the lake is still a big vacation and family resort destination. We [business

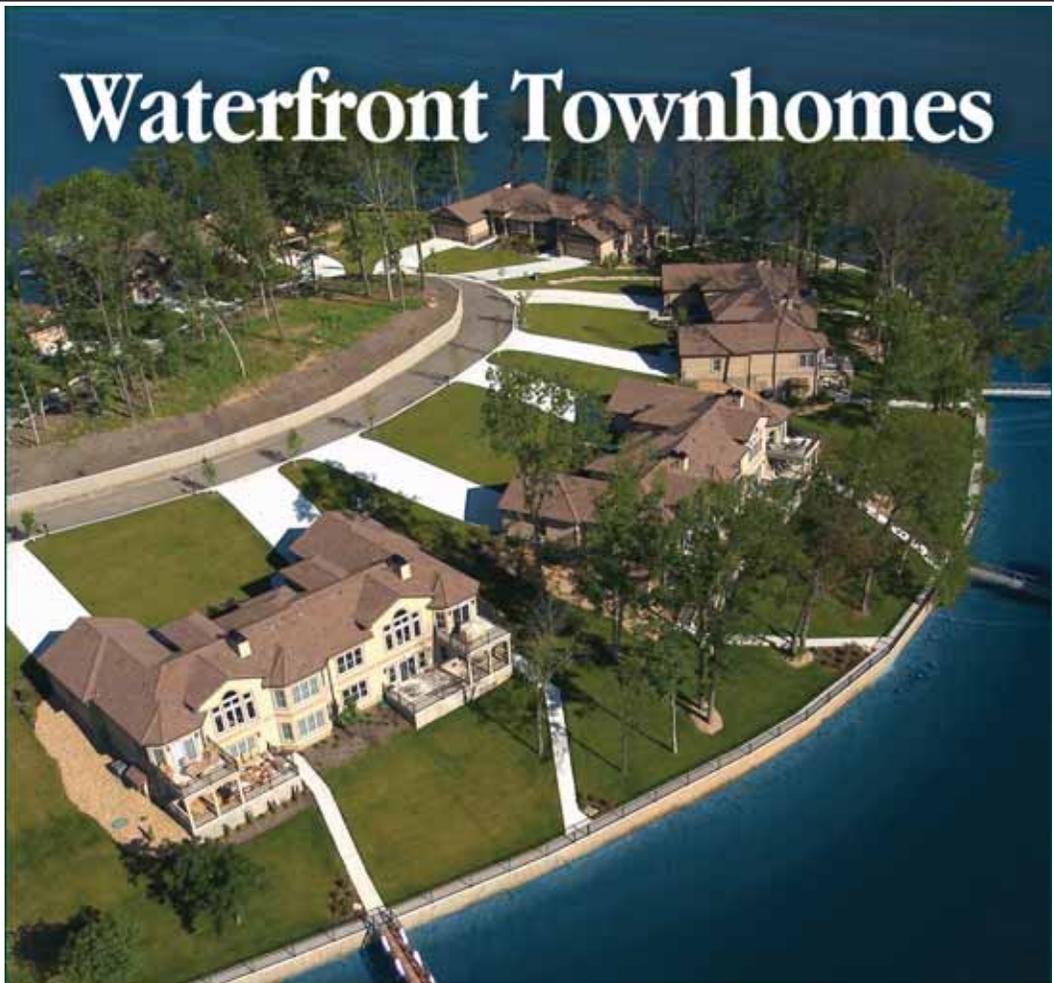
people] support one another and encourage one another, and that's really what it's going to take to draw people to the lake — we still have water, and golf!

"Michael's 939 is the perfect restaurant for this, it has the perfect set up — very open. It's the kind of place where if there are two empty chairs and there are other people sitting at the table, you just walk over and sit down. It's that kind of feeling. There's no hesitation because you don't know those people. You sit down and introduce yourself and start talking. That's the idea; it's a social event. It's a very comfortable get together."

Sponsors of the social alternate from week to week. Kelly's Port brought a boat in one night. Marine Max did the same thing. Reagan Honda brought some of their brand new cars. Mills and Sons Insurance Agency sponsored a Caribbean night with a beach, beach balls, and palm trees. They gave away margaritas and a Caribbean cruise. "Everybody is trying to come up with something to hype things up and get everyone's attention to make it a fun event," says Stafford.

Dan Doornick can vouch for that. He feels that the socials have definitely been a good thing for Lake Ozark Helicopters. "There are a lot of different business people at the socials," he says. "There's always new business coming in, and you meet some people and they introduce you to other people. It gets your business out there and your name out there — lets people know who you are and what you are about. There may not be anyone there who is looking for that particular service, but they may know others who are. We do a lot of photography and video work. So for us, getting our name out there that we do that extra commercial work is very helpful."

The Lake of the Ozarks Business Journal Thursday Night Socials are held from 4 p.m. to 7 p.m. Want to know more about them? Just call (573) 348-9390. Or drop in at Michael's 939 Martini Bar & Steakhouse. It's next door to the Premium Outlet Mall on Chef Street.



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Absent alligator no laughing matter

by Nancy Hogland

While an alligator reported missing in early June from the Gravois Mills area served as fodder for many a joke, some weren't amused.

It served as a reminder that Missouri's only law regulating ownership of dangerous animals requires that they be properly registered with the Missouri county where the animal resides. Failure to comply is a Class C Misdemeanor which carries a

maximum penalty of up to 15 days in jail and a fine of up to \$300.

The law covers tigers, lions, leopards, jaguars, margays, cheetahs, mountain lions, bobcats, Canadian lynx, jaguarondi, wolves, hyenas or coyotes and deadly and/or poisonous reptiles that are more than 8 feet in length.

"Unfortunately, there's not much to stop people from purchasing and keeping these animals," said Morgan

County Sheriff Jim Petty. "We told the owner of the missing alligator that he had to register it, but other than charging him with failure to control an animal, which we decided against, there wasn't much more we could do."

Petty said this wasn't the only instance of wild animals in his county. In 2004, seven Bengal tigers were transferred to Wild Animal Orphanage and their Gravois Mills owners were charged



with endangerment and animal abuse after the tigers escaped from their enclosures.

Last year, after a volunteer at a roadside zoo in Warrenton was mauled by a tiger who escaped from his cage and a 16-year-old employee at Predator World in Branson was attacked by three tigers, Born Free USA united with Animal Protection Institute, a national animal advocacy organization, to encourage the Missouri legislature to ban the practice of keeping dangerous wild animals as pets.

This year the Kentucky based Primate Rescue Center also started pushing for stricter laws governing sales in Missouri when it was learned that the two attacks by chimpanzees were both linked to the state. The center's founder, April Truitt said Chimp-party, a Festus, Mo. based company, sold the chimp that in February mauled a Connecticut woman as well as the chimp that three months ago attacked a Winston, Mo police officer.

However, while Missouri legislators looked at two new bills earlier this year that would have added guidelines and restrictions to the books, no further action has been being taken. The two bills are HB 426 Large Carnivore Act, introduced by Rep. Mike Sutherland (R-Dist. 99), and SB 227, which modified provisions relating to dangerous animal registration, introduced by Sen. Tom Dempsey (R-Dist. 23).

In the meantime, Petty said the Division of Family Services is investigating the alligator situation because a small child lived in the home where the owner allegedly admitted to allowing the four-to-five-foot-long alligator to roam free.

Petty said because there have been no alligator sightings, and because the alligator escaped from a residence near the Lake, he thinks it may have escaped into the water and then gotten been chopped up by a boat motor.

"As crazy as this sounds, the alligator was supposed to be very acclimated to humans – not afraid of them – so if it was still alive, I think someone would have seen it by now," he said. "I'd say if it's not spotted by July 4, it's most likely been chopped into fish bait."

According to the Florida Museum of Natural History website, www.flmnh.ufl.edu, while alligators typically reside in the Southeastern United States, hibernating during the winter in burrows that they construct, adult alligators can survive freezing conditions if they are in water.

They submerge their body but keep their nostrils projecting above the water surface so that when the surface freezes they can still breathe. Essentially their upper body becomes trapped in the ice. Alligators can also survive completely below ice, going for 8 hours without taking a breath, because the freezing water slows their metabolic rate down to very low levels.

They eat a wide variety of small invertebrates, including insects and small fish and frogs. As they grow larger, their dietary range increases to include larger prey, eventually feeding on fish, turtles, small mammals, birds and reptiles – and even small dogs and other pets.

The site warns that feeding alligators is extremely dangerous because it encourages them to approach humans aggressively, expecting food.

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Duncan II Jewelry — living up to its reputation

By Michael Gillespie

Duncan II Jewelry, located in Osage Beach, uses a catchy phrase in its logo: Jewelry Made Fresh Daily. Sounds more like a bake shop than a jewelry store. But Duncan II is definitely a fine jewelry shop where the artisans not only sell jewelry, they make it. And they offer a little something for the sweet tooth, too.

Jim Duncan is co-owner of Duncan II Jewelry. The "II" refers to Jim and his brother Mike, both of whom got the business going thirty-some years ago. Nowadays, it might just as easily be called the Duncan family jewelry store. "We've got about all of our family here," says Jim. "Right now I've got two of my boys, James and Michael, and my daughter, Julie, working here; my sister, Kathy; my brother, Mike, and his son, Eric. The kids have shown a big interest in the business, and we couldn't do the business we're doing now unless they were in here with us."

Jim graduated from Camdenton High School, where he had developed an interest in art. That interest led him to Radford

College, in Virginia, as an art major. At least, that was the plan. As Jim tells it: "The art department had a jewelry class. I really wasn't that interested in jewelry as far as making a career out of it. I thought, well, here's another art class — I'll just take it as part of the art major. But when I got in there I really enjoyed it. And I found myself not going to the rest of my classes; I'd just go to the jewelry room and make jewelry almost all day long."

A noble calling to be sure, but such a singleness of purpose did not necessarily translate to the well-rounded curriculum that the college required. So Jim came back to Missouri to try his luck at Southeast Missouri State College. "Of course," says Jim, "I took art classes there and they had a jewelry class, too. And it was the same deal — I wasn't focusing too much on my other classes, jewelry was it. I'd make pieces of jewelry and show it to somebody and they'd ask how much I wanted for it. I wasn't really thinking about selling it, but people kept asking, and I would give them a price. And they'd buy it."

Well, it's hard to argue with success. Jim married a SEMSC graduate, Marybeth, and they moved to the lake area. "We were working as a waiter and waitress at Tan-Tar-A. I would make jewelry in our basement during the day and work at Tan-Tar-A at night. Then we decided to open our first shop, and as soon as we opened the store we started selling jewelry."

The store features a wide array of jewelry items and watches — and services. Those services include appraisals, diamond re-cutting, engraving, insurance replacement assistance, lab reports, laser inscribing, laser welding, pearl/bead stringing, and watch repair. But it is probably the manufacturing and custom design service that brings the most attention to Duncan II Jewelry.

The shop features start to finish design and production. Duncan II can either take a design off of a customer supplied picture, or create a one-of-a-kind custom piece of jewelry. In the latter case, one of Duncan's jewelers will hand carve a wax mold for the client's approval.

Duncan II has both loose diamonds and gemstones in all colors and price ranges.

"Right now we have three goldsmiths on duty here," says Jim.

At first thought, Lake of the Ozarks may not seem the ideal place for a jewelry store. But the Duncan's have found it to be fertile ground. "A good percentage of our customers are local people," Jim explains. "But then also we have noticed that in the last ten years or so our customers have changed a little bit in that a lot of them now are from the St. Louis and Kansas City areas. They have homes and condos here and they are down here many times a year — two or three times per month. They come in here to see us on a regular basis. They get to be friends with us over the years."

Jim says that wedding-related business is the crux of his trade. "The bridal jewelry works for almost all ages. A young couple gets married around twenty-five years old. So they want a diamond ring then. In most cases that's the most expensive piece of jewelry they've ever bought.

And then, over the years, the ladies enjoy their diamond ring. A diamond ring to a lady is just as important as a guy going out for a bass boat or golf clubs. So besides wanting that diamond when they get married, after many years they want a larger diamond. And a lot of times they may want to trade their diamond in for a bigger one.

"A lot of customers are looking for stones that are two or three carat diamonds. And the idea of us designing jewelry around these big diamonds is pretty exciting. A lot of times it's two purchases — they're first selecting this diamond or diamonds that they want made into a piece of jewelry, and then they want us to come up with some ideas and make something special for them. When we can make something special for a customer, it's a work of art. And a lady can wear a diamond ring, or a bracelet, or a necklace every day for other people to see. It's something that lasts so long.

"We've had customers come in here and they bring their children in with them, and then one day their kids are grown and they come in for their own

continues on page 24

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The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Osage Futures Trading Company, located at 50 Tom Watson Court, Building #400, Lake Ozark, Phone: 573-434-9626. From left to right: Chamber Board member Rowland Todd; company representatives Jason and Phil Hagan; and Chamber volunteer Michael Carter.



Unity at the Lake Church was welcomed into the Lake West Chamber recently with a ribbon cutting at their Grand Opening. Unity at the Lake Church just moved into their new building located on Hwy 5 in Sunrise Beach. Call 573-374-8708 or go to their website at www.unityatlake-of-the-ozarks.org for more information. Pictured are Rev. Marge Dale, Senior Minister; Rev. Michael Osterhout, Associate Minister and many church attendees.



The Lake Area Chamber of Commerce helped celebrate the Grand Re-Opening of Wal Mart Supercenter Osage Beach with a ribbon cutting. For more information visit the store on Hwy 54 in Osage Beach or call 573.348.6445. Pictured from left to right along with Chamber Active Volunteer Ambassadors are: Gary Wastell, Co-Manager and Phil Hamilton, General Manager.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for American Hardwood Floors, located at 20154 Highway 175, Mount Vernon. For more information call 417-471-1171. Pictured from left to right are Chamber volunteer Michael Carter, owners Bobby and Marcel Popa, and Chamber Board member Rowland Todd.



George & Ebbie Bogema, of the "Spouses Selling Houses" Professionals Team of RE/MAX Lake of the Ozarks recently hosted an open house showcasing homes built by custom builder Simms Construction. During the open house, attendees were invited to register for a free 42" JVC flat screen high definition television, donated by Simms Construction. The winner was Trisha Delashment of RE/MAX Lake of the Ozarks. Pictured left to right are: Ebbie Bogema, winner Trisha Delashment, and George Bogema.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for My Next Door Neighbor, LLC. Call 573-286-4364 to schedule cleaning or maintenance issues. Pictured from left to right are Board member Duke Johnson, Doug and Beth Ross with My Next Door Neighbor; and Chamber President Mike Peters.



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Ribbon Cuttings



The Lake Area Chamber of Commerce was on hand to welcome new member Wicked Gypsy Cycles with a ribbon cutting. For more information or to schedule an appointment visit them at 14 Lakeland Rd., just down from Hope House in Lake Ozark or call 573.552.8500. Pictured from left to right along with Chamber Active Volunteer Ambassadors are: Big Mike; Glen "Moses" Richardson, Owner; Debra Bouchard, Office Manager; Jeff Karr, Mix 92.7; Gentleman John.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for StoneSkirt of Missouri, located at 14774 Highway 64 in Lebanon. Pictured from left to right: Chamber Board member Rowland Todd; owner Richard Goemaat; and Chamber volunteer Michael Carter.



Under The Sun, a new boutique in Sunrise Beach was welcomed into the Lake West Chamber with a recent ribbon cutting. Pictured are l to r: Mike Faulconer, First National Bank; Jess Wadle, Ambassador; Bonnie & Steve Rasmussen, owners; Stan Field, Ambassador, Karie Maasen, LWC Board and Bud Kidder, Ambassador.



The Lake West Chamber was pleased to welcome Iguana Watersports, Inc. into their membership with a recent ribbon cutting. Iguana Watersports, Inc. is located at 1200 Bagnell Dam Blvd Call 888-365-2399 or visit them at www.iguanawatersports.com Pictured with scissors is Denny & Jane Reese, co-founders and parents of Nick Reese, along with many Chamber Ambassadors.



The Lake West Chamber was pleased to welcome A-1 Appliance Service into their membership with a recent ribbon cutting. Bill Patterson is the owner and operator of A-1 Appliance Service. Bill can be reached at 573-374-7474. Pictured in the center is Bill Patterson along with many Chamber ambassadors.



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Duncan II - Reputation

continued from page 19
diamond rings. They come here because mom and dad came here. That's a real special event for us."

Jim also mentions a little enticement for those with a sweet tooth. He explains it this way: "My wife does a lot of bakery goods over the holidays. She makes them from scratch with real chocolate and real butter.

Years ago we were making them for Christmas, Valentine's Day, and Mother's Day. Well, people would come in at other times and ask where the cookies or brownies were. So about two or three years ago I told Marybeth we ought to have cookies here every day. So now the cookie tray is out front and the people grab their cookies. We go

through lots of homemade cookies.

"Of course," he says with a wink, "by the time they leave, it may be a \$500 cookie."

Duncan II Jewelry is located at 4050 Highway 54. You can call them at (573) 348-3332, or visit their very informative website, www.duncan2jewelry.com.

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Date..... July 14, 2009
Time..... 11:30 am
Location.... JB Hooks Restaurant, Lake Ozark, MO

RSVP..... to Tony Reahr by July 12, 2009



Tony Reahr
Financial Advisor

101 Crossings West Dr
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Your Finances

Retirees Must Make (At Least) Five Key Financial Decisions

When you're working, you have a financial strategy that is largely based on one goal: saving money for a comfortable retirement. You'll likely have to make many adjustments over several decades to ensure that you stay on track saving and investing. But once you retire, a new goal arises — investing so you can remain retired. To help yourself achieve this goal, you will need to make a number of investment decisions.

Which of these decisions are most important? Here are five to consider:

- How much will you spend each year? Before you can pursue an appropriate investment strategy, you'll need to know about how much you'll spend each year. Estimate your costs for housing, food, travel, entertainment, insurance, gifts — everything. Keep in mind that your expenses will likely change annually, especially for items such as health care. Don't forget about inflation, which will likely cause your expenses to increase over the years.

- How should you balance your investment portfolio to provide sufficient income and growth opportunities? Clearly, you'll need your investments to provide a source of income during your retirement years. At the same time, you will need some growth potential to overcome the effects of inflation, which can erode your purchasing power. Consequently, you will need a mix of income- and growth-oriented investments, with the proportions depending on your risk tolerance and your lifestyle.

- How much should you withdraw each year from your investment portfolio? The answer depends on several factors, including your retirement lifestyle, the size and performance of your investment portfolio, inflation, your estimated life expectancy and the size of the estate you'd like to leave. This decision is important, because the amount you withdraw each year will directly affect how long your money lasts.

- From which accounts should you begin taking withdrawals? You may



Tony Reahr
Edward Jones Financial Advisor
573-964-5712

have built three different types of accounts: taxable, tax-deferred and tax-free. It may be a good idea to take withdrawals from your taxable accounts first, thereby allowing your tax-deferred accounts, such as your Traditional IRA and your 401(k), more time to compound and potentially increase in value. If you have a tax-free account, such as a Roth IRA, save it for last to maximize the compounding on money on which you will never pay taxes. (Roth IRA earnings grow tax-free if you've had your account at least five years and you don't begin taking withdrawals until you're at least 59-1/2.) That said, this is just a rule of thumb.

- When should you take Social Security? You can begin taking Social Security as early as age 62, but your monthly checks will be considerably larger if you wait until your "normal" retirement age, which is likely 65 or 66. But if you need the money, you may be better off by taking Social Security at 62 and giving your tax-deferred accounts more time to potentially grow.

As you can see, you'll need a lot of expertise to successfully manage your financial and investment situations during retirement. If you don't already work with a financial advisor and a tax professional, now would be a good time to start. Once you've got your financial strategy in place, you'll be better prepared to enjoy an active, fulfilling retirement.

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The Great Bagnell Dam Duck Drop August 15

By Alison Schneider

The Bagnell Dam Strip is looking to make a comeback and take it's place as a premier destination for visitors and residents alike in the Lake of the Ozarks. In early 2007, a group of highly motivated business owners and residents decided to take a big positive step toward revitalization and formed the non-profit organization "The Bagnell Dam Strip Association".

After years of watching the Strip area deteriorate and become less and less a part of the Lake of the Ozarks visitors' experience, the BDSA decided someone needed to take action and bring Bagnell Dam and the Strip area back to the forefront of the Lake. As reported in the June 2009 issue of the *Lake of the Ozarks Business Journal*, the BDSA has applied for MODESA funding that will help to finance the revitalization plans for the area. MODESA is the acronym for the Missouri Downtown Economic Stimulus Act provides state assistance for redevelop-

ing central business districts that are legally designated either a depressed or a conservation area, and the Bagnell Dam area more than meets these qualifications.

The grant request has been submitted and is awaiting approval will work to completely revitalize the historic Strip area by renovation of some properties while razing and rebuilding others. The association hired a professional firm to aid them in their plans to rejuvenate the current businesses located in the six block span of Bagnell Dam Boulevard immediately adjacent to Bagnell Dam itself. Their hopes are to add attractions on 290 acres of undeveloped land adjacent to the area. Proposed developments include a hotel and waterpark, a festival park & arena, small zoo, and entertainment hospitality venues.

While waiting for approval of the funding, however, the BDSA isn't just sitting around waiting for things to happen. They are once again taking the bull by the horns and have

scheduled the First Annual Great Bagnell Dam Duck Drop on August 15, 2009.

The BDSA is inviting visitors and residents alike to the former American Legion property on the river side to enjoy a day of fun in the sun and take part in the Duck Drop. The plan is for 7500 bright yellow rubber duckies to be dropped from the sky (via Helicopter) and watch as they 'race' for the finish line.

For \$5 a duck, you can participate in the event by adopting your own little quacker. If your duck places in a winning category you can win cash.... big cash....up to \$5000 for the winning ducky. The more ducks you enter, the better your chances of winning of course. You can adopt your ducks at any of the participating sponsor locations before the big day and watch as the sky turns a brilliant yellow as the ducks hit the pond at 2pm. Don't worry, none of the duckies can get away as they are guided into a finish line net area and scooped up for

re-adoption next year – but not before the winners are crowned.

The event is a full day, says BDSA member Jeff Carroll, starting with an 8am Family

"This is an annual event and we want it to be fun and memorable so that people come back year after year."

The Great Bagnell Dam Duck Drop is organized and



5k Fun Run and Waddle. Then from 9:30 to 1:30 the Family Fun Zone will open with clowns, face painting, kids' games, music, food and lots more fun. 2pm is the time that the ducks will be loaded into the helicopter and dropped into the river for the race.

"We want it to be an opportunity for families to get out and enjoy the day" says Carroll

presented through the BDSA, Kiwanis Club and the Lake Area Chamber. Individual businesses are invited to jump on board as event sponsors as well. You can find out more information about the event by emailing the BDSA at info@bagnelldamstripassociation.com or by calling the Lake Area Chamber at 573-964-1008.

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The Camdenton Area Chamber of Commerce recently held a ribbon cutting for VacationsTXT.com, located at 4417 N. Pinebrook Lane in Columbia. For information go to www.VacationsTXT.com or call 573-424-4492. Pictured from left to right: Chamber Board member Rowland Todd; Yuri Vizitei and Becky Spicer with VacationsTXT.com; and Chamber volunteer Michael Carter.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Custom Granite & Tile, LLC, located at 3661 West Page Street, in Springfield, MO, Phone: 417-576-4085. Pictured from left to right are Chamber volunteer Michael Carter, Angela Vascan with scissors, and Chamber board member Rowland Todd.



The Lake Area Chamber of Commerce welcomed new member Rock and Concrete Creations at the Lake with a ribbon cutting. Located at 3863 Highway 54, Suite A, Osage Beach, MO or call 573/302-7678. Pictured in the ribbon cutting from left to right along with Chamber Active Volunteer Ambassadors are: Tracy Cottrell, Owner; Robin Evers, Lake Area Chamber President; Tony Reahr, Edward Jones; and Michelle Cook, Lake Area Chamber Director of Marketing.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Precision Construction Services, located at 3797 Highway 54, Unit E-6, Osage Beach. Call 573-348-9354 or visit their web site at www.precision-construction-services.com. Pictured left to right: Chamber Board member Rowland Todd; Larry Vaughn, Sales Manager and Gavin Bryan, Branch Manager; and Chamber volunteer Michael Carter.



The Lake Area Chamber of Commerce celebrated the Grand Opening of Ken & Shari's 54 Diner with a ribbon cutting. For more information visit the store on Hwy 54 in Osage Beach or call 573.302.0775. Pictured along with Chamber Active Volunteer Ambassadors, friends, family and customers, from left to right are: (Front Row: Nikki Weichselbaum, Server; Shari Giddens, Owner; Gavin Baker, Public Relations; Ken Halteman, Owner; Holly Weichselbaum, Server. (Second Row) Carla Hudson, Assistant Manager.



The Lake Area Chamber of Commerce was excited to celebrate member Air & Water Solutions with a ribbon cutting. For more information visit the showroom on Hwy 54 in Osage across from J Bruner's, call 573.348.0488 or visit www.airwatersolutions.com. Pictured from left to right along with Chamber Active Volunteer Ambassadors are: Herman J. Lueckenotte, Sales Associate; Marlene Horning, Sales Associate; Greg Bartels, Market Development; Jessica Esteb, 107.9 The Coyote.


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The Lake Area Chamber of Commerce recently welcomed member Bright City Lights with a ribbon cutting. For more information call 573.348.9950, stop by the showroom on Hwy 54 in Osage Beach across from J Bruner's or visit www.brightcitylights.com. Pictured from left to right along with Chamber Active Volunteer Ambassadors are: Jessica Esteb, 107.9 The Coyote; Kay Wax, Owner; Tona Meyer, Outside Sales.



The Lake Area Chamber of Commerce celebrated the Grand Opening of the new Curves for Women facility on Hwy 42 in Osage Beach, 1/2 mile out on Hwy 42 from Hwy 54, recently. For more information contact Betty at 573.302.0400 or stop by 865 Hwy 42 and check out the new studio. Pictured along with Chamber Active Volunteer Ambassadors from left to right are: Betty Gipson, Owner.



The Lake West Chamber was pleased to welcome the new owners of Deepwater Inn Motel into the membership with a recent ribbon cutting. Deepwater Inn Motel, located on Hwy 5 South of Sunrise Beach was recently purchased by Kent Morris and family. Pictured with chamber ambassadors are Carla Heater and Cheri Burkhart, staff members, Kent and Tricia Morris, owners, Adam Morris, owner and Manager and Amanda Morris, Manager of Pirate's Point Gas Dock.



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Lake celebrates opening of Hwy 5 relocation project

by Nancy Hogland

A party, complete with a ribbon-cutting ceremony, car show, cloggers, a bounce house, fireworks and a live remote by radio station Cool 102.7 FM, was held Monday, June 29 to mark completion of the largest high-

way grading project in the history of the Missouri Department of Transportation (MoDOT).

According to Central District Engineer Roger Schwartz, the seven-mile relocation of Highway 5 from just south of the Niangua Bridge to two miles

south of Camdenton cost \$68 million; \$44 million was spent on grading alone.

"Seven million cubic yards of material had to be moved. That amounts to 486,000 dump trucks full. If they were lined up end-to-end, they would stretch

from the state of California all the way to Washington D.C.," he told the crowd of about 150 that gathered for the morning ceremony.

The project, completed in two phases, began in May 2006 and ran round-the-clock during

fair weather in order to be completed in time for the 2009 tourist season, Schwartz said.

However, Mike Kehoe, chairman of the Missouri Highway and Transportation Commission, said it was just one of many *continues on page 33*



Several state and local officials were on hand as Mike Kehoe, chairman of the Missouri Highway and Transportation Commission, cut the ribbon, marking completion of the Highway 5 relocation. Pictured left to right are MoDOT Central District Engineer Roger Schwartz; Camden County Commissioner Thom Gumm; Sarah Barfield, representative for Sen. Kit Bond; Lake of the Ozarks Transportation Council Director Joe Roeger; David Rauch, district director for Sen. Clair McCaskill; Kehoe; Congressman Ike Skelton; Rep. Wayne Cooper; Sen. Chuck Purgason; Little Mister, Miss and Junior Miss Dogwood; Camden County Commissioner Bev Thomas; Camdenton Mayor Dennis North; Bruce Mitchell, director of the Camdenton Area Chamber of Commerce; Camden County Presiding Commissioner Carolyn Loraine; and Camdenton Chamber Board members Rick Cinkosky and Sharon Rogers.



Buckle Bear demonstrates the proper use of seat belts to 6-year-old Ellie.

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Capt. Jay Clark

The Orphan Train

continued from page 14
family was found. They had no idea if or when they would be selected. If placed in a home, they, too, initially would be indentured rather than adopted.

There were safeguards in effect to make sure the placement worked out. The Society reserved the right to remove a child if the circumstances of the home became "injurious to the physical, mental, or moral well-being of the child." This would be determined by a state agent, who would visit the family on a regular basis. Otherwise, the prospective parents were obliged to care for the child in sickness or health, to send the child to school, and to church and Sunday school "when convenient." Additionally, boys were to receive monthly wages after reaching the age of 18. Unfortunately, orphaned siblings often were separated in the placement process.

Jean Sexton rode the Or-

phan Train in 1914. Her father, a carpenter, had died in an industrial accident in Brooklyn, New York, in 1912. Her mother died about a year later and her grandparents were not able to take care of Jean and her five siblings. She was placed with a family near Neosho, and recalled her experiences many years later—

"My foster parents were Walter and Margaret Landreth, a childless couple. They soon became Momma and Daddy because I could not remember my biological parents. Daddy was a farmer and I was a tomboy. I loved going with Daddy whether it was to feed the cattle or gather walnuts.

"Mama was often called upon to help where there was illness, and at these times I would get to stay with my grandmother. She loved me and we had fun together, but one day when she heard me practicing my whistling, she warned, 'Whistling girls and crowing hens always come to

a sad end.'

"Mr. Swan, a very kind and considerate agent for the Children's Aid Society, visited often, but Daddy did not appreciate his visits. He did not want anyone doubting his care of his little girl. When I was sixteen, Mr. Swan came for his last visit and gave me the address of my brother, who lived in Colorado. My brother and I soon found our sister and baby brother, who had been adopted [in] Auburn, Nebraska. The following summer, the three of them came to Missouri and we had a wonderful reunion. After that, we kept in touch and had many good times together."

It was presumably the same Mr. Swan who accompanied the 14 children to Versailles in 1911. They were paraded on stage at the Krauss Opera House before an appreciative audience.

"The children were well dressed and showed from their deportment they had been carefully trained," recorded the *Versailles Leader*. "A very large audience assembled to see the children

and to hear those in charge explain the work of the institutions they represent. There were many applications, several in many instances, for the same child.

"In awarding homes, children of the same family were placed near each other. Only in one instance, in the case of the twins, a bright little boy and girl 6 years old, did Rev. Swan declare members of the same family should not be separated."

The paper listed the names of the children — all of whom were placed in Versailles, Stover, Cole Camp, Excelsior, and Fortuna. One placement of a girl to a Versailles home did not work out and the child was returned to New York at the expense of the Society.

There were hundreds of Orphan Trains over the years. The last one ran to Texas in 1929. They went to every state but Arizona. All told, as many as 200,000 homeless children rode the Orphan Trains over a seventy-five year period. Missouri received over 6,000 of them.

There are still a few surviving Orphan Train riders.

But there are countless sons and daughters, nieces and nephews of those intrepid children. Bill Williams, of Versailles, is related by marriage to two of the 1911 riders. He has a complete list of those who were placed in the area, and he is pleased to share it with anyone interested.

The National Orphan Train Complex, in Concordia, Kansas, is the clearinghouse for Orphan Train information. The group maintains a museum and archives there. They also operate a very interesting and informative web site at orphandepot.com. Included are several orphan accounts, including the Jean Sexton story quoted above, as well as lesson plans for teachers, and a considerable amount of source material for students of all levels.

The Orphan Train movement is one of the most overlooked topics of American history. And yet there is a reasonable chance that somewhere in your family lineage there was once a frightened but hopeful child who rode the Orphan Train to their new home.



Ted LePage



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Lake of the Ozarks, Missouri

Ribbon Cuttings around the Lake



The Lake Area Chamber of Commerce was excited to welcome Strickland & Sons Electric recently with a ribbon cutting. For more information on services available please contact 573.392.0969 or visit www.stricklandandson-selectric.com. Pictured along with Chamber Active Volunteer Ambassadors from left to right are: Christy Elshite, Office Manager; Robin Evers, Lake Area Chamber Board President; Tony Scott; Jason Coleman; Robert Purza; Daniel Strickland, Owner (with scissors); Nathan Bragg; Brian Tomlinson.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Hwy Lumber Company, located at 30841 Highway 5, Lebanon, 417-532-6181. Pictured from left to right: Chamber Board member Rowland Todd; Hwy Lumber Assistant Manager David O'Dell and Office Manager Deborah Stevens; and Chamber volunteer Michael Carter.



The Lake Area Chamber of Commerce welcomed new member Lone Oak Point Resort Condominiums with a ribbon cutting. For more information contact Terri Humphrey at 573.374.7992 or visit www.loneoakpoint.com. Pictured along with Chamber Active Volunteer Ambassadors from left to right are: Greg Atkins, Maintenance; Gary Humphrey, President / Maintenance; Rita Coleman, Reservations Manager; Terri Humphrey, Secretary / Association's Managing Agent; Tommy Humphrey, Vice President / Assistant Manager.



The Lake Area Chamber of Commerce was excited to welcome new member business MSW Interactive Designs to the Lake Area with a ribbon cutting. Pictured along with Chamber Active Volunteer Ambassadors from left to right are: Larry and Connie Wardenburg, Reese & Nichols Lake Ozark Real Estate; Tony Reahr, Edward Jones Financial Services; Mike Waggett, Director of Business Development; Jessica Esteb, 107.9 The Coyote; and Sandy Waggett, Owner.



The Lake Area Chamber of Commerce was excited to welcome new member and new business to the Lake Area, New Surface, with a ribbon cutting. For more information visit the new showroom, behind Shoney's on Redbud in Osage Beach, call 573.552.8412 or visit www.newsurfaceusa.com. Pictured from left to right along with Chamber Active Volunteer Ambassadors are: Frank Shock, Convention & Visitor Bureau; Rusty Miller, Installation Supervisor; Marian & Rich Neiner, Managers; Michelle Thomson, Convention & Visitors Bureau.



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Lake celebrates opening of Hwy 5 relocation project

continued from page 29
 projects underway or planned for the Lake area, adding that \$400 million had been spent or committed to projects in Camden, Miller and Morgan counties.

"This is a region on the move," he said. "These projects will all provide quicker and safer travel through our area."

Several speakers agreed, not-

ing this should put an end to sitting in stop-and-go-traffic every afternoon on South Highway 5 as the Camden School District busses leave the lot.

Schwartz said work will continue through the summer to construct an intersection at Lake Road 5-89, where the newly completed stretch of highway is accessed, and a connector route with old Highway 5, which

will be turned over to the city of Camden at a later date.

Music provided for the event by the KQUL live remote was sponsored by Cellular Connections, 1st National Bank,

Renner Supply, Risky's Sports Bar in Camden, Deck Supply, Camden Lawn and Garden, Sports Nation, Stover Carpet and Drapery and Bowling Electric.

Fireworks were sponsored by the Camden Area Chamber of Commerce, Central Bank of Lake of the Ozarks, Reinhold Electric and Missouri Eagle, LLC.



Mike Clayton with Cool 102.7 broadcasts live from the event.



A car show featuring more than 50 Corvettes from the Lake of the Ozarks Corvette Club and other classic autos was also part of the evening festivities celebrating the opening of the new Highway 5. Nancy Hogland photos.



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MLS 3061382 \$164,500

Bristol Bay



Walkin unit - 3BD/2BA fully furnished condo, tile on deck, 12x30 boat slip close to unit, great complex, super landscaping and highspeed internet included.

MLS 3058817 \$205,900

Cape Royale
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Walk-in 3 BR/3 BA upscale unit. Includes 16x40 cruiser slip, 2 covered PWC slips, garage & elevators. Upgrades include maple cabinets, stainless steel appliances & corian countertops.

MLS 3049702 \$289,500

New Price



End unit 2 car garage-4BD/3BA extra breakfast nook, sunroom, gas fireplace, motivated sellers-great neighborhood-boat slips available.

MLS 3057443 \$269,900

Shores of Camelot



3BD, 3BA condo, over 1,900 sq. ft. & appx. 1,000 sq. ft. of deck, great view, 2-master suites, large kitchen, lots of closet space, 10x28 boat slip w/storage closet plus end garage w/pull down stairway, truly a total package.

MLS 3057009 \$245,000

Foxhead Shores



3BD/2.5BA - Open living area, cathedral ceilings, 2 stone fireplaces, open & screened decks, oversized master suite, clubhouse, tennis, 10x20 boat slip-community boat dock.

MLS 3061398 \$249,900

Cedar Glen



Walkin 2BD/2BA turnkey unit - no steps to 12x28 boat slip either!! Screened in deck and quiet water. Amenities: 3 pools, trailer parking, sand volleyball, and more - Great view.

MLS 3054809 \$148,000

Grandview



3BD/3BA, extra bonus room, upgrades include 16" tile, new carpet, dishwasher, roll down shades on screened deck - boat slip available.

MLS 3057993 \$274,900

New Price



2-car garage end unit Villa. 4 BR/3 BA, Great View, Jetted tub, built-in pantry, washer/dryer, 2900 sq. ft., 2470 finished. Boat slip available.

MLS 3048887 \$289,500



The Lake Area Chamber of Commerce celebrated new member University of Missouri Health System Children's Hospital with a ribbon cutting. Children's Hospital is mid-Missouri's largest and most comprehensive pediatric health care facility. For more information or to make a reservation contact Denise at 573/882-0488. Pictured along with Chamber Active Volunteer Ambassadors from left to right is Laura A. Gajda, Executive Director of Advancement, University of Missouri Health Care.

Ask your mortgage professional

The Housing Recovery Plan

The recovery of the housing market is an enormous step towards our overall economic recovery. Laws are being passed to help current homeowners as well as encourage new homeowners to purchase a home. Let's take a closer look at what is being done and who will benefit.

The American Recovery and Reinvestment Act of 2009

The American Recovery and Reinvestment Act of 2009 is estimated to cost \$787 billion. The initiative is to stimulate the housing market and the overall economy. So how much money is being spent in the housing sector? Total housing stimulus is estimated to cost \$12.7 billion.

-\$4 billion allotted to the Department of Housing and Urban Development for public housing

-\$2.25 billion to low income housing construction

-\$2 billion to Section 8 housing rental assistance

-\$2 billion to local governments to purchase and repair foreclosed homes

-\$1.5 billion to rental assistance programs

-\$510 million to Native American housing projects

-\$200 million to Rural Housing

-\$130 million to Rural Community Development

-\$100 million Public Housing in an effort to remove lead paint

There seems to be a lot of money going into the development and maintenance of housing projects, and rental properties. Where is the money for the average American to keep them from foreclosure? There are a few programs, designed to help the already struggling homeowner, but you must qualify for these programs.

If you are in the market to purchase a home there is good news. The bill includes the first time homebuyer tax credit of \$8000. The tax credit is completely free and does not have to be paid back. The \$200 million in Rural Housing goes to a program that offers new homeowners access to 100% financing with no mortgage insurance, low interest rates and a great 30 year fixed rate mortgage. Mortgage financing is still available!

Helping Families Save Their Homes Act of 2009

The Helping Families Save Their Homes Act of 2009 the newest legislation to pass in an effort to help stabilize the economy and the hous-

ing market. Will the Government be bailing out every homeowner?

-Loan Modifications will be required of the lender

-Short Sale approvals will be required of the lender

While there are some stipulations to the Loan Modification and Short Sale approval, the terms and conditions placed on the lender are more rigorous than previous laws and legislation.

The Helping Families Save Their Homes Act of 2009 also addresses another issue we do not always hear about. The homeowners are not the only ones being affected by the current economic situation and the housing market. Some renters have found themselves without a home because their landlord went into foreclosure. There are several provisions in this bill to protect the renter. Tenants will be allowed to stay in the property until the end of their current lease, even if the landlord goes into foreclosure. If the home is sold and the new homeowner plans to use it as their primary home the tenants must be notified and have 90 days to vacate the property.

Promoting responsible homeownership is important for our community and our local economy. Ensuring the homeowners understand and know they are getting the right mortgage strategy for their individual financial needs is important to promoting this responsible homeownership. Our future depends on our local housing market, we need responsible lenders, homeowners, and realtors working together to make our community a better place to live, work and invest in Real Estate.

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

Call Andrew today at 573-302-0600.

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Celebrity Stylist's Lessons on Beautiful Hair Benefits CADV and Spa Shiki Salon Staff

Spa Shiki recently presented a check for \$160 to the Citizens Against Domestic Violence/Victim Outreach Center. Celebrity stylist Scott Boyce spoke with nearly 50 guests at Spa Shiki at The Lodge of Four Seasons on May 31, sharing tricks and tips for styling hair into different looks. In addition to the special evening event for the public, Boyce also led a two-day seminar for Spa Shiki stylists.

"Beautiful hair isn't about the latest trends. It's about hair integrity--keeping hair shiny and natural-looking," says Ann Brown, Spa Shiki director.

"Scott's two-day class focused our team on the latest techniques for keeping hair in great shape when styling and coloring."

Boyce's extensive experience includes work with celebrities such as Celine Dion, plus numerous sports figures, political figures, and Fortune 500 executives. With 27 years of experience, he has worked as a national designer for Saks, Lord and Taylor and Neiman Marcus. Boyce currently works as a senior stylist/master designer in Palm Beach, Florida. His expe-

rience also includes work as a stylist for television commercials, theater work and working with wigs for cancer patients. His training includes instruction from Chadwicks of London and in New York City.

Serving Miller, Morgan and Camden counties, CADV/VOC is a not-for-profit domestic violence shelter and sexual assault response center. The organization offers various services including a 24-hour hotline, support groups, crisis intervention, food, shelter, advocacy and support to victims of domestic and sexual violence.



Spa Shiki to host Lake of the Ozarks' Tweetup at Baxter's Lakeside Grille July 9

Spa Shiki at the Lodge of Four Seasons will host a Lake of the Ozarks Tweetup at Baxter's Lakeside Grille on Thursday, July 9 from 6 to 8 p.m. The Tweetup will be a massage-and-martini night event, a gathering hosted by the spa every second Thursday of the month at Baxter's. A Tweetup is a real world gathering of people who know each other through Twitter's social media service.

The public is invited to attend the event, which Spa Shiki will promote via Twitter and its Facebook page. A special drink offer for the evening will be extended to Spa Shiki's Facebook fans (must print out offer from Facebook to redeem). Guests will also enjoy chair massages at no charge, compliments of Spa Shiki, and will also receive

a voucher good for \$10 off their next Spa Shiki visit when they attend the event.

"Our monthly massage-and-martini night gives us a chance to relax and socialize with our guests and friends," says Spa Shiki director Ann Brown.

"We wanted to organize the tweetup to also bring together those people who support the Lake of the Ozarks' social media community. It's a great way to network."

Baxter's Lakeside Grille is located at 2124 Bagnell Dam Boulevard in Lake Ozark. For more information on the event, please call Spa Shiki at 573-365-8108. Visit Spa Shiki online at www.spashiki.com, follow @spashiki on Twitter and visit the spa's Facebook page.

Regency Cove



Open floor plan with cathedral ceilings and lots of windows. The roomy kitchen has new granite counter tops and an island. There's a breakfast nook and separate dining area. Directly off the dining area is a charming 3-season's room with tile floors. Beautiful new Pergo floors grace the entire main living level. Huge finished room over the attached garage - perfect for a game room or private retreat! Fireplaces in both the living room and family room make for cozy evenings. Full sized wet bar, second master suite and 2 additional bedrooms on lower level plus a hot tub on the screened porch. This is the perfect floor plan to enjoy lake living as it was meant to be. Seller is offering a one-year homeowner's warranty. Area B

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Help for student loans in new law

The economic situation has made paying off student loans, some as much as \$80,000 over four years, more difficult. These students can get some relief—but at a price—under a new law that goes into effect July 1. Student loans will be capped at 15% of adjusted gross income.

For many, this will mean the repayments on their loans will stop for now—but continue to accrue interest. Students will also have the option of having

their loans dropped completely should they complete 10 years of community service. The College Cost Reduction and Access Act was signed into law in 2007. The Department of Education warns, however that students not paying on their loans, or making smaller payments may actually increase the amount they will need to pay in the long run.

US Rep. George Miller, said in an interview, "The US college affordability crisis is only wors-

ening and to top it off, this year's graduating class is about to enter the toughest job market for college graduates in 25 years.

Nationwide, unemployment was at 9.4% in May—workers college-age are experiencing a 15.5% unemployment rate. Graduates looking to stay with the program will be required to update financial information and adjust repayment of their loans according to income and family size.

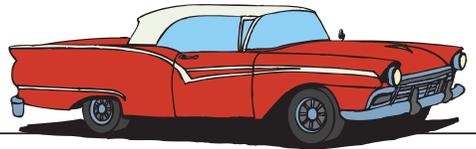


The Lake Area Chamber of Commerce celebrated the Grand Opening of the new Ole McDonald Work Clothes Carhartt Store with a ribbon cutting. For more information visit the store at 3 Miley Mead Lane off of Hwy 54, across from the rock quarry or visit www.Olemcdonalds.com or call 573.964.0055. Pictured along with Chamber Active Volunteer Ambassadors from left to right are: (1st Row) Bob Elliot, Ad Express, Mark & Marla McDonald, Owners; Tony Reahr, Edward Jones Financial Services. (2nd Row) Joe Roeger, Chamber Board Member; Pam Reis, Old Town Osage; Shelly Thompson, Ad Express; Trish Creach, Executive Director Lake Area Chamber; and Jim Reis, Old Town Osage.

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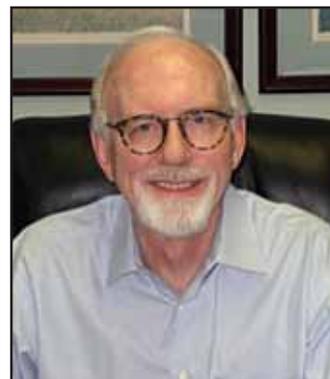
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Insurance differences



The uncertainties in our current economic climate have us all looking for ways to save money. With so many different insurance options available, how do you know if you have the right coverage at the right price?

"We know insurance is complicated and that all policies are not equal. We also know that getting the wrong insurance coverage can be very expensive in the end, even devastating in some cases," said Mike McGrath at McGrath Insurance Group.

One solution is to seek out an insurance advocate. McGrath Insurance Group is an independent agency in the Lake Area. Unlike captive agents, such as State Farm or American Family, independent agents are not tied to a single company's product offerings or agenda. Being independent gives us the freedom as an agency to work with the top insurance companies across the country to find the best insurance solutions for our customers.

As great as an individual agent may be, at the end of the day they

can only provide their clients with State Farm or American Family products. Independent agents are really match-makers, working with any number of insurance providers to find their clients the best fit for their insurance risk. McGrath explains, "Different companies offer different coverages. One insurance company could be a great fit for one of our customers and not for another. Pricing for the same coverage can vary too. Every company has a different appetite for a different kind of client. It's the agent's job to match their clients with the right company to maximize their insurance investment."

When asked about the difference between captive and independent agents, McGrath responded, "From our perspective it's hard to believe that any single company is going to be able to offer the variety and depth of products that a group of clients is going to need. With a captive agent like a State Farm, even though their company might write multiple types of coverage, they are still limited to the coverages that their company has chosen to offer. Where on the other hand, an independent agent is going to be able to offer whatever is needed for that circumstance."

You can contact McGrath Insurance Group at 573-346-7224 or visit their office at 164 North Highway 5 in Camdenton, Missouri 65020. You may also visit them at www.mcgrathig.com.



NEWCOMERS/LONGTIMERS "SPRING INTO STYLE" At their April 16 luncheon meeting, the Newcomers/Longtimers Club held their very popular annual "Spring into Style" Fashion Show. More than 15 ladies and gentlemen modeled fashions from local stores: A Vintage Boutique, Blair's Landing & Glamour, Karon's Korner, Lindee's, and Saffee's. Shown here are co-chairs Jackie Niedrigerkerke and Sandy Biggum (L-R) who coordinated all details of the event. For more information on N/L activities, please call Membership Co-Chairs Linda Taylor, 573-346-5594, or Janet Bartels, 573-374-8999, or visit the website at: www.newcomerslongtimers.com.

The Vandervort Report

A heartfelt thank you to all our friends and family!

Most of you surely know by now, that a few days before Memorial weekend; our new ranch house was completely destroyed by fire. Investigators have concluded that the fire likely started from a recessed can light in the great room ceiling, which caught the roof truss system in the attic on fire. Once the fire undermined the roof structure, the weight of the concrete tile roof, virtually imploded the roof structure into the rest of the house, destroying everything in its path. Our home and everything in it, was a total loss. Fortunately no one was home, and no one got hurt.

Dawn and I cannot say enough good things about so many people in this community for their outpouring of support, and genuine concern for our family. We have had literally hundreds of phone calls, e-mails and text messages from so many wonderful people in this community, and we both want to express our sincere appreciation to everyone. We owe a debt of gratitude to all of those people who helped us through a very rough week; their words of encouragement were definitely a warm reminder of why we call the Lake of the Ozarks our home.

When you suffer that kind of disaster, and lose everything, they call it a "total loss", and there is no doubt that in the hours that followed that horrific event, we felt like we had suffered a "total loss" and lost everything. No doubt, we did lose nearly every material possession we owned, but the further we contemplated what we had lost, we quickly recognized what we hadn't lost, and appreciated the fact that everything could have been much, much worse. Our family is safe, and at the end of the day, that is all that matters.

Standing there watching everything we owned be destroyed, it didn't take long for our family to come to our aid; all of our brothers, sisters and parents that were anywhere close to the lake, were soon by our side with a comforting shoulder to lean on; another reminder, that things weren't nearly as bad as they seemed.

Each day that we work our way through this ordeal, and begin to rebuild our home, and rebuild our lives, we can't help but to be humbled by the experience we have endured; we have a new outlook on what's important in life, and a renewed appreciation for our family and friends.

As we rebuild our dream house, and try to replace some of the things we have lost, and get our life back to some manner of normalcy; our friends and family will remain a constant source of strength, and will always be in our thoughts and prayers.

Merlyn Vandervort
President,
Toad Cove Resort Properties, LLC
Horny Toad Inc/Millennium Group of Companies



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As the Lake Churns

**Navigating Short Sales:
What to Do When the Sale Price
Leaves You Short**

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

If you're thinking of selling your home, and you expect that the total amount you owe on your mortgage will be greater than the selling price of your home, you may be facing a short sale. A short sale is one where the net proceeds from the sale won't cover your total mortgage obligation and closing costs, and you don't have other sources of money to cover the deficiency. A short sale is different from a foreclosure, which is when your lender takes title of your home through a lengthy legal process and then sells it.

1. Consider loan modification first. If you are thinking of selling your home because of financial difficulties and you anticipate a short sale, first contact your lender to see if it has any programs to help you stay in your home. Your lender may agree to a modification such as:

- Refinancing your loan at a lower interest rate
- Providing a different payment plan to help you get caught up
- Providing a forbearance period if your situation is temporary

When a loan modification still isn't enough to relieve your financial problems, a short sale could be your best option if

- Your property is worth less than the total mortgage you owe on it.
- You have a financial hardship, such as a job loss or major medical bills.
- You have contacted your lender and it is willing to entertain a short sale.

2. Hire a qualified team. The first step to a short sale is to hire a qualified real estate professional* and a real estate attorney who specialize in short sales. Interview at least three candidates for each and look for prior short-sale experience. Short sales have proliferated only in the last few years, so it may be hard to find practitioners who have closed a lot of short sales. You want to work with those who demonstrate a thorough working knowledge of the short-sale process and who won't try to take advantage of your situation or pressure you to do something that isn't in your best interest.



3. Begin gathering documentation before any offers come in. Your lender will give you a list of documents it requires to consider a short sale.

4. Prepare buyers for a lengthy waiting period. Even if you're well organized and have all the documents in place, be prepared for a long process. Waiting for your lender's review of the short-sale package can take several weeks to months.

5. Don't expect a short sale to solve your financial problems. Even if your lender does approve the short sale, it may not be the end of all your financial woes.

Note: This article provides general information only. Information is not provided as advice for a specific matter. Laws vary from state to state. For advice on a specific matter, consult your attorney or CPA.

A full length copy of this article with more detailed information on the short sale process is available at www.AsTheLakeChurns.com or you can request a full copy by emailing me at cme@yourlake.com

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



Two Convenient Locations at the Lake!

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A ribbon cutting celebrating the opening of the new Laclede Electric Cooperative on South Highway 5 in Camdenton was held recently. "On behalf of the board of directors, management and all the employees we would like to thank all those who visited our new Camdenton facility during the ribbon cutting and open house on May 19th", stated General Manager Ken Miller. "The new state-of-the-art facility in Camdenton will allow Laclede Electric to meet the needs of our members in the area for years to come and represents our commitment to the community."

"Premium Advice"

with Steve Naught of Naught-Naught Insurance

How do you choose your Agent?

In this advertising age of talking lizards, sarcastic Neanderthals and funny fowls you may believe that anyone can sell you insurance and you'd be mostly right. Many people view insurance as a commodity and feel that it is all the same with no differences other than the price. The truth is that insurance is vast and complex. If you've ever tried reading any one of your policies you'd know what I mean. Many policies give coverage to you, take it away in an exclusion and then may turn around and endorse the coverage back on elsewhere in the policy.

As a society we look to CPAs, attorneys, and financial counselors as our trusted advisors and pay top dollar for their services while giving the insurance bid to the lowest priced agent. From an insurance standpoint each person has a unique situation that requires special treatment. A catchy jingle, humorous advertisement or celebrity endorsement is not going to guarantee that a claim is paid.

The best way to make sure that a future claim will be handled correctly is to have a good ongoing relationship with your insurance agent. Your agent should have an understanding of your daily operations and the risks that are involved in running that operation. The agent should also be familiar with insurance. He or she may not need to be a walking encyclopedia of insurance information, but should be able to look at your policy and point out where you may have coverage issues. Having the correct limits and values on your policy is only the first step in the insurance equation. What good are those limits

if the coverage is unavailable at the time of loss due to exclusion or other limitation in the policy?

Treat your agent as you would any other trusted advisor. Sit down and go over your coverage, ask questions, and let them know the entire picture. Also, consider narrowing down the number of agents you are using. How may CPAs do you have? How may attorneys? Why should you have multiple



Steve Naught, CIC

agents covering your needs while each of them only knows part of the story on how to best protect you, your family and your business?

If your main insurance concern is price, just remember, that sometimes you get what you pay for. Don't get burned over a few dollars. Hire a professional to service your insurance needs.

Steven Naught is a Certified Insurance Counselor with the Naught-Naught Agency. He can be reached at his friendly office for additional questions at 573-348-2794 or by email at snaught@naught-naught.com.

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Host websites, serve files, share printers for just \$440

by Darrel Willman

It isn't very often that I hear about a product that really offers something to small businesses-- at least affordable ones.

The DS409 from Synology looks to be something special-- we'll set one up and review it for next issue. But until then,

here's a look.

Everyone knows that in order to do business on the web you need a website-- well, any kind of business benefits from a web presence.

The DS409 lets you host up to 30 websites from your office, with your business broadband connection. How much traf-

fic you can handle depends on the connection, but for most of us, a good cable connection or partial T-1 will do very nicely.

The files are stored and served locally, from your site, eliminating the bandwidth and monthly hosting fees charged by providers. But it does a bit more as well.

Remote users, salespeople, customers, clients, etc., can connect via FTP with the included client or via secure link for file sharing -- or to check their email. It ships with software to handle this all effortlessly. And as the saying goes-- "but wait, there's more".

This box will also handle all of your inter-office file sharing needs, a central store of data everyone can access.

It will also let every machine on the network securely and automatically backup their data. It can handle inter-office email and allow for filtering from the ISP to reduce spam levels. And, you can connect two USB printers and share them across the network.

What makes this different? It's built-in 1.2 GHz CPU, RAM



The software applications to handle the DS409's various functions ships with the unit, just add the drives of your choice to get started.

and operating system. It's like a full-sized computer station or dedicated server, but in a small box you can tuck anywhere (*There aren't any \$450 servers*).

There is space onboard for four SATA II hard drives, which can be up to 2 TB (two terabytes) is two thousand gigabytes each. That's a total of up to 8 GB of storage space, good for around 16 average computers full of data.

But you can use hard drives of any size, good for small budgets-- or just fill a slot and add drives as needed. It will use 3.5" or 2.5" drives-- if you use 2.5" (notebook) drives, the internal

cooling only kicks-in as needed, reducing power use.

The DS409 will transfer files across the net at 45+ MB per second -- almost as fast as an in-house blade server.

Want more? There's a custom configurable firewall to keep things secure. You can configure the storage in JBOD (just a bunch of disks) or RAID (Redundant Array of Inexpensive Disks) in 0/1/5/6 mode for greater speed.

It doesn't take much imagination to see this fitting into almost any small business that uses file serving and internet networking or websites.



Synology's DS409 is just 9"x6"x7" and uses standard 110v current. Onboard are 2 USB, 1 eSATA, and Gigabit Ethernet ports. More information at <http://www.synology.com/enu/products/DS409>.

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The Lake Area Chamber of Commerce was recently on hand to help announce Hospice Compassus's new name and welcome them to the Lake Area Chamber. For more information visit www.hospicecompassus.com or call 573.348.1566. Pictured along with Chamber Active Volunteer Ambassadors from left to right are: (1st row) Sharon Taylor, Chaplain; Debbie Wells, Office Manager; Mary Fletcher, Director of Clinical Services; Melissa Awbrey, Social Worker; Sarah Monson, Volunteer Coordinator. (2nd row) Tony Ward, Hospice Care Consultants; Tiffany Rudolph, On Call RN; Vicki Clark, Hospice Care Aide; Sarah Willson, Executive Director; Dixie Mitchell, Hospice Care Aide; Dr. Brayfield, Medical Director; Colleen Brayfield.



The Lake Area Chamber of Commerce was excited to welcome new member and new area business, Jones Beltone Hearing Center, with a ribbon cutting. For more information on products and services available contact Lee Anderson, Hearing Specialist at 573.348.1477, visit the store at 5891 Hwy 54, Ste. 102 in Osage Beach near State Route KK or visit www.jonesbeltone.com. Pictured from left to right along with Chamber Active Volunteer Ambassadors are: Linda Truesdell; Dean Jones; Lee Anderson; and Jim Jones.



The Lake Area Chamber of Commerce was on hand to announce the opening of Lake Ozark Helicopters Lake Ozark operation with a ribbon cutting. For more information call 573.302.0022 or visit www.lakeozarkhelicopters.com. Pictured from left to right along with Chamber Active Volunteer Ambassadors are: (1st Row) Laurie Bice; Jerry Bice, President; Katie Doornink; Dan Doornink, Chief Pilot. (2nd Row) Jessica Esteb, 107.9 The Coyote; Trish Creach, Executive Director Lake Area Chamber of Commerce; Jeff VanDonsel, Lake Ozark Alderman; Jeff Segin, McClure Engineering.



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Top five antivirus programs reviewed

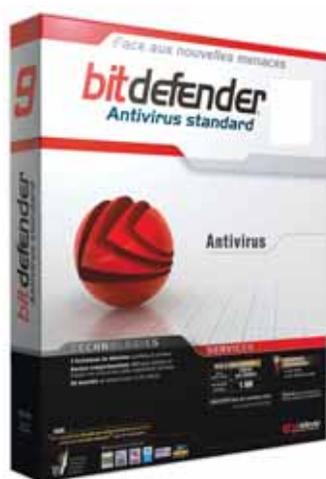
You just can't be on the internet without antivirus—and your emails are filled with spam that's laden with bugs and rootkits—what to do? Look to one of these – the top five in paid antivirus applications on the market. They're listed here in alphabetical order, all five do an outstanding job of protecting your computer. The differences between them are primarily in ease-of-use and customer service.

BitDefender Antivirus

\$24.95 – www.bitdefender.com

BitDefender stands out against the crowd as a small, effective, affordable application that's easy to use and has everything you need, including a game version for the kids and the online MMORPG (Massively Multiplayer Online Role Playing Game) sites they visit.

The year's license and updates are under \$25, and installation of the package is a no-brainer requiring very little setup—it works without a lot of choices and decisions. It caught all of our planted viruses



and potential bugs disguised as compressed files easily, and scanned the drives quicker than most of the others. Users with issues can call a toll-free number for help, or search through extensive online resources.

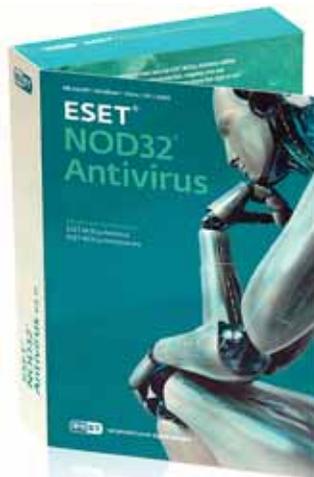
ESET NOD 32 Antivirus

\$39.99 – www.eset.com

Weird name, great software. One of the favorites, we've used it religiously over the years. Great online automatic updates, thorough scanning, easy

to install, simple to setup. The menus can be a bit to figure out, but shouldn't be a problem for most people. It caught all of our planted files easily and locked them away for deletion. The price at \$40 annually is a bit more than some others, but it is generally regarded as a very competent antivirus in the market and is well worth the cost.

It has the ability to 'find' viruses that are unknown to it—we've never found one of these, but the feature is a good one.



The phone support is available only during the day and the call is not free, but the online help sections are outstanding. A good professional choice.

G DATA Antivirus

\$29 – www.gdatasoftware.com

A good antivirus solution that's well-known in Europe but just catching on in the rest of the world. A bargain at just \$29 a year, it has passed the same rigorous tests as the others – and found our files with no problems.

We like the fact it is multi-

processor aware, so that users of new computers can benefit from having dual or quad core machines. We don't like the minute-by-minute updates, but they are quick and unobtrusive—and can be customized. It also seems a bit slower in scanning, and seemed to take more resources. Since they are based in Germany, the phone and email support was less than spectacular. The program's included documentation is good, and it has an extensive help section. Overall, it's a bargain, runs without intervention and is very effective at finding and removing viruses.

Kaspersky Antivirus

\$39.95 – www.kaspersky.com

A well-known brand for many years, this is one you just can't go wrong with. It's solid, competitively priced, and effective at removing the bugs from your system. It even gets rid of some of the more tenacious infestations, like Zanga. This one also ships with anti-spyware built-in. Kaspersky Antivirus also has a great look that's easy to use

continues next page

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Antivirus programs

continued from previous page
and almost everything under the hood can be customized to some extent. It's highly rated as effective, and found all of our files with ease.

The download and installation were easy and the initial scan was lengthy but not the slowest we've seen. Like some others, however, this one consumes resources and tends to slow down the system with its extensive preemptive techniques for detecting viruses. Users with slower computers

or little RAM may want to keep looking. While the antivirus was good, the spyware and other malware detection was a bit lacking, letting some trackers through. It does protect while using IM and ICQ, something not all scanners do. A good choice if you want a solid, very thorough antivirus that is constantly up to date and ever-vigilant.

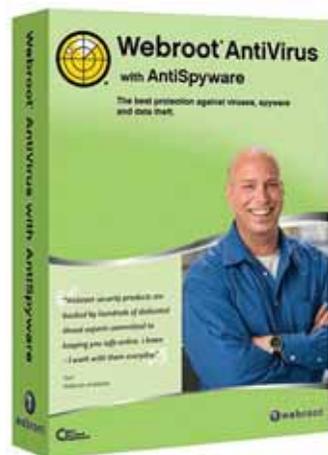
Webroot Antivirus

\$39.95 – www.webroot.com

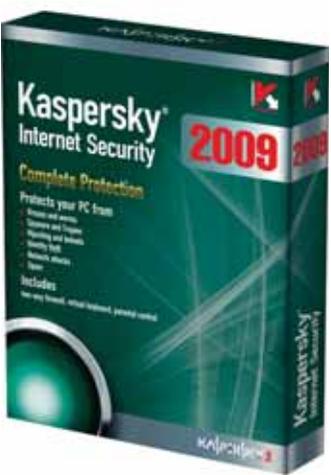
This is one you'll like if you want effective, fast, automatic virus detection and spyware scanning in one package. Like the others, it is highly rated among independent testing organizations, receiving a 100% score—as it did with our test files. The download, setup and scans of the computer were effortless and fairly quick. You can get started without a lot of decisions and out of the box it protects the system very well.

It didn't consume an inordinate amount of resources and we didn't notice an appreciable slowdown. It protects against

everything you'll encounter in one installation—viruses, malware, spyware, Trojans, cookies—you name it. We like the ability to turn on and off the various scanners, and the gamer mode for online play without



slowdown. We also like the free 1 GB online backup storage that comes with the account. Not-so-good was the extensive password and login ritual to download and register the account, but once done it gave us access to the online storage and configurable updates. We also like the ability to store large files on their server and then send a download link to recipients.



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Free Antivirus Alternatives

Who doesn't like free stuff? Anti virus programs are no exception! The most popular ones on the market are the free ones, here's a few:

Microsoft Security Essentials

Released in a new beta, this free antivirus is sure to ruffle some feathers in the business. Get it quick, it's a limited release.
www.microsoft.com/security_essentials/

Avast Antivirus

Surprisingly good, this free utility often ranks high in tests against paid versions. Get the download at:
www.avast.com

AVG Antivirus

A very good antivirus for a free one, lots of people use it. We've noticed it interferes with some wireless adapters, your results may vary.
<http://free.avg.com>

Bit Defender Free Antivirus

Like it's big brother, only free. Of course there are some features left out of the free version.
www.bitdefender.com

Avira Antivirus

Great free antivirus, but has nag features for the paid version.
www.free-av.com

Other Free/Trial Utilities

Glary Utilities

We like TuneUp Utilities the best, but if you want a free application that can catch registry errors, remove bloat from the hard drive and solve problems on your computer, get Glary's free version at:
www.glaryutilities.com

Advanced SystemCare

This Iobit program does a lot for nothing. Protect, clean, repair and optimize your PC. Recommended, we use it all the time.
www.iobit.com

Advanced System Protector

Very good anti-spyware, protection for adware, keyloggers and more—easy to use. Check it out at:
www.systweak.com/antispyware

UndeletePlus

Touchstone software makes this little application to help get back the files you deleted.
Free trial www.undeleteplus.com

Windows Defender

If you're running XP or Vista, be sure you get your free copy:
www.microsoft.com/windows/products/winfamily/defender/default.mspx

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Missing the feel, smell and dog-eared look of a well-worn novel since you bought that new Kindle? We sure love the idea of Smell of Books. Available in "Classic Musty", "New Book Smell", "Eau You Have Cats", "Scent of Sensibility" and "Crunchy Bacon Scent"—they give your e-book-reading-gadget the aroma you long for. Priced from \$5 to \$10 on <http://smellofbooks.com>. It's very likely this is at least a spoof and quite possibly a viral marketing campaign. The website has some interesting products as well as a hilarious "news" story on a lawsuit threatened by the Author's Guild against "Smell of Books", and a "recall notice".



Kingston Data Traveler 128GB

For many people, 128 gigabytes is equivalent to half (or so) of their fixed internal hard drive. Carrying around this much data seems just silly, unless you are: cataloging the Library of Congress, editing this fall's big movie feature or plotting the coordinates for a Mars landing. Kingston's newest Data Travelers throw reason to the wind with 32GB, 64GB and 128GB sizes. They said, "The new DT200's robust storage capability lets consumers store complete libraries of music, photos and videos."

We'd say so. The long-running and very prolific band *the Rolling Stones* have produced over 60 albums to date. You could fit 1,200 albums in MP3 format on the 128GB flash drive and still have room left over. And pay 13 times the cost of a comparable hard drive at **\$546**. The 32GB version is **\$120**, and the 64GB model sells for **\$213**. www.kingston.com

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Great Investment!



Excellent commercial tract with nice 4219 sq. ft. buildings. Lower level living quarter, approved sewer on property very gentle 2.8 acres for expansion and lots of Hwy 5 frontage. **\$89,900 MLS#3044699**

Commercial Opportunity!



Historical property w/ endless potential. 420ft. hwy frontage & 1.6 acres. Formerly used as bait & convince store with living quarter on lower level. No filling required for expansion. **\$189,000 MLS#3056761**

Picture Perfect!



4BR,4BA, 5,000sq. ft. Luxury LF Home. Open Floor plan, gourmet kitchen, 3 large master suites, cove location w/good water depth, private balcony & hot tub lakeside. **\$599,900 MLS#3053486**

Commercial Property



Property w/a dynamic view overlooking lake at the Hurricane Deck bridge. Total updated in 07, new well, zoned heat & air, low UE glass, maintenance exterior, good parking, hwy 5 frontage & 5-56 frontage, could be used as residential. **\$179,900 MLS#3061261**

Hwy 5 Frontage!



FANTASTIC LIKE NEW HIGHLY VISIBLE 4,200 sq. ft. Commercial building. Sitting directly on Highway 5. This quality built structure is set up with two 2100 Sq. Ft. sides. Both sides currently leased out. Both sides feature separate kitchens and baths. Plenty of parking. Low utilities costs. Building is very well insulated. **\$350,000 MLS#3055413**

Motivated Seller!



3BR, 2BA 2,720 sq. ft. LF Ponderosa, 239ft. of gentle LF, large cove w/year round deepwater, million dollar view, blacktop to the door, awesome Osage 10 MM location. **\$420,000 MLS#3057477**

Move fast for discounted Windows 7 Upgrades

By Darrel Willman

It's four months until Microsoft releases Windows "7" to the public on October 22. You have a small window of opportunity however, to get the new OS at a 50% savings—if you act quickly enough.

Microsoft has not said exactly how many copies they will sell at this steep reduction—only that it is not endless. People around the industry are saying order early and order the number of copies you may eventually need. You only have until July 11.

All six versions of Windows 7 will be available in October: Home Basic, Home Premium, Professional, Enterprise and Ultimate. You'll have to order some of these, in-store marketing will be centered around the Home Premium and Professional editions—these two can be pre-ordered.

Microsoft has said that the features of all editions will be available on your computer, no matter which edition you purchased. You can use the Windows Anytime Upgrade option to unlock more features.

Basically however, Home version do not include advanced features like drive encryption, Remote Desktop, Windows XP Mode, the subsystem for Unix applications, Ap-plocker, and other features like location-aware printing.

Home Basic is stripped down and does not include Windows Media Center, but would be enough for users with older computers and those who don't need the flashy games and the Media Center. Microsoft has said it will sell Home Basic to "emerging markets" so you may be not be given the opportunity to buy it at the local box store. Home Premium is the one most users will buy.

Users in the U.S. can pre-order an upgrade version of Windows 7 Home Premium for \$49.99 and the Professional Upgrade version is \$99.99. The deal is only good until July 11, and available only online. You can order from: (all ".com") Amazon, Best Buy, Costco, Fry's Electronics, Office Depot, Office Max, Sam's Club, Staples, Tiger Direct, Wal-Mart, and NewEgg.

You can install these from copies of Windows XP or Vista.



If you're using anything older, you should consider a different computer before choosing Windows 7.

After July 11 a Home Premium Upgrade version will cost \$119.99 and a Professional Upgrade will be \$199.99. The same pricing is expected after October 22 when Windows 7 will be available to everyone. Standalone versions of Windows 7 Home Premium will cost \$199.99, Professional Edition \$299.99 and Ultimate Edition \$319.99.

But Should You Upgrade?

Before you buy an upgrade to Windows 7, be sure your system meets the minimum specs.

All Microsoft Windows 7 version come in 32-bit or 64-bit varieties. Those who buy 64-bit operating systems may find drivers more difficult to come by.

- 1GHz or faster 32-bit (x86) or 64-bit (x64 for 64-bit OS) processor.
- 1GB RAM (32-bit) / 2GB RAM (for 64-bit OS).
- 16GB available disk space (32-bit) / 20GB (64-bit OS).
- DirectX 9 graphics processor with WDDM 1.0 or higher driver (check carefully).

Be aware that some netbooks and laptops won't be able to run the OS, they don't have the muscle in the graphics department.

With Aero turned off, newer laptop models should be fine. New netbooks might run it, if they shipped with XP or Vista—many are equipped with just a 1 GHz processor made by Atom or one similar. Desktops more than 3 years old will very likely need a new graphics card and more memory.

If you're considering upgrading from Windows XP—take a moment. You will likely run into the same problems as those who upgraded to Windows Vista—in that your older printers, scanners and other devices won't work properly—or at all in some cases, without

Windows 7 drivers. And manufacturers have been reluctant to make drivers for older peripherals, they want to sell you a new one.

You may also want to consider upgrading your hard drive, memory or graphics card before buying the upgrade. Just because you meet the minimums, doesn't mean you'll be happy.

Finally, some of your computer applications, older pro-

grams you use, may not run under Windows 7—they haven't included a compatibility option unless you buy a business version or Windows 7 Ultimate. Consider replacing them or waiting to upgrade. Check the software's website if you can to see if it is compatible or if there is an upgrade option available to you.

Those with older computers, devices and software remember-- basic computers

with upgraded components are available for less than \$500, and will ship with Windows Vista in most cases until October. Anything that works with Vista is likely to be okay under Windows 7. Those who buy between July 11 and October 22 can get a free upgrade from Windows Vista to the new Windows 7 in most cases.

By press time, news indicated Japanese buyers had purchased all available copies there.

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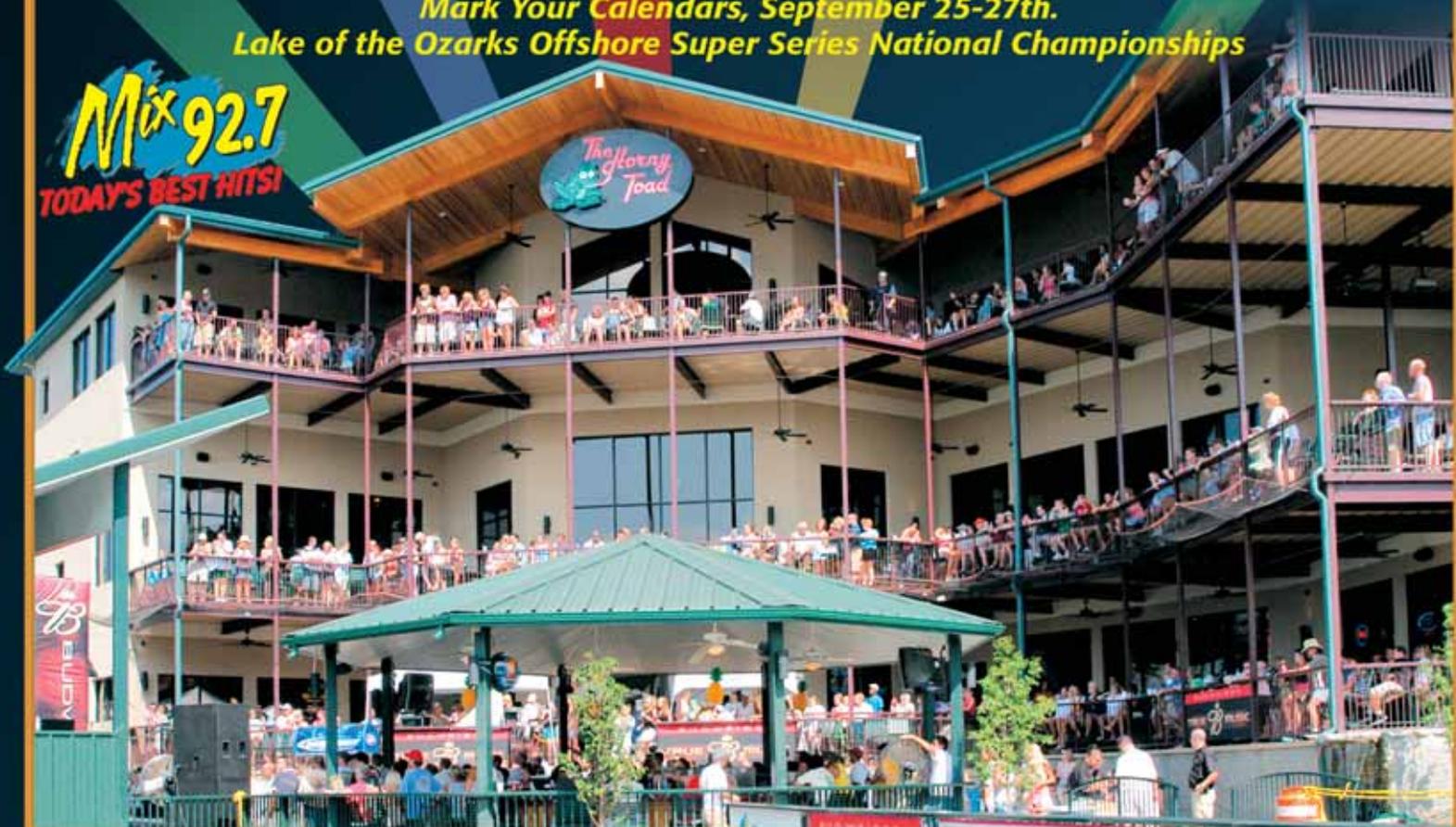
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FSBO: PURCHASE OR PARTIALLY TRADE FOR: 3 ACRES PLUS (Hwy frontage or 1/4 mile off Highway) within 6 minutes to Osage Beach shopping, schools, etc. Dolomite layered building stone quarry (8.5 ac/Hwy frontage). Stone can be seen in/on local residential/commercial bldgs. Great small business opportunity & location. Also, have some weathered native & dolomite stone for landscaping projects. A 14' x 70' & 24' x 60' needing TLC. Misc indoor/outdoor/antique items. Combine skills/resources with family or friends to become land or business owners at the lake. Will trade on: needed construction/remodeling/landclearing work, lakefront property or ??? Talk to me 573-369-3501.

FOR LEASE: 1700 S.F. COMMERCIAL PROPERTY with beautiful lake view and excellent highway exposure suitable for office, retail or restaurant/bar. Flexible lease, potential purchase option. Details of property at www.ss-lakevision.com (866) 300-9844 or (913) 638-5006

FOR SALE: CAMDENTON COMMERCIAL BUILDING. Busy hwy 5 location in the heart of town just off the 5/54 intersection. Like new 3,800 SQFT building w/ 160ft of hwy 5 frontage currently used for auto/service dealership.

Purchase as is or owner will remodel to suit. \$389,900. MLS#3043469 Call Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

FOR SALE: CAMDENTON HWY 5 COMMERCIAL LOTS. 200 feet of busy hwy 5 road frontage across from Hulett Chevrolet. Includes 900 sqft existing building. Great building site for most any type of business. Owner will subdivide and/or build to suit. Buy 100 ft rd frt w/ bldg for \$139,900, 100 ft rd frt vacant lot for \$99,000, or all 200 ft rd frt w/bldg for \$199,900. Tell me you needs - owner says bring all offers. Call Bruce Adams (573) 216-4690 for details. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

FOR SALE: LAKEFRONT BAR-MARINA: INCOME PRODUCING lakefront business with great potential at the 66MM. 225' of LEVEL lakefront with deep water directly across from new State access park (Wig Wam). Great area with both full time & weekend residents. Currently operating as a bar with dining area (pizza, sandwiches), package liquor, convenience store, gas dock/marina, slip rental. Can easily be operated as-is or recent kitchen addition is ready for expansion. \$389,900 MLS# 3060141. Adjacent property and residence also available for add'l \$. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

FOR SALE: MAXIMUM HWY 5 VISIBILITY IN SUNRISE BEACH: 2 LARGE COMMERCIAL BUILDINGS, one bldg 7,200sf w/ 4BR/3BA residence above (\$299,900), 2nd bldg 10,500sf w/ 24'/18' sidewalls (\$399,900). Buy one or both. Owner will lease back residence. Currently operating as BUILDING SUPPLY company. Business and inventory can also be purchased. Great opportunity! Call Bruce Adams (573) 216-4690 for details. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

FOR SALE: MINI-STORAGE FACILITY: 57 units + 3600sf warehouse, in great condition located on O road in Laurie, MO. Good tenant base with 10% cap rate and great potential - \$269,900. Plenty of room and opportunity for ex-

pansion. MLS 3060906 Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

FOR SALE: RETAIL/OFFICE STRIP CENTER Laurie Landing. Great location in Corporate Woods business center. 5 units/totaling 7250 sq. ft. quality construction, great parking, front & back access. Low maintenance. Good tenants in place. \$479,900. MLS # 3040358. Adjacent lots also available for expansion. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

FLAT! COMMERCIAL LOTS HWY 5, GREENVIEW On-site utilities, graded/build-ready. Great location north of Hwy 5 & 7 Highway close to Camdenton, MO, 377 ft Hwy 5 road front. +/- 3 acres. Perfect for strip center, hotel or any large complex. Owners will consider subdividing or pad site for anchor tenant. Tell me what you need. \$389,900. MLS# 3040348. Also approx 6 acres available adjacent to this location with utilities \$119,900 MLS#3040351. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

GRAVOIS MILLS HWY 5 COMMERCIAL BLDG. Highly visible commercial property located on hwy 5 at the northern gateway to the lake. Newer 1,200 sqft building with great finish plus 16'x24" building for additional merchandise display or storage. Continue as sporting goods store or would fit a variety of uses. Easy access from hwy 5 to fenced sales and large customer parking and sales lot would be great for boat/RV/PWC etc. Call Bruce Ad-

ams (573) 216-4690 or view at www.gravoiswaterworld.com for details. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

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

SPECIALTY FOOD FRANCHISE IN BUSIEST OSAGE BEACH LOCATION. Tremendous opportunity in the busiest mall and fastest growing area of the Lake of the Ozarks. Well known, premium specialty food franchise priced below start-up cost with strong sales & operation base in place. Great opportunity for hands-on owner/operator or family operation. Take advantage of a national brand franchise without the start-up pain and costs. Owner financing available. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

REAL ESTATE - RESIDENTIAL

1A 43 Southwood Shores Condo, Lake Ozark, Turn key 2BR/2BA immaculate unit, excellent rental history, 10x20 covered slip. Just 5 steps into unit. Indoor & outdoor pools, clubhouse w/hot tub, tennis, playground & boat launch. Full service grocery and fine restaurants and entertainment nearby. 21-acre point and 2200 feet of shoreline

is fronted by a lighted seawall, enjoy the sunset from your spacious lakeside deck. MLS#3053296 \$126,900 Call Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365-cme1

138 DOYLE ROAD, Eldon-Private 14+/- acre country estate, gentleman's horse ranch, 1200 sq. ft. 2006 Beautiful Log Home, oversized 28x32 detached garage, drywalled and insulated, 40x55 RV garage & horse stables, Fence and Horse fencing, workout and corral area for horses. Small pond, just ten minutes to Eldon, and 20 minutes to the Lake. MLS#3059634 \$285,000 Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365-cme1

952 IMPERIAL POINT DR., FOUR SEASONS, Lakeview home, level landscaped lot , quality built 1730 SF one level, 3BR/2.5BA open floor plan, office off kitchen, 42" Gas Fireplace trimmed w/Granite, SS Appliances, Formal Dining Room, Tile & Wood Laminate Flooring, Energy Efficient Heat Pump, 11' Ceilings, 2 Car Garage w/Concrete Drive w/Exposed Aggregate Trim, Large Backyard w/open Deck. Four Seasons amenities, several nearby marinas offer slip rentals plus boat launch nearby on Imperial Point. MLS#3060452 Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365-cme1

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Prewitt

continued from page one

of time and the property became part of the Horny Toad area. No question about it, the 7 mile cove is a business cove. There are still some houses sprinkled amongst the businesses, but those folks are "partiers" and like the non-stop atmosphere of the cove.

Shady Gators has seen some expansion as well over the last decade, adding a two decker separate bar and event area, more decks to accommodate the increased crowds for outdoor seating, and more and more dock space. Still, until a few years ago the house on the point stayed a private respite to the owners. That is, until they decided to sell the property to Prewitt.

Over the course of the past couple of decades it became apparent to our city and county planners that somebody had to make some decisions before it got even more out of hand than it was. After all, who wants a gas dock or restaurant dropped in right next to their brand new million dollar dream home? The county sent out a team to zone property, pretty much as it stood with regard to commercial or residential...in other words, if it was a business at the time of zoning – the area was C1 or C2. If a house stood on the property, then clearly it was Residential. Here's where the problem lies. The point property in question is a 1.3 acre plat with a whopping 1000 feet of shoreline. Prime shoreline, no doubt – perfect for a dream house except for one little problem.

The issue here is this: who's going to pay top residential footage prices for 1000 feet of shoreline property located in the heart of party central? Not going to happen. So, the owners (or rather the survivors of the owners) of

the point offered the property to the logical buyer, Gary Prewitt and he felt the investment was a wise one. Sure, he was most likely aware it was zoned residential, but clearly this would be a simple rezoning request based on the surrounding area, right? Wrong.

Prewitt took his request to the Camden County board and was denied. Some residents from the next cove over came and voiced their concerns, but other neighbors had no problem with the rezoning, feeling that it would increase their property value when they chose to sell.

Prewitt tried a couple of more times to get rezoned and over the course of this decided to raze the property in order to provide a viewing platform for the upcoming OSS races. No enhancements, no sneaky "dead of night" dealings, just clear the property to accommodate more race viewers.

Frustrated with Camden County's lack of movement in response to his requests, in 2007, Prewitt appealed to Sunrise Beach (across the main channel) to annex his point and zone it commercial. After discussion between Sunrise Beach and Camden County, the petition for annexation was denied. Prewitt has a case pending regarding the rezoning of the property with Camden County.

In summer 2008, Prewitt notified Ameren UE that he had acquired three commercial dock units from Shooters 21 and intended to place them at his Shady Gators restaurant. According to Mark Jordan from Ameren's shorefront offices, while they were aware of the purchase and the intentions, the office had indeed informed Prewitt that he would need to file the proper registration paperwork that all dock owners have to comply with. AmerenUE notified Prewitt sev-

eral times of the violation and the consequences before they took action.

Jordan said "there were problems with the length and size of the docks and that there was just no submitted plan for placement". Jordan said that Prewitt's actions violated AmerenUE's rights under the Federal Power Act, which grants it authority on Lake of the Ozarks under license with the Federal Energy Regulatory Commission. The case was filed in the United States Western District Court and was found in favor of AmerenUE and Prewitt was ordered to remove the docks



by June 6, 2008. When Prewitt failed to comply with the judge's order, AmerenUE had the right to take possession of docks and have them removed at the owner's expense. The docks have been in storage since their removal, one intact and two others dismantled.

Recently, Prewitt filed the appropriate paperwork with the shoreline offices of AmerenUE and the docks are expected to be placed at the property any time.

In the meantime, however a new controversy has arisen. The Lazy Gator.

The 1.3 acre 1000 feet of shoreline point of the 7 mile cove seemed just right for a large pool, decks and ripe for the party atmosphere that the cove is known for. Prewitt had his design team put together an attractive location that was sure to draw lots of attention and with the docks

coming back – it was sure to be a hit.

He applied for and was granted the vendor licensing for the property allowing him to serve food and liquor on the premises. He has his docks coming back courtesy of the appropriate approval from AmerenUE. What could be the problem now?

The problem, as Camden County officials were quick to remind Prewitt, was the zoning. The point is still zoned as residential. They have issued a cease and desist order which is currently being contested in court.

Prewitt recently stated, "The natural beauty of the lot has been maintained. All the mature trees were left in place, rip rap rather than a seawall was installed and green space was a key element of the design. There were no buildings constructed on the lot. The Missouri Department of Liquor Control has issued a catering permit allowing activity on the property, a method for codifying outdoor events used widely around the lake."

The problem, stated Chris Hall from the Camden County P&Z Commission Office, is that there is concern for handling of traffic in the area. That's the bottom line. No one who has developed this area has submitted a solution to the traffic congestion that the venues create. Plain and simple.

While Hall is quick to state he is not the final word on the matter by any means, it is his understanding that the question of what to do with the traffic is the biggest problem with having the property rezoned. It is his understanding that both big developers in the 7 mile cove area have been apprised of the same concern, traffic.

People live in the area after all, around the business area and leading all the way down to it and

even past the Horny Toad Complex. The traffic congestion is a big problem. The big events, like boat shows, races, concerts and more cause even more problems and Camden County officials want some answers.

There are some satellite parking locations set up and shuttle busses have been arranged but there is still a lot more traffic on the road than had ever been planned, not to mention the boat traffic in such a small area. It's clearly not just Prewitt's problem, but he finds his zoning request a hot button issue right now. The message seems pretty clear; present a viable parking solution, a solution for the traffic flow, a solution for safer boating traffic, and Camden County will consider your rezoning request. Consider the request, no promises. It hardly seems fair, considering he's not the only reason for the problem, but there it is.

There is no question that Planning and Zoning are needed. There is also no question that they came a little late to the party (one of the drawbacks of being a small town that grew up a little too fast). Further no question that the development of businesses on the Lake has to be conducive to the residents of the very same Lake. The lines have to be drawn somewhere, and someone is always going to be unhappy about where the line lands, but that's life.

In the meantime while the lawyers haggle over the details, the boaters and tourists and residents that the Lake area relies on so heavily continue to enjoy Prewitt's ventures, dining at any number of outdoor venues, enjoying live music or even a foam party or bikini contest. Prewitt knows what the people want, he knows how to get it to them, now he just has to figure out how to play ball with city hall.

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