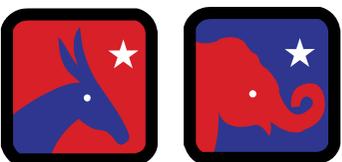


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DEMOCRAT REPUBLICAN

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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 6 -- ISSUE 7

JULY, 2010

## Man who invested in his community for years about to reap rewards

by Nancy Hogland

After just a short conversation with George Stanton, most people probably wouldn't label him as a bulldog – a force to contend with. Instead, most would describe him as humble, pleasant, quiet and mild-mannered – just an over-all likeable guy.

However, just as bulldogs are known for their strong, unrelenting grip, George Stanton has shown the Lake area he and his family don't give up without a fight. After leading a six-year battle to secure funding for construction of an extension of the Horseshoe Bend Parkway, which would connect Highway 54 and the new U.S. 54 Expressway to the Lake of the Ozarks Community Bridge and Highway 5, he recently saw his efforts rewarded. Last month, Gov. Jay Nixon announced that not only had he approved a \$4-million grant, the Missouri Department of Transportation had agreed to kick in the balance needed to pay for the road in its entirety.

"It's pretty exciting," he said. "This is going to be a wonderful addition to the community – and something that's going to really help this city grow."

However, he was quick to add that none of it would have been possible without the support of his family – Dave and Betty Bentz and Mike and Jane Herbert, his sisters and brothers-in-

law; and mom Pauline Stanton – who all agreed to spending trust money to obtain the numerous but necessary studies and documents required be-

there through the entire process, supporting me when it looked like it was never going to happen," George said.

While the road will drasti-

around the small plant that, since the 1930s, has turned out small wood trinkets.

George, who grew up in the city, wasn't born yet when in



George Stanton, who never gave up on the idea of what will be known as State Route 242, was on hand to thank Gov. Jay Nixon and Kevin Keith, director of the Missouri Department of Transportation for making that dream a reality. Nancy Hogland photo.

cause they shared his vision that this could bring Lake Ozark to a whole new level.

"But my biggest supporter was my wife Linda. She was

cally change both the economic and topographical landscape, one thing will remain the same – the Stanton Manufacturing Co. The new road will be routed

1938 his dad bought the first piece of land in what is referred to as Lake Ozark's "heartland."

However, he does remember

*continued on page 8*

**DRIVER**  
**TRIP**

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# Good, better, best employment news

by Nancy Hogland

A new report issued by the Missouri Department of Economic Development says Missouri's unemployment rate fell slightly last month while the state added 4,900 jobs.

According to the report, unemployment in Missouri stood at 9.3 percent in May, down just slightly from 9.5 percent in April. It also says jobs rose in Missouri by 7,300 but many of those positions were temporary Census workers. Missouri's private sector added some 1,000 jobs. The state is faring better than the rest of the country where the national jobless rate sits at 9.7 percent. Although that number fell 0.2 percentage points from April, it remained higher than the 9.4 percent in May 2009.

According to the U.S. Bureau of Labor Statistics, although 411,000 temporary employees were hired in May to work on the 2010 Census, administrative and support services, professional and technical services and construction jobs dropped off. Only manufacturing and mining added jobs.

James R. Dickerson, chairman of the Central Region Workforce Investment Board, said he expects the local numbers will be slightly lower than the state and nation.

"We won't have May's numbers until the middle of July but based on the amount of activity we've seen, I think we're doing a little better - I'm not saying it's good - but it's better. Unfortunately, we all know

this area traditionally has a season economy so by the virtue of that fact, we expect our numbers to go back up again in the fall," he said, adding the real measure of a strong Lake economy was if those numbers remained lower and went up slower than in the past.

He also said although Gov. Jay Nixon recently called for broad consensus among state legislators to pass the Missouri Automotive Manufacturing Jobs Act, which would help save thousands of existing Missouri automotive jobs and attract next-generation automotive jobs to the state, it wouldn't bring back the automotive jobs lost when Eldon factories closed.

"Unfortunately, those were lost to overseas and I don't see them ever coming back," Dickerson said, adding that some of the best news he could share was about new money made available for a youth career exploration program.

He said that in June, the Missouri Career Center received \$540,000 to put 200 Camden, Miller, Morgan, Laclède and Pulaski youth ages 16 to 24 to work in privately owned businesses - at zero cost to the employer.

"We pay all the wages, the workman's compensation, the taxes - everything. The employer simply has to oversee the worker," he said, adding the employees would receive wages of \$8 per hour.

Dickerson said there are income guidelines but recom-

mended that any young person seeking summer employment in this area visit either the Missouri Career Center in Camden, or the Work Connections in Eldon and Versailles, to apply. The application is on the centers' computers. The youth just need to fill it out, including information about the field they're interested in exploring, and the centers' counselors will go to work matching the young employee to an employer.

Earlier this year the centers hired 150 young men and women ages 17 to 24 to work this summer in state parks throughout the area.

Dickerson said he's hopeful that if the U.S. Senate approves a bill that, among other things, extends unemployment benefits, another \$540,000 will be made available for the program.

"The House has already passed it and I saw that they're debating it this week so it's on the calendar. However, they're all worried about the budget so we'll have to wait and see what happens," he said.

To apply for the jobs, visit one of the centers. The Camden Career Center is located at 106 West Highway 54 and its phone number is 573-346-5616; the Eldon Work Connections Center, which recently moved, is at 403 W. 4th St. and its phone number is 573-392-7854; and the Morgan County Work Connections is at 103 N Fisher in Versailles and its phone number is 573-378-4164.

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# Lake Valley deed challenges Ameren's claim of ownership

by Nancy Hogland

Although AmerenUE maintains it owns numerous parcels that sit below the 670 mark, including land occupied by two Lake Valley Condominium buildings, developer Dan Foster said, at least in this case, the deed tells a different story. In 1959, Foster's father, Buford Foster, purchased the land where the condominium project now sits from the original owner, Dan G. Stine.

That deed, filed with Camden County on Jan. 18, 1936, is between Union Electric Land and Development Company and Stine. Dan Foster said he dug it out after learning AmerenUE was sending letters to Lake Valley condominium owners saying that the condominium project is on a portion of land owned in fee by AmerenUE. "AmerenUE's project boundary at this location is at the 670 contour elevation" the letter states, going on to explain that while Ameren's license to operate grants authority to permit such things as boat docks or seawalls on project lands, it does not allow residential structures. Accordingly, the power company

states it opposes construction of structures for human habitation on project property.

The last paragraph of the letter reads, "While at present we do not plan to take any adverse action respecting your residences, we can give you no assurances as to the future. The continued construction and habitation is done at your sole risk and with the specific knowledge that AmerenUE reserves all rights it or others may have to take any action in the future that may be deemed appropriate."

However, although the warranty deed states that the sale covers described parcels that "lie above contour elevation 670 feet," the deed goes on to state that when Union Electric Land and Development Company conveyed land to Union Electric Power and Light, it reserved for "itself, its successors and assigns," the right to use "the surface of said lands for any and all purposes whatsoever, including the erection and maintenance of improvements thereon, provided such use will in no way interfere with the construction, operation and maintenance of the

dam." The only considerations are that the taxes on that property must be paid by the person using that property and the use cannot violate the laws of government entities having jurisdiction over those properties.

A representative with the Camden County Assessor's Office said taxes have always been paid by owners of the condominiums occupying the property.

"And AmerenUE has never paid taxes on it," she said.

According to legaldictionary.com, "assigns" are "those to whom rights have been transmitted by particular title, such as sale, gift, legacy, transfer, or cession."

"My dad, who purchased the land from Mr. Stine, would be considered an 'assign.' As such, he - or any other future owners of that property - is allowed the right to build. It's spelled out in black and white," Foster said emphatically, adding "If I've talked to one attorney, I've talked to 20 and they all agree, according to the deed, when you purchased land above 670 you controlled the land below 670."

However, Jeff Green, supervi-

sor of Shoreline Management for AmerenUE, said just because something is stated in a deed doesn't necessarily mean it's factual.

"The county will record any deed," he said, adding that they have found that many times properties have been misrepre-

Green's statement.

"As set out by state law, our duty is to keep a record of all land transfers as long as those records meet the criteria established by the state. We do not search out the properties to make sure they are exactly as described on the deed," she said, adding that the "crite-



**This is one of the two Lake Valley Condominium buildings constructed below the 670 contour line, which AmerenUE claims does not comply with their regulations. Nancy Hogland photo.**

sented and people did not end up owning what they thought they purchased.

An employee in the Camden County Recorder's Office verified

ria," included the size of the paper to be used for deeds, the margins required, the property description needed and notarization.

*continues on page 4*

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# Lake Ozark's new insurance policy brings the city higher deductibles

by Nancy Hogland  
Lake Ozark City Administra-

tor Dave Van Dee said he was pleased the city's insurance premium decreased slightly when they switched compa-

nies, required when the city was dropped by its previous carrier, One Beacon, after claims increased against both the police department and employment practices. However, he added that he was very unhappy with the new deductibles.

According to the proposal submitted by the city's broker, Mike Keith Insurance, as a result of the rash of suits filed, the deductibles for both of those areas increased to \$50,000 each.

"That means if we get sued, we have to cover the first \$50,000.00," Van Dee explained. "The city is going to have to be more conscientious about how things are handled. Of course, that doesn't mean we will operate under the threat of being sued. What it does mean is that we will follow codes because when you follow the law, instead of 'shooting from the hip,' your risk of being sued is minimized substantially."

Van Dee said Keith assured him if claims drop over the next 18 to 24 months, the deductible amounts should follow suit.

According to the proposal adopted unanimously by aldermen at their June 22 meeting, the new policy will cost the city slightly more than \$70,000 per year. Previously, the city was paying approximately

\$76,000.00 per year. This year, an additional one-time charge of \$12,956 was added. That fee will cover the cost of a 24-month extension of liability insurance with One Beacon to cover incidents that occurred during that company's coverage but did not get reported until after the coverage was cancelled.

In April, former City Administrator Charles Clark filed an employment discrimination suit against the city. In the action, Clark is asking for an order reinstating him to his original position with the city under the supervision of individuals other than those who retaliated against him and protection from further retaliation from any other employee. In lieu of reinstatement under those terms, Clark is requesting a judgment for payment of "compensatory damages for lost wages, his emotional pain and suffering, mental anguish, inconvenience and loss of enjoyment of life" that occurred as a "direct result of Lake Ozark's intentional discrimination against him" and "other relief the court deems just and proper."

He also is asking the city to pay his attorney's fees, court costs and expenses of the litigation.



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## Lake Valley deed

*continued from page 3*

"Basically they're housekeeping matters. But as long as a deed follows that format, contains original signatures and is notarized, we have to accept it."

In this case, the deed carries a statement by notary Ruth Smith, who wrote, "before me, a notary public within and for said city of St. Louis, State of Missouri, personally appeared F. J. Boehm to me personally known, who being by me duly sworn, did say that he is vice-president of the Union Electric Land and Development Co., a corporation of the State of Missouri, and that the seal affixed to the foregoing instrument is the corporate seal of said corporation, and that said instrument was signed and sealed in behalf

of said corporation by authority of its Board of Directors and said F. J. Boehm acknowledged said instrument to be the free act and deed of said corporation."

Foster said even without the notary's comment that she personally knew Union Electric's agent, he didn't believe any of the deeds were phony.

"Back then, things may have been handled a little more casually than they are today but you can't tell me that deeds on all these properties were contrived. My dad bought almost two miles of shoreline. Some are to 670 and then some read to 664. I think it was all due to the nature of the farmers Union Electric originally dealt with," he said.

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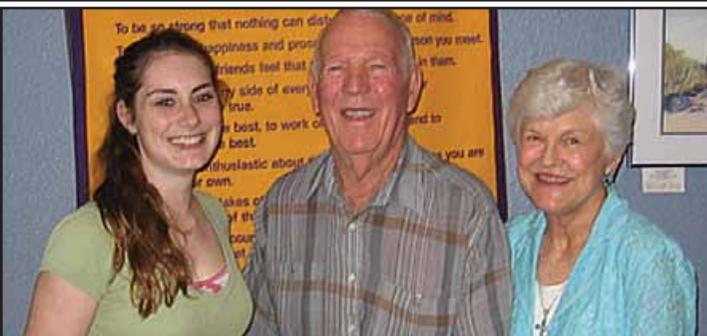
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# Everybody loves a parade?

by Nancy Hogland

Twice a year, people waiting to get on or off Horseshoe Bend are forced to wait as long as an hour as parades wind their way down Bagnell Dam Boulevard, closing off access to the Horseshoe Bend Parkway.

That's a problem, according to Gordon Ellison, chairman of the Village of Four Seasons Board of Trustees, and Cynthia Lonergan, a trustee, who attended the June 22 Lake Ozark Board of Alderman meeting to discuss the possibility of re-routing the annual Christmas and St. Patrick's Day parades. The two said they represented all residents of the Bend – not just those of the Village – as well as tourists who knew nothing about the parade but, because of bad timing, were unable to carry out their days' plans.

However, Ellison and Lonergan said their mission was about more than inconvenience.

"We're concerned about what would happen if the road was closed down and we had an emergency. We have one resident who calls his wife a 'frequent flier,' because she's been transported to the hospital so many times. He's worried

about not being able to get an ambulance in or out during a parade," Lonergan said, adding that she also knew of a Lake Regional cardiac care nurse who moved off the Bend because she was concerned that in an emergency, she wouldn't be able to get out if that emergency occurred during a parade. "We know that historically, nothing has happened, but our concern is – what if it does?"

Alderman Larry Busch just asked if the Village board would be willing to share the cost of "coning off" one lane for emergency traffic only. Ellison said it would be less expensive than paying out on a lawsuit for wrongful death, but Lonergan said she thought that would be dangerous to the children that lined the street. Instead, she asked the board if they would be willing to change the route so the parade would begin on Route MM at the entrance to Paul's Supermarket, travel to the stoplight at Bagnell Dam Boulevard, and then turn right to go to the dam.

"The way it is now, you not only tie up Horseshoe Bend Parkway, you also shut down traffic coming from MM and from both directions on High-

way 54. If you left one side of MM open and Bagnell Dam Boulevard open to the Bend, traffic could still get around," she said.

While aldermen agreed it was a problem, none said they agreed with Lonergan's proposal.

Jeff Carroll, president of the Bagnell Dam Strip Association, chairman of the 28-year-old St. Pat's Day parade and member of the Christmas parade committee, was also at the meeting. He said he understood the Village members' concerns, but said few complaints had been received from those unhappy about the traffic situation. He suggested positioning an ambulance at the top of Horseshoe Bend to be ready for medical emergencies but said he was reluctant to cut out more than half the route.

"We had approximately 5,000 people show up for the last parade and they had a great time," he said. "The route is what it is and until the bypass is opened, I don't know that there's another good route available."

The three agreed to meet with Police Chief Mark Maples and a Camden County Sheriff's deputy to work out a solution.

## Local coffee shop offering additional 'perks'

by Nancy Hogland

As a way to cater to unemployed people who need a place to perfect their resumes or conduct online job searches, beginning July 1, Starbucks will be added to the long list of Lake-area eateries providing free, unlimited Wi-Fi access to customers. In the past, coffee drinkers who wanted to "surf" while sipping were required to buy and register a Starbucks gift card and then go thru a somewhat complicated log-in process to use the service for just two hours. At the end of that time period, they were required to pay \$3.99 for another session. The total purchase price of the gift card could be used toward coffee or other items – Wi-Fi access was free – but, according to the manager of the Stone Crest Mall, it was

just a cumbersome process.

"But that's all over beginning next month. All U.S. company stores will be offering the free access – and I know a lot of people will be happy about it," she said, adding that each day the restaurant saw sev-



eral "regulars" who visited the coffee shop to enjoy breakfast while logging on.

In a recently issued press release, the company said Starbucks would offer the free Wi-Fi, via a partnership with

AT&T.

In addition, later this fall, Starbucks will launch its Starbucks Digital Network, created in a partnership with Yahoo, to offer free access to exclusive content including free iTunes downloads, previews of upcoming movies and albums and articles. Plans are to set up the Starbucks site as a virtual storefront, where online shoppers could earn loyalty points that could be used in the real store.

The content also will include an online section on business and careers that will feature tools for people searching for jobs or writing résumés, said Stephen Gillett, chief information officer at Starbucks and general manager of Digital Ventures, the unit overseeing the new offerings.

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# Road funding brings many benefits

by Nancy Hogland

If things go as planned, this time in 2012 the Lake area could be looking forward to the grand opening of a large-scale multi-family development with 200 one, two and three bedrooms units, pool and clubhouse; several "big box" and "junior box" retail establishments; fast-food chains that are new to the area; and several corporate offices. Discussions are underway for those types of commercial

developments – and a whole lot more – to be built on land opened up with the extension of Horseshoe Bend Parkway.

The 1.8-mile long, four-lane divided highway, to be named State Route 242, will run thru the heart of Lake Ozark and connect the Parkway and the Lake of the Ozarks Community Bridge and Route MM to Highway 54 and the new U.S. 54 Expressway.

"Of course, many of the

discussions with developers began several years ago but because we didn't have definitive funding to build the road, we weren't able to bring those plans to fruition. However, now that we have guaranteed funding and a timeline, we have been aggressively meeting with, and have had a strong interest from, a number of commercial regional and national retail development brokers,"

*continued on page 18*

# Reap rewards

*continued from page 1*

his dad joking that he was hard-pressed to come up with the \$600 he needed to buy that first 80 acres. He also remembers when Horseshoe Bend Parkway was nothing but a gravel road feeding a bunch of dirt paths marked by signs nailed to trees.

"Things sure have changed since then," he laughed, adding that as the popularity of the Lake grew, so did the business. The Stanton land holdings followed suit.

In the meantime, George graduated from Osage High School and continued his education at what was then known as the Missouri School of Mines and Metallurgy in Rolla, joining the ROTC program. His next two years were spent serving his country in the Army. When he returned from Viet Nam, his dad suggested he work in the factory until he decided the direction of his future.

"And I never left," he said.

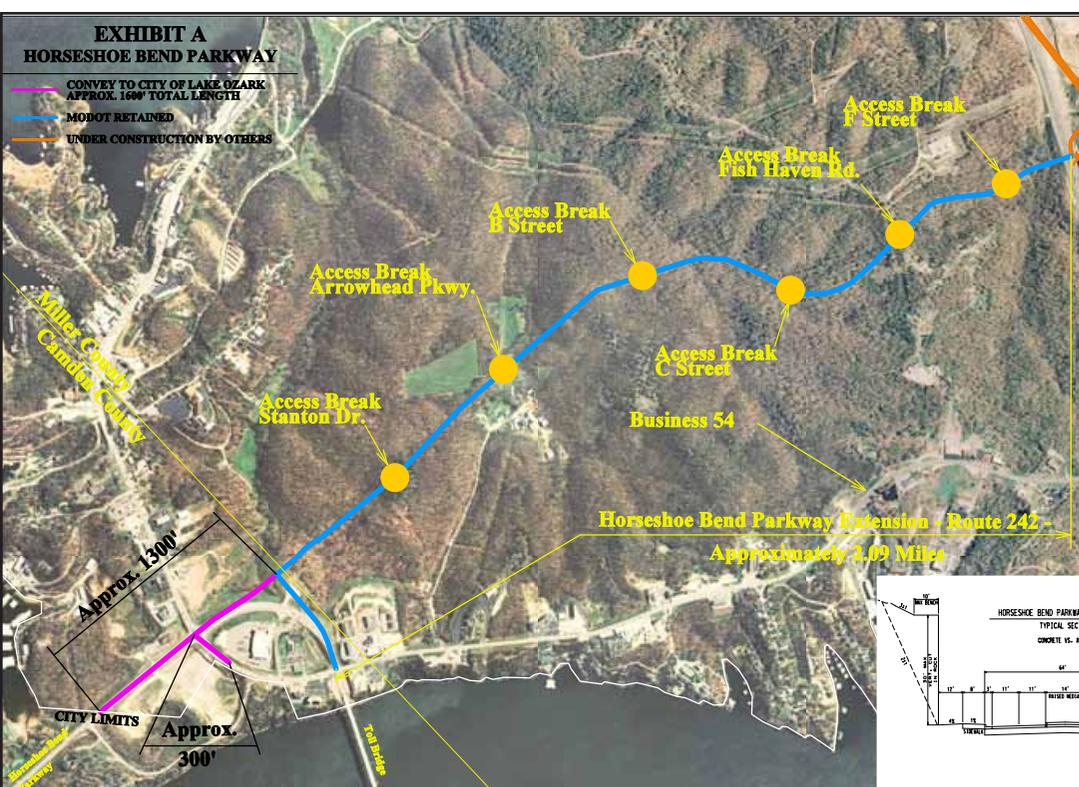
Now, 40 years later, George, who, over the years served 19 years as a member of the School of the Osage Board of Education, as a member of the Central Bank of Lake of the Ozarks Board of Directors and a member of Riverview Baptist Church, is the head of the company that was hit hard by

imports.

"The plant hit its peak in the late 80s – early 90s but we decided to keep it open, even though we now hire only 25, the fewest number of employees we've had in our history," he said.

City officials agree that in addition to being a compassionate man who wants to continue providing jobs for the area, believing that even a few jobs are better than no jobs, he's also a visionary who saw the possibilities for growth long before anyone else.

"Mr. Stanton will, of course, also greatly benefit from this project," admitted Alderman Jeff Van Donsel. "However, without any assurances that he would ever see the project come to pass or see a nickel's worth of return on his investment, he spent hundreds of thousands of dollars up front on studies, on consultant fees and on legal fees to establish the TDD and the TIF District. And it was all done over the past few years when his business was taking a hit just like everyone else's. The community should be so thankful that Mr. Stanton was willing to invest in the future of our city. This wouldn't be happening without his efforts."



McClure Engineer's rendering shows the access points to be included in Route 242, a 1.8-mile long extension of Horseshoe Bend Parkway. Those feeder routes will allow additional development to take place.

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# AmerenUE joins Missouri State Water Patrol in program to promote wearing life jackets

AmerenUE is joining the Missouri State Water Patrol in promoting the importance of wearing life jackets while boating on the Lake of the Ozarks. The main focus of the project is on children, but the program is also intended to help educate boaters of all ages about the importance of wearing life jackets.

UE has provided the Water Patrol with T-shirts bearing the message, "I got caught wearing my life jacket." Water Patrol officers will hand out the T-shirts as a reward to children "caught" wearing their life jackets throughout the summer boating season.

"This program is a good way to recognize those boaters who are being safety conscious," says Water Patrol Captain Matt Walz. "The majority of our stops on the lake are due to violations our officers have observed, so it's always nice to note the positive things we see boaters doing."

According to statistics from

the U.S. Coast Guard, as many as 85 percent of boaters who drown are not wearing a life jacket, even though in many cases life jackets were aboard but were not being used.

"In Missouri, life jackets are required for children under 7, but are certainly recommended for children 7 and over. Children on docks are not required to wear life jackets, but the same dangers certainly apply. The most tragic situations I've seen on this lake involved small children who drowned. It's something I hope to never see again." Walz adds.

AmerenUE, founded in 1902, provides electric and gas service to approximately 1.2 million customers across central and eastern Missouri, including the greater St. Louis area. UE serves 57 Missouri counties and 500 towns. The company's electric rates are among the lowest in the nation. For more information, visit: [www.amerenu.com](http://www.amerenu.com).

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2010 Chevy Traverse AWD LT 9,644 mi., 6 spd. auto, 3.6L V6, white, 3 seats .....	\$28,995	2007 Buick Rainier CXL 49,607 mi., silver 4.2L V6, auto .....	\$18,995
2010 Chevy Traverse AWD LT 7,106 mi., 3.6L V6, 6 spd. auto black, 3 seats .....	\$28,995	2007 GMC Sierra SLT Crewcab Z-71 1500 red, 60,083 mi., 5.3L V8, 4WD .....	\$23,995
2010 Chevy Traverse AWD LT w/2LT 17,719 mi., grey, 3.6L V6, 6 spd. auto, 3 seats .....	\$29,995	2006 Chevy Impala LT 65,913 mi., 3.9L V6, auto, gray .....	\$11,495
2010 Chevy Traverse LT w/2LT 2,600 mi., white, 3.6L V6, 6 spd. auto, leather, nav., DVD\$36,995	\$36,995	2005 Chevy Uplander LT 60,593 mi., lt. grey, 3.5L V6 auto .....	\$10,995
2010 Pontiac G6 9,346 mi., black, 2.4L 4 cyl., auto .....	\$16,995	2004 Chevy Trailblazer EXT LT 83,833 mi., dk. gray 4.2L V6 auto .....	\$12,995
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2009 Buick LaCrosse CXL 22,825 mi., 3.8L V6, fuel inj., white, auto, leather, heated seats	\$30,995	1996 Chevy Corvette 66,779 mi., black, 5.7L V8 fuel inj., auto .....	\$13,995
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# Village says 'thanks, but no thanks' to Four Seasons

by Nancy Hogland

An old saying tells recipients never to look a gift horse in the mouth. However, Village of Four Seasons trustees said they are glad they did just that after receiving a quit claim deed transferring ownership of 12 acres of land to the Village. Otherwise, they said they could have been facing expenses in the tens – or even hundreds - of thousands of dollars.

Gordon Ellison, chairman of

the Village Board of Trustees, said they were both surprised and excited after opening the mail one day earlier this spring and finding the deed to the tract of land, given to them by Four Seasons Lakesites, Inc., which lists Peter and Susan Brown as officers and members of the board of directors.

“They had told us several years ago that they planned to give us a large chunk of property. We had plans to build an-

other park that would include softball and soccer fields that could be used by the entire area. Since we have so many children living in the Village, we thought it would be great to have fields for the youth teams to use,” he said, adding that his excitement quickly turned to concern after driving out to look at the land.

“It had no road access and basically had been used as a dump. There’s a steep drop-off



**Huge piles of trees, steel culvert pipes, broken concrete and asphalt covers a large portion of the grounds gifted to the Village of Four Seasons earlier this year. Nancy Hogland photo.**

of I’d guess 40 feet and down below it’s filled with an enormous pile of trees that was taken out to build homes in the area, a bunch of steel pipe left by a developer and who knows what else. We didn’t climb down there to look.”

Ellison said they called a few companies to get bids to clean up the property. The least expensive was from Apperson Construction, who gave a verbal estimate of around \$36,000.

He said while Village trustees would love to add another park to the system, there was no way they could afford to clean up the property and pay

for the work that would need to be done just to make it usable and accessible, much less add fields and other amenities. At their June 9 board meeting, trustees voted to quit claim deed the property back to the Browns. According to an employee in the Camden County recorder’s office, the deed placing the property back in the Four Season’s Lakesites, Inc. name was recorded June 14.

“I have to admit – this has us stumped. We knew we’d have some expense involved in turning it into a nice park, but never dreamed of anything like this,” Ellison said.

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likely can’t repair you car to that “like new” level either.

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

# Cost of cooking, heating with gas may go up

by Nancy Hogland

Last month, AmerenUE filed a request with the Missouri Public Service Commission to raise gas delivery rates by \$12 million. That means a monthly hike of about \$7.25 for each of the 5,000 or so residential customers in the Versailles, Eldon and California areas – more for commercial customers.

The utility said it needed the increase to cover higher operating costs and infrastructure investments. According to an AmerenUE spokesperson, the company has invested \$54 million in new gas distributions mains and service lines to homes and businesses in their coverage area.

Over the next several months, the Commission will review the request and hold public hearings, making its final decision no later than May 2011.

According to AmerenUE, the price of natural gas moves up and down based on many factors, including weather conditions, global conflicts in the Middle East and basic supply and demand. However, Ameren states it does not add a single penny to the wholesale price they pay for natural gas – that cost is passed on to the consumer dollar-for-dollar with no markup by Ameren.

Ameren also states approximately two-thirds of a residential customer's bill is the cost of natural gas from suppliers; one-third goes to Ameren to pay for the operation and construction of gas distribution systems.

This past May, the Public Service Commission approved a \$226-million electric rate increase for AmerenUE, which was about half of what the utility had asked for to offset higher fuel prices and other operating expenses.

Mike Cleary, spokesman for AmerenUE, said his firm conducted a study about a year ago on the feasibility of extending gas service to the rest of the Lake area, but determined it would not be economically practical.

In the meantime, Missouri Gas Utility will begin running lines to serve the Lake area. The work will start in Laurie, then head south on Highway 5 to Highway 54, and then move north, taking service to homes and businesses to the areas in between Camdenton and Lake Ozark. Spokesman Mark Phillips said progress will be dependent upon several factors, but said they hoped to have the main lines installed in two years.

# ProStar Auction to host Hope House charity event

ProStar Auctions in Lake Ozark will host a special fund raising entertainment event on Friday, August 6, 2010.

The fun filled evening event will kickoff with a 6:00 PM to 8:00 PM Sunset Cruise on the Celebration boat sailing out of the Lodge of Four Seasons. Heavy hors d'oeuvres, wine and beer will be served. Then, from 8:00 PM to 9:00 PM at-

tendees will enjoy desserts and wines in the beautiful Japanese Gardens at Lodge of Four Seasons.

Tickets for this special event will be \$100 per person and are available from ProStar Auctions at 573-365-7272. All proceeds will go to the Hope House.

ProStar Auctions has chosen the Hope House as its primary

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

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

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We had a beautiful afternoon at the Lake West Chamber Office for the ribbon cutting for Bank of America Home Loans to celebrate their membership with the Chamber. Everyone enjoyed Gerry's "famous" cookies before and after the photo session. Bank of America is the country's 2nd largest bank with a large range of home mortgage product offerings. Call Gerry at 573-480-1978 for any home financing questions. Pictured are Liz Brown, Maggie Pantoga, Ellen Bozich, Jackson Phillips, owner Gerry Phillips, Jess Wadle, Dawn Swarts, Mike Kenagy, Miranda Swarts, and Little Miss Dogwood Kennedy Phillips and Little Mister Dogwood Mason Swarts.

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## New Midwest Block & Brick Pre-Cast Plant completed



MidwestBlock&Brickrecently completed and opened their new Pre-Cast Plant facility in Jefferson City, Missouri.

The construction of the new facility - located at 2131 East McCarty Street - took approximately 12 months to complete, at a cost of nearly \$2 million. 17 new jobs were created with the construction of this new plant.

The new Pre-Cast Plant will produce and provide building products to all

of Midwest Products Group's 24 locations in five states, including Missouri. Midwest Products Group of companies include Midwest Block & Brick, Kirchner Block & Brick and St. Louis Retaining Wall Company (see attached news release and facility photos.)

For more information about the new Pre-Cast Plant, please contact Jami Buffington with Midwest Products Group at (573) 635-7206.

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## "Insurance Talk"

with Margi Hamlin of  
Golden Rule Insurance

### Protect Yourself with Flood Insurance

Just a few inches of water from a flood can cause tens of thousands of dollars in damage.

Whether you are a homeowner, renter, condo owner/renter, or commercial owner/renter, Flood Insurance is available for you for all your property, including contents.

A frequent question is: Doesn't my homeowners insurance policy cover flood damages? Answer: NO. Flood damage is not typically covered by a homeowners policy. An example of homeowner policy coverage would be water damage from a leaking water heater, or sewer backup. The National Flood Insurance Program (NFIP), backed by the U.S. government, helps protect from financial losses caused by flooding. Costs vary depending on how much insurance is purchased, what it covers, and the property's flood risk.

In the event a flooding occurs at your location your flood policy would pay for any direct physical damage to the insured property. The amount would be based on the coverage limits chosen for your policy. Flood insurance should not be confused with damages caused by sewer backup, unless the backup was a direct result of flooding.

Let's look at a few definitions where Flood insurance would be for you:



**Margi Hamlin**

- Overflow of inland or tidal waters;
- Heavy rains causing an unusual and rapid accumulation or runoff of surface water;
- Mudflow – a flow of mud/water on surfaces of normally dry land;
- Dam breakage or collapse of land causing increased water flows.

Rates are set and do not differ from company to company or agent to agent. There is typically a 30-day waiting period before a new flood policy goes into effect. There are a few exceptions to this rule - check with your agent for more information on this.

Margi Hamlin is the Personal Lines Manager at Golden Rule Insurance Agency in Osage Beach. She can be reached at 573-348-1731 or margi@goldenruleinsurance.com for additional comments or questions.

## Lake Ozark considers reaching out to vendors to maximize fun, profits

by Nancy Hogland

This month, Lake Ozark aldermen may finally approve an ordinance that would allow temporary vendors to set up shop on the Bagnell Dam Strip.

In April, Alderman Jeff Van Donsel asked the board to consider the ordinance as a way to attract addition shoppers to the area.

"It's my belief the more we have to offer - the more we have for people to do on the Strip - the better. You know when you're driving thru a setting such as this and you see entertainment on one corner and a food concession on the other with lots of booths set up to buy little trinkets and such, you're much more likely to stop and shop. People like to go places where there's lots to do and lots to look at. They don't get too excited about an area where there are several empty storefronts and everything is quiet," he said.

The first version was presented to the board at its first meeting in June but because of disagreements over wording, it was sent back to City Attorney Roger Gibbons for changes.

The revised version, presented to the board at its June 22 meeting, states seasonal vendors can set up from April 1 through November 1 of the same year but must sell their items from a permanent structure and in a space occupying 250 square feet or less. Temporary vendors can sell from a stand, tent, table, vacant lot, parking lot or any part of a building that is not completely enclosed. However, none of those places can be located on

city property or right-of-way. In addition, the ordinance restricts vendors to the sale of "goods, wares, and merchandise that is, in whole or in part, the product of the vendor's labor or is the product of or grown from the vendor's farm or garden."

It was passed on the first reading by a 3-to-2 vote. But because some aldermen still had concerns, the second reading and vote was held over until the July 13 meeting.

Alderman Don Langley said he opposed a section prohibiting noise which states that no vendor can draw attention to his wares by shouting or by using a bell, public address system or other noise-making device.

"I just don't agree with that. If you are selling dinner bells, you're going to be ringing them. Wind chimes - same thing - they'll make noise just by being there. I think this wording is far too restrictive. I don't want it to sound like a circus but if you're selling something that makes noise - or even if you're using a chainsaw to create a carving - you should be allowed to do that without being in violation of the ordinance," Langley told the board.

Judy Neels said she felt the ordinance was too restrictive in some areas and not specific enough in others.

"I guess I would like to see more definition on what is and isn't allowed," she said. "Are we going to allow someone to sell T-shirts or jewelry when we already have T-shirt and jewelry shops on the Strip? I just don't want to allow vendors to be

able to come in here and skim the gravy off the top of the summer business when our regular businesses are here year round, paying rent and utilities and supporting other merchants in the area."

After the meeting, Van Donsel said he believes those concerns can be addressed while still passing the existing ordinance. That would allow the city to attract a few sellers before the season ends.

The board meeting is scheduled for 6 p.m. at City Hall.

"It's frustrating because I wanted to get this done in time for vendors to come in and set up shop for the whole season. We still have plenty of weekends left, but I would have liked to get this going back in May," he said, adding that he too was concerned about vendors taking business from "regulars."

"I don't want anyone to set up shop and start stealing business from merchants that have stuck with us, so we will have to police this to some extent, but I think the wording is such that people will understand up front its hand-crafted or home-grown items only. If we find that someone is selling something that's not allowed, well, we will just shut them down," Van Donsel said.

A motion to approve an ordinance allowing sidewalk-sales died for lack of a second. Van Donsel said he's still hopeful that it can be adopted in the future but said more work would have to be done first.

Aldermen disagreed on the number of times the sales would be allowed.



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# Armchair Pilot

by Nancy Hogland

THIS FALL, ALASKA AIRLINES will add daily service from St. Louis to Seattle. To introduce the new route, which begins Sept. 27, the airline will be offering a \$109 one-way fare on tickets purchased by July 1 for travel throughout Nov. 17 between St. Louis and Seattle. The flights will depart from Seattle at 11:10 a.m. and arrive in St. Louis at 5:10 p.m. The flight to Seattle will depart St. Louis at 6:05 p.m. and arrive in Seattle at 8:30 p.m. For more information, visit [alaskaair.com](http://alaskaair.com).

LAST MONTH, ALASKA AIRLINES launched Aircell's Gogo Inflight Internet service on six Boeing 737-800 aircraft and plans to expand the service to its entire fleet by the end of 2010. Through July 31, customers traveling on the Wi-Fi-equipped planes will be able to browse the Web, send and receive email and connect to private networks while flying – for free. After July 31, the service will be available at a minimum cost of \$4.95 per flight. That info is also on the website.

FOR THOSE INTERESTED in a warmer clime this winter, Frontier Airlines announced that from Dec. 18 to April 16, they will operate a nonstop flight from Kansas City to Los Cabos International Airport in Mexico. Tickets for the new route will go on sale June 20.

PROCRASTINATORS REJOICE - travelers who book flights on Delta Air Lines within 20 days of departure will no longer pay a redemption fee. However, Delta is increasing its fee from \$100 to \$150 for customers who change frequent flier award flights. The airline will continue to waive the fee for its elite diamond and platinum level frequent fliers and won't charge a redemption fee on award tickets booked 21 days or more prior to departure.

IN AN ATTEMPT to boost revenues and offer more flexibility, later this summer, American Airlines will be selling \$10 early-boarding passes and allowing travelers to make itinerary changes at a discounted rate. The program, dubbed "Your Choice," also waves fees for travelers who stand by for ear-

lier flights on the same departure day.

TRAVELING WITH CHILDREN this summer? If so, and if that travel includes domestic flights, you might want to consider flying on an airline offering seat-back TVs. JetBlue, Frontier and Virgin America have satellite televisions available at all seats. Delta offers the service on some of its planes and Continental hopes to add TVs to all of its planes by 2011. Continental and Frontier currently charges \$6 per flight for the service.

MORE TIPS FOR TRAVELING with kids – all carry on food, except for unpeeled natural foods like fruit, must go through the X-ray machine so it has to be wrapped or in a container. Because of the restrictions on gels, some foods, including dips, spreads, peanut butter, salsas and dressings, may not be allowed. The Transportation Security Administration (TSA) suggests those items be avoided. Although cakes and pies are allowed, they may be subject to extra screening and some crème-filled pies may be rejected.

DEPENDING ON FEEDBACK, someday soon, peanuts may not be allowed as a carry on snack. The U.S. Department of Transportation is soliciting comment from the public to help them enhance airline passenger protections, seeking input on everything from a plan to ban airlines from keeping passengers on board during tarmac delays of more than three hours to determining how to provide safe air travel for persons with peanut allergies. For more information, visit <http://airconsumer.ost.dot.gov/whatsnew.htm> and click on the link "Enhancing Airline Passenger Protections: Notice of Proposed Rulemaking June 2, 2010."

TRAVELERS' INPUT IS REQUESTED ON ANOTHER SITE. Airfarewatchdog, a website that monitors airline fares and notifies members when deals are offered, is asking those who have flown within the past year to visit the site and take a five-minute survey to rate the flight. To participate, visit [airfarewatchdog.com](http://airfarewatchdog.com).

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# Vendors spend big bucks to sell bang

by Nancy Hogland

The sale and display of fireworks is a booming business, requiring extensive oversight not only by the state Fire Marshal's office, which regulates

the industry, but also by the local fire entities.

A state law passed in 2004 requires permits for all fireworks stands and displays as well as training and licensing for op-

erators who shoot off the displays. The fees charged by the state are:

\$775 per year for manufacturers and distributors  
\$275 per year for wholesalers

\$525 per year per location for jobbers

\$50 per year per location for seasonal retailers

\$100 per year per location for indoor and outdoor displays and operators

Michelle Malone, with the Missouri State Fire Marshal's Investigations and Explosives Enforcement Division, said to date, 1,442 state fireworks permits were issued, bringing \$147,550 in to her department.

Because the stands and displays must be inspected and approved by either the state fire marshal or by the fire marshal or other designated inspector with the local fire agencies, those entities also charge a \$50 fee per permit.

"However, none of us look at it as a money maker—we charge fees to cover costs associated with the initial inspections and the follow-up visits required on the tents and to inspect the displays before they're shot off," said Jim Doyle, fire marshal with the Lake Ozark Fire Protection District.

gripe about all the costs and inspections, but Matt Sutcliffe, president and CEO of Premier Pyrotechnics Inc., a fireworks manufacturing plant in Richland, and with his wife, Melissa, the owner of Bear Bottom Resort in Sunrise Beach, said they're an important part of making the business safe.

In fact, Sutcliffe worked with three others to push for additional legislation that would require training and certification for anyone who shoots displays. The three developed a pyrotechnics operator training course, complete with suggested test questions that were adopted by the state, and in 2005 Sutcliffe started offering the classes both in Richland and in two other locations in the U.S.

"When you have thousands of people gathered to watch a display, you need to know what you're doing when you set up—know how to determine the trajectory and the fall-out range. But safety should be paramount not only during displays but also at fireworks

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Although numbers were not readily available for all fire agencies in the Lake area, a sampling found that Osage Beach Fire Protection District had issued permits for five stands and two displays; Mid County Fire had issued permits for eight stands and four displays; and Lake Ozark had issued permits for four stands and three displays.

Counties also require the vendors to obtain a merchant's license and pay sales tax on everything sold.

A secretary with a local fire district said some vendors

stands. Unfortunately, not everyone is as concerned about it as they should be. That's why it's so important that inspections be conducted," he said.

Legislators are in the process of making the requirements even stricter. Under a proposed act, the state fire marshal won't issue a fireworks permit without proof of liability insurance as required by rule and the law gives the fire marshal permission to examine records to assure compliance with regulation. If adopted, that law will go into effect in August 2010.

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# Road funding

*continued from page 8*

said Jeff Segin, director of Client Relations for McClure Engineering Company. That engineering company represents George Stanton and the Stanton Trust, which owns approximately 460 acres in Lake Ozark's interior. The other 120, most of which are on the east edge of the project, are owned by brothers Gene and Bob Briscoe.

The road became a certainty when Gov. Jay Nixon awarded to the city of Lake Ozark a \$4-million Community Development Block Grant through the state Department of Economic Development and the Missouri Department of Transportation (MoDOT) agreed to put up \$8.6 million, \$2 million of which was pledged by Sen. Kit Bond. The timeline included in the Missouri Highways and Transportation Commission will complete preliminary plans by August; a public hearing will be held in September; right-of-way plans are to be completed by October; the final design will be ready by November and project bid

opening will take place Dec. 17. Project construction contracts are to be awarded in January 2011.

"This is going to be the best thing that ever happened to Lake Ozark – maybe even the entire Lake area," said Lake Ozark Mayor Johnnie Franzekos. "I'm happy that we're going to get some big department stores in here. That's great news. But the most important thing is the jobs. We'll have jobs for the people building the roads; we'll have jobs for the people building the homes and the commercial developments; and then we'll have jobs for all the people to operate those businesses. Plus, all that development will also increase business for many of the other people down here – the landscapers, lumber yards, concrete companies, carpet stores – you name it. This is going to have such a tremendous economic impact on the entire region. That's the best news of all."

It will also help government entities, all of whom have been suffering with the nationwide economic downturn. According to previous projections, once opened up by the extension, land currently assessed

at approximately \$500,000, will allow development that is expected to bring that property's assessed value up to more than \$82 million and will pump close to \$200 million in additional real estate, sales, utility and personal property taxes into city, county, fire district and the school district coffers by the completion of the construction.

Stanton said it's been a long time coming.

"In 1999 or 2000 I was talking with a party interested in building a large scale golf community on our family property but when there was a slight dip in the economy in 2001, that all went away. I always knew we needed an interchange and a road through there and that motivated me to get started looking at what we could do. Then in September 2004, Bill Kuhlow contacted me. I didn't know him – had never even heard of him – but I met with him and learned he had been involved in real estate with large corporations and he had a lot of good ideas. The Horseshoe Bend Development Group was formed and he came on as a consultant," Stanton explained.

In the meantime, the group,

with the help of Lake Ozark city officials, was able to convince MoDOT to move the entrance to the Expressway several hundred feet north to intersect with the extension. However, that brought about another delay because the federal government required an environmental impact study. Once that hurdle was cleared, the court granted permission to establish a Transportation Development District (TDD). That would allow stores to charge an additional 1-percent sales tax which would, in turn, be used to repay money borrowed to build transportation-related projects. A Tax Increment Financing (TIF) District also was formed to re-pay a portion of infrastructure costs to the developer. However, even with those taxing entities in place, banks were leery about loaning money before Stanton and the Briscoes had signed contracts from retailers, and retailers wouldn't sign on the dotted line without a commitment that the road would be built.

Then in February 2009 Kuhlow lost a battle with cancer and passed away and the development group fell apart. Stanton said although it would

have been easy to get discouraged and give up, the remaining members of the group continued to search for innovative ways to fund the project.

About the same time the Community Bridge Corporation began formulating a plan to establish a Transportation Development District (TDD) that would allow the district to sell bonds at a lower interest rate, pay off the outstanding debt on the bridge and partner with the Missouri Department of Transportation (MoDOT) to improve Route MM and extend it to Highway 5, the Stantons and the Briscoes hired Spectrum Consulting in Columbia, Missouri to write the request for the block grant.

"This was really a 'big ask' though. I honestly didn't know what to expect because I think it's one of the largest grants of its type. As it worked out, I think the Bridge Corporation project helped us. I think the state liked the idea of being able to link up all the projects and have a bigger impact on the area," Stanton said. "I'm very thankful that the governor recognized the importance of this project."



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It is an inaccuracy to believe a time-share is a real estate investment, because a time-share is a vacation property that is owned or leased by many individuals that simply own a week or two of time in a variety of property locations for your vacations. While you purchase a specific week in a specific resort you have the option of changing locations for a fee, as long as there is availability. The developer had a brilliant idea to sell the same piece of property 52 times. The time-share concept is definitely a better investment for the developer than it is for the purchaser of the time-share. There are many property types with the time-share options: condominiums, recreation vehicles, and even cabins on a cruise ship. Statistics show that time-share owners when going to sell their week of time typically lose between 50 to 80 percent of what they originally paid.

Conventional Mortgages are not available on any time-shares. In some newer developments the developer will offer a financing package that will carry an interest rate from 15 to 20 percent. If you are purchasing a resale time-share you will have to obtain financing with either a personal unsecured loan, credit card cash advance, credit line, or a home equity line of credit that is secured by a home or other real estate you already own. In most cases the interest paid on these financing options is not tax deductible. It is advisable to consult your accountant to determine if any mortgage interest will be tax deductible.

Many of us have been to the 2 hour presentations that will offer you a deal that you can't pass up, and in the end you feel coerced to sign an agreement that is filled with hidden costs and fees. All time-shares involve an up-front fee and annual management or maintenance charges. The hard core sales are common in the time-share realm and the time-share agreements are hard to get out

of and you can lose money if you are not careful. Some developers have also started to auction off time-share weeks, again another sales technique that leaves little or no way out of the contract and sometimes the costs and fees are even more with the auction company adding additional fees for their services.

Time-shares and vacation clubs can serve a purpose, and help many get away more often than if they didn't own a time-share. However, it is not considered a real estate investment. If you are looking to invest in real estate you may consider purchasing a home, or condominium which you can obtain conventional financing with a much lower interest rate that can be tax deductible. Time-shares are not real estate investments; there is no appraisal, no mortgage, and no tax advantage to owning a time-share. You are simply buying a week of time in a vacation location. Figure out how much the time-share will cost with the maintenance dues and management fees, how much are you really paying for this one or two weeks' worth of time? If you are truly interested in investing in real estate consider a second home or investment property because now is the time to buy. Call me today to see how much home you can afford.

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# Local restaurateur a racing legend

by Darrel Willman

The earliest memory he has of racing is when at the age of five or six he heard his Dad and Uncle mention "losing the rear end" in the car coming home from the racetrack. Since he was sitting in the back seat, young Dorsey Schroeder was understandably upset with the idea.

"I remember my Dad and Uncle talking about we're going to lose the rear end before we get home. At that age, the rear end was where I was sitting. So I'm thinking the back of the car is going."

Dorsey says.

In and around the home as he grew up the senior Schroeder's racecar life was natural and normal for Dorsey and so by the time his father retired when he was 15, Dorsey was already building cars.

"My Dad was a car dealer and so I was always around cars and he brought me up 'hands on' -- he gave me my first car when I was fourteen, but it was wrecked, it was one that he took in trade. But it was a sports car-- and he said 'All right, you have two years to fix that. That's going to be your car when you're sixteen. I'll pay for all of the parts and pieces, but you're doing the work.'" he explains.



For those that remember, his name recalls the many triumphs he had behind the wheel of a race car. Dorsey drives his Mustang here as part of the Tom Gloy team in 1995.

Dorsey Schroeder may well be the most accessible "celebrity" living at the Lake. He is famous for the successful race car driving career that spanned more than three decades and covered NASCAR Sprint Cup Series, Grand-Am, Ameri-



Speed Channel commentator and restaurant owner Dorsey Schroeder.

can Le Mans and Trans-Am racing series to name a few.

Online references say "Dorsey competed a number of seasons in the Trans-Am series, winning the championship in 1989. He also competed in a number of Grand-Am and American Le Mans series events, at one point competing for Dave Maraj's Champion Racing team that won the 2005 24 Hours of Le Mans. He was also known as a NASCAR "road course ringer", who made a few starts substituting for less-qualified drivers at Sears Point Raceway and Watkins Glen International. He is currently a color analyst for Speed Channel's television broadcast of the Rolex Sports Car Series and American Le Mans Series."

Dorsey says he grew up with racing and has lived and worked in it for close to forty years. He's a native of St. Louis suburb Kirkwood, Missouri, but now has homes at the Lake and in Little Torch Key Florida where he and his wife Kim spend their winters.

After retiring from racing-- he says he'd pretty much just 'had it' --Dorsey bought and renovated the property that's now known as "Dorsey's Pit Stop".

"I got to drive race cars for thirty-two years. I had done all of the things that you can do. It was like Groundhog Day. Every day that I woke up I was re-doing the same things I had been doing for 32 years. I couldn't win anything that I hadn't won be-



Diners enjoy the outside areas at Dorsey's Pit Stop.

fore. The thrill was gone." Dorsey said.

Despite having to replace virtually everything inside the business, and re-build the structure not once, but twice, Dorsey loves cooking and the "Pit Stop", and can't imagine leaving. How did a racecar driver come to cooking? He says that was a life-long dream.

"The restaurant was something that all my life I wanted to do. I've been out on my own and cooking since I was about 15 years old," said Dorsey explaining. "All of the families end up staying at the race track. You end up pretty much living at a track. Everybody lived in motor homes and coaches and stuff like that. So, cooking is something that runs with racing, a lot of racers cook. They end up with no other choice-- you know you can only eat so much race track food."

The Lake was a natural place for Dorsey to put on the Chef's hat-- he and his wife Kim built their home on the Lake in 1989. He said, "When I was racing I was travelling all the time. I had come with my parents to the Lake when I was a young boy. In 1989 I started building my house down at the Lake. We moved in full-time in 1990 and found it the perfect central location."

But restaurant ownership is a bit more than a backyard barbeque, and Dorsey

quickly learned that cooking for friends and family was easier than running his own place at the Lake.

"We opened the Pitstop in 2001," he said, "and that was the first year in 32 years that I didn't attend a single race. It was kind of a rude awakening for me. I had never been out of that racing environment. I grew up in racing, and all of a sudden here I am, and I'm trying to conduct a business outside of the racing life and quite frankly it wasn't any fun at all. Luckily for me, the very next year, Speed called me up and said they had a deal for me. When I got back to the race track, I realized how totally I belonged there. I don't fit in anywhere else as well."

The Speed Network, which is owned by Fox Sports, has been Schroeder's way back into racing since retirement, as well as providing the ex-racer the income he needs to maintain two residences and the 'Snowbird' lifestyle. But in-season he's either on the television broadcasting a race, or seven days a week at Dorsey's PitStop-- there's no rest in the summer months for him or Kim.

"Hopefully at the end of this year, I get a contract renewal for two or three more years [on Speed]," Dorsey said laughing. "Then I can eat for two or three more years." *continues Page 22*



Room for many more inside the dining area at the remodeled Dorsey's Pit Stop. Dorsey added seafood to the menu after working in Florida.

# GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver



## FISHERMAN JOHN

The Lake of the Ozarks hosts hundreds of amateur and pro bass fishing tournaments each year and is a stop on several regional and national tournament circuits. Some of the region's fishing champions are well known local fishing guides. What is less well known is that the Osage River basin was a destination for amateur and champion fishermen long before the ideas for Bagnell Dam and Lake of the Ozarks were born.

One focal point for early fishing activity was near the junction of the Big Niangua and the Osage rivers. Even in the 1880s and 1890s there were summer cottages for fishermen in the hills along both rivers. They often relied upon the skills of local fishing guides like John McGowan, known affectionately as "Fisherman John." John's home was just a few feet from the waters edge near the mouth of Linn Creek valley. He also had several cottages, which he rented to fishermen who retained his services. In his day he was considered the "champion Waltonite" of the Osage River basin. By the time the construction of Bagnell Dam began he was elderly but still catching "the big ones." The photo that accompanies

this article, courtesy of the Camden County Historical Society, was taken in 1909 and shows John with one of his catches.

When told about the coming Dam and Lake, fisherman John was skeptical. "I hain't got no idear they'll go through with it," he said. "But if they do I'll get more money for my land 'cause of them cottages."

When his land and cottages were later beneath 50 feet of water, John moved to old Bagnell where he died of a heart attack at age 85 on May 21, 1938. He left a wife, four daughters, two sons, 32 grandchildren and two great-grandchildren. He's buried in the Riley Lamm cemetery. ■

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

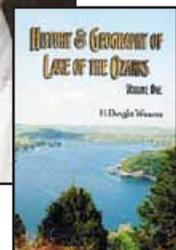
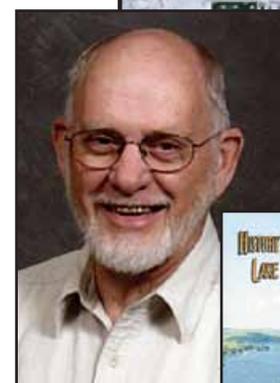
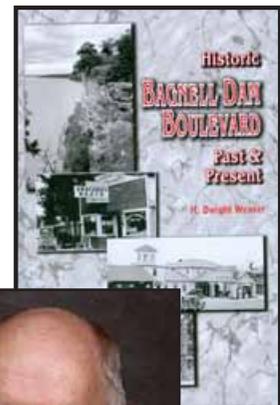
*Weaver is the author of four books on the history of the Lake of the Ozarks.*

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

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# Racing Legend

*continued from page 20*

"The restaurant-- we've expanded and put our money into it, but Kim and I have never taken any money out of it. She essentially works for free for the entire six months so that we can live the other six months in the Florida Keys and not have to work," Schroeder explained. "We live 27 miles from Key West, so when the restaurant closes in the winter we move to Florida and live there till April when it's time to come back and do the restaurant."

The last couple of years have been difficult ones for the Schroeders with the economic conditions, the addition of so many restaurants at the Lake, and the cold spell Florida suffered. He and Kim both took jobs during the Winter months in

Florida, a turn that worked into a big plus for Dorsey.

"I worked as a chef in one of the bigger nicer seafood places [in Florida] and I learned a bunch of things. I was working with mostly Russian chefs and they taught me a lot. They use a lot of different spices and techniques, that I had never seen before. So after working with them for six months, I came back from the Keys and said 'OK, Kim let's try a big seafood menu and see what happens'. Well, it took off like mad and now it's still going, we are really doing good with seafood stuff."

Like all labors of love, the restaurant for them is a place to put their cash and free time into. But, Dorsey says, the place is starting to come back from the rough times, and they enjoy the work despite the hardships.

"The restaurant now is in the best shape it's ever been in," he says emphatically. "I have a lot of pride in that restaurant. Since 2001 we've

poured our love and money into it to make it what it is today. We love the place-- but it's a lot of work. It looks now like it's starting to come back around. The reality of a waterfront restaurant is you're going to be open for five months. Nobody goes down on the water in the winter. You have five months to make your money and 12 months of bills to pay."

"The place is good. We've cleaned and remodeled inside. I pride myself on having the cleanest restaurant on the water with the best food. For a family friendly restaurant, I want it to be without question the best food we can make available with a friendly atmosphere."

Dorsey's PitStop is located at the end of Lake Road 54-56 (Hospital corner) or at the 20.5 Mile Marker by water. They're open seven days a week from 11 am to 10 pm, later on the weekends when they feature live entertainment. Stop by and say hello to Dorsey and Kim and the staff.

# As the Lake Churns

## You Can Afford to Buy and Haven't ... Are You Crazy?

This may be the best buyer's market that we'll see in our lifetimes. There are lots of legitimate reasons why you should be taking advantage of this market if you are able.

Obviously, if you don't have the down payment or credit score, you won't be able to seize this opportunity. If you are concerned about losing your job, that would be a valid reason for not buying now. If you are planning on relocating in the next year or two, maybe now isn't the time to buy.

On the other hand, if you have good credit and job stability, you should seriously consider capitalizing on this unique combination of opportunities. A qualified real estate professional can explain all of the reasons and even suggest some very interesting financing alternatives.

**Top Ten Reasons to Buy a Home NOW**

1. Interest rates incredibly low – the rates are at historic lows. Interest rates play a huge part in the cost of housing together with the price and shouldn't be overlooked. The average mortgage interest rates for the past four decades were: 1970's 8.9%; 1980's 12.7%; 1990's 8.1%; 2000's 6.3%. Most experts agree that they're going to rise this year.

2. Lower Prices - Recent price adjustments have made good values that haven't been available at the Lake for years. Current buyers are able to take advantage of the discounted prices.

3. Selection is good – In a seller's market, buyers sometimes have to accept a home that may not meet their needs completely because of short supply. Inventories in most of the lake market and certain price ranges are higher which allow buyers better choices.

4. Negotiate financing concessions – FHA, VA, and Conventional allow the seller to contribute towards financing concessions for the buyer. The money can be used for buyer's closing costs, pre-paid items or interest rate buy down.

5. Costs for FHA loan going up – Currently, a seller can pay up to 6% of the sales price in financing concessions but the number will be reduced to 3% later this year; the date has not been announced yet. The annual MIP for FHA loans will also probably be going up this year which will increase the monthly payment. Buyers who get in now will pay the lower fees.



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

6. Interest and property tax deduction – the U.S. is one of the few countries in the world that allow an interest and property tax deduction for homeowner/taxpayers.

7. Source of funds with deductible interest - a homeowner can borrow up to \$100,000 above their acquisition debt and deduct the interest regardless of what purpose the money is used. This is a great opportunity to consolidate debt at a lower interest rate and be able to make the interest deductible that otherwise may not have been.

8. Capital gain exclusion – the U.S. allows qualified homeowners to make a profit on their home without having to pay tax on the gain.

9. Borrowing against equity is non-taxable event – taking money out of the equity in your home does not require recognizing capital gains income.

10. The combination of reasons to buy a home may never be stronger than now.

Interest rates are going up; it is just a matter of when. Inventories are starting to be absorbed by current demand. New home construction is down considerably which could lead to higher prices due to not enough annual housing units to keep up with the population. Prices have started to climb in some markets; others will surely follow.

A basic rule of investing is to buy low and sell high. There will be some buyers who take advantage of the current opportunities and will look back and remark how fortunate they were to act when they did. There will be others who look back on these conditions and say "We should have bought then." Hindsight is always 20/20. Evaluating the present and acting takes equally clear vision. The help of a trusted professional can make the difference.

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

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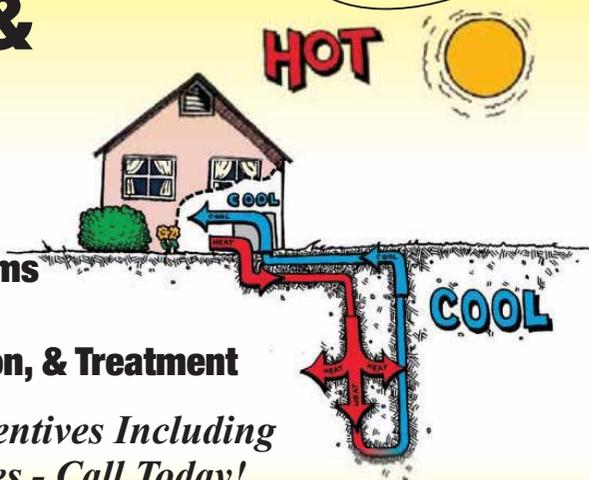
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3070641

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## Osage Students Earn Bash's Better Than Best

Six Students from the School of the Osage were selected for the Fourth Quarter to receive Bobbi Bash's "Better Than Best Award". Bash's selection criteria are service, attendance, attitude and improvement. The Students are chosen by a committee of teachers appointed by Tony Slack, Principal at the School of the Osage Middle School.

The Students named for the 4th Quarter "Better Than Best Award" are 6th grade students Devin Henderson, daughter of Dan & Heather Henderson; and Garrett Lynch, son of Robert & Regina Lynch. The

7th grade students are Collin Samuelson, son of Bruce & Kay Samuelson; and Molly Lowery, daughter of Dwayne & Carey Lowery. The 8th grade students are Carissa Pike, daughter of Charles & Amy Pike; and Aidan Williams, son of Mike & Merrie Williams.

The Students received a framed certificate and \$20 in cash. Bash feels positive motivation at this age level is important and awards six students each quarter of the school year. Bash was a school teacher before her Real Estate Career and know how important education is for our youth.

## Bash staff addition

Bobbi Bash Realty Group announces the addition of Clint Ladouceur to her team of real estate professionals. Clint has been recognized time and again by The Lake of the Ozarks Board of Realtors as a leader in real estate sales over the last number of years.

"Clint's enthusiasm, passion for excellence, business philosophies and customer service values matched precisely to our overall mission and objectives," said Bobbi. "In addition, his experience will also be welcomed and leveraged whenever possible to assist our existing client base."

With any competitive environment, there are those who continue to come to the fore-

front. For the past multiple years Clint has been a production leader in both Sales Volume and Transaction Volume. Since coming to their office last month Clint has already brought in over 2 million dollars of new business to our company.

"Success however, isn't always just about dollars and cents; or transactions", says Clint. "There is only one real measurement of success and that is client satisfaction. Only then can one be labeled successful."

Please stop by their office on Bagnell Dam Blvd. and join them in welcoming Clint to the group.

# Times of the signs changing in one city

Sign shops may be enjoying a booming business in the next few months as the election nears.

Candidates that display those signs in Osage Beach will get a little more bang for their buck. The city will hold a vote at its next Board of Alderman meeting to revoke Section 405.370(B) (6), a section of its sign ordinance that restricts the length of time non-illuminated political signs can be posted.

Mayor Penny Lyons said the change was recommended by City Attorney Ed Rucker after it was learned a similar or-

dinance had been overturned in the Eighth Circuit Court of Appeals in *Whitton v. Gladstone*.

City officials explained that the way the ordinance is currently written, a yard sign proclaiming "Jasper John (a made-up name) is a lousy artist" could be left up indefinitely, as long as it was not a traffic hazard or deteriorating to the point it could be considered trash. However, a sign saying "Vote for Blunt for senator" could be left up only 30 days.

The court ruled that time limit was a restriction on speech based on content and as such, vio-

lated First Amendment rights.

Lyons stressed all the rest of the code sections which deal with signs remain in force. She also said the city will continue to monitor the use of temporary signs throughout the summer and will revisit the issue in the future if they find they need to change the ordinance to place more restrictions on all temporary signs.

The next meeting of the city's board of aldermen is scheduled for 6:30 p.m. July 1 at the Osage Beach City Hall.

## Your Finances

### Are Municipal Bonds Right For You?

Tax season "officially" ended on April 15. Yet you can explore tax-smart investment opportunities all year round.

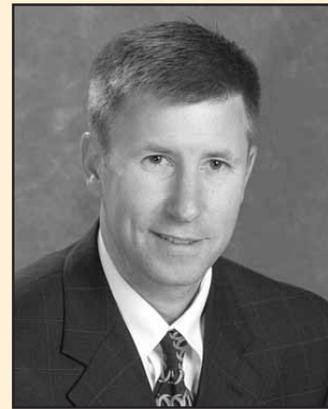
And when you're looking at the fixed income side of your portfolio, you may want to consider two possibilities: municipal bonds and Build America Bonds.

You've probably heard of municipal bonds, but you may not be familiar with how they work. You can find two key types of municipal bonds: General obligation bonds finance the daily operations of a municipality or school district, while revenue bonds finance hospitals, utilities, airports, affordable housing and other public works.

So when you purchase a "muni," you are helping support a community. Of course, your investment will bring you some tangible benefits, too. First, you'll receive regular interest payments. Furthermore, these payments typically are exempt from federal income taxes — and possibly state and local income taxes, too. If you're in an upper income bracket, you may find munis to be especially valuable. (Keep in mind, though, that some "private activity bonds," which are typically used to finance airports, housing or stadiums that can benefit private entities, may be subject to the alternative minimum tax, or AMT.)

Build America Bonds (BABs) share some similarities with tax-free municipal bonds, although BABs are taxable investments. BABs provide capital to municipalities so that they can build or improve infrastructure, including schools, roads, public buildings and so on.

The U.S. Treasury pays state or local government issuers a subsidy equal to 35% of the interest they pay investors for buying the bonds. BABs have proved quite popular among institutional investors, such as pension funds, that typically don't benefit from tax-free municipal bonds. But are they right for you?



**Tony Reahr**  
Edward Jones Financial Advisor  
573-964-5712

It all depends on your individual situation. If you owned a BAB, your interest payments would be federally taxable, but you might get some state tax breaks if you live in the state where the bond is issued.

Many BABs have long-term maturities, which may not be a problem if you're buying the bond for its steady interest payments and plan to hold it for its entire life. But if you think you might want to sell your bond before it matures, be aware that longer-term bonds, by their very nature, are subject to greater interest rate risk than shorter term bonds — that is, longer-term bond prices will be more affected by interest rate movements.

Furthermore, you'll have to consider credit risk — the possibility that the issuer of your bond will default or be unable to make payments. Remember, the municipality issuing the bond, not the federal government, backs a BAB.

Although past performance is not a guarantee of future results, municipal bonds' historical default rates have been low. Ultimately, you'll need to consult with your tax advisor before purchasing either a municipal bond or a BAB. Like all investments, they can provide you with benefits, but you need to be absolutely sure of what you're getting.

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

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## Building an effective web presence

with Sandy Waggett of  
MSW Interactive Designs

### Step 1: Define your ideal client

In today's online environment, having just a web site doesn't usually cut it. As a business owner, your ultimate goal should be to build an effective web presence by integrating your website, social media, and other online interactive media or applications. There are many options and you have limited resources, so it's important to define what elements of a web presence will provide the best return on your investment of time and money.

The most effective way to begin this process is to clearly define your "ideal" client. It sounds very basic, but this step is often overlooked. As you build your web presence, you want to target all of your activities around this ideal client. If you don't, there's a good chance you'll waste time and money.

Defining your ideal client will not only help you with your Search Engine Optimization (SEO) efforts, it will also focus your energy in the right places, help you allocate limited resources appropriately, and will be a win-win for your company because it increases your referral business ... the BEST kind of business!

When you define your ideal client, be as specific as possible. The more specific you are, the better your results will be. Initially it can be difficult to narrow down the "ideal" client. It can be easy to say that your ideal client is anyone who will pay you for your services. But is this really true? I know it isn't for me!

Try this exercise to help. Think about your FAVORITE or BEST client from the past few years. What is it that made them your favorite? What are the specific characteristics that made them best? Write down the traits that make them stand out. Next, think about your worst experience with a client and write down the traits that made that experience stand out. You will rapidly be able to paint a picture of the type of client your business LOVES to work with and profits from the most.

Think about it ... isn't working with an ideal client a win-win? They love working with you and you love working with them. They are not just happy about your product or service, they cannot live without it! They tell their friends about you, who in turn become your new clients. Referral business is the best business and building your web presence (as well as other marketing efforts) around your ideal client ultimately yields a better return on investment because of this.



Sandy Waggett

Once you have clearly defined your ideal client, use these practical applications for your business web presence:

First, focus on getting found online by your ideal client. Organically optimize your website for the very specific search terms your ideal client would use to try to find you. As an example, let's say you have an auto repair shop at the Lake and ideal client is a luxury car owner. Think about the difference in your chances of ranking #1 in Google for the general term "auto repair", versus "auto repair Lake of the Ozarks", versus "BMW repair Lake of the Ozarks". Yes, the number of searches for the latter term will be fewer, but if this is your ideal client, your conversions will be MUCH higher because your organic SEO efforts are built around that ideal client!

Next, find out where your ideal client "hangs out" and interacts online, then make sure your business is there! Use Facebook ads, Pay per Click, or other social media avenues to get your business in front of that ideal client when they are online. Capture their information by building fans and followers across the social platforms. This enables you to engage with your ideal client and build credibility with them in real time online. It also gives you a free venue to regularly announce deals, sales, specials, and events to your ideal client!

In the following months, I will continue to offer concrete and practical tips that you can use to maximize your web presence and increase conversions from your website.

Remember, if you start by defining your ideal client up front, you will have much greater success in your journey through the web!

Sandy Waggett, Owner  
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## First State Bank of St. Charles announces new mortgage division

First State Bank of St. Charles is proud to announce that they will acquire the mortgage lending operations of Premier Bank's mortgage division, which currently serves residents in several communities in Missouri, including Lake of the Ozarks, Columbia and St. Louis.

The addition of the full-service mortgage lending division will allow First State Bank to build on their current lending product offerings and extend competitive rates on mortgages to local residents. Founded in 1867, First State Bank of St. Charles is the oldest independent community bank in the St. Louis metropolitan area, and was voted #1 Lender in St. Charles County in a 2009 poll.

First State Bank's newly acquired mortgage lending division, First State Bank Mortgage, will offer flexible products to serve a wider ar-

ray of borrower's needs, including products for homebuyers looking to purchase a second home or a condominium. The acquisition will bring additional experienced lending staff to the bank's current team.

"The acquisition of the mortgage division presents a great opportunity for First State Bank to expand in the Lake of the Ozarks market and beyond. This purchase will allow customers more access to home loan professionals in the area and will allow us to continue to meet the needs of this community," said David Strautz, President and CEO of First State Bank.

"We are excited about the opportunity to grow our mortgage operation and offer a broader range of mortgage loan programs," added Daniel Simpson, Senior Vice President of First State Bank Mortgage. "This transition will enhance the level of ser-

vice we can offer homeowners at the Lake of the Ozarks and surrounding areas. We look forward to continuing to build on the foundation of professional and responsive service established by Premier Bank's mortgage division."

Experienced mortgage lenders are available for consultations at the First State Bank Mortgage location at 995 KK Drive in Osage Beach, Missouri. The purchase is expected to close in April 2010.

Information about First State Bank's history can be found online at [www.fsbfinancial.com](http://www.fsbfinancial.com). First State Bank of St. Charles, a full-service, independent community bank, has served St. Charles County for 143 years, and continues to provide convenient products and services for individuals, families and businesses through banking centers in St. Charles County and beyond.



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Discover Hearing & Audiology was recently welcomed as a new member of the Lake Area Chamber with a ribbon cutting. For more information or to schedule an appointment call Jeremy Bono at 573.552.8681. Pictured along with Chamber Active Volunteer Ambassador from left to right are: Kathie Handel & Tricia Borhn, Family Eyecare Associates; Jeremy Bono, Practice Manager; Dr. Susanna Bono, Audiologist; Camille Earhart, Beeler Group RE/MAX Lake of the Ozarks; Michelle Lewis, Family Eyecare Associates; Mike Wagget, MSW Interactive Designs.



The Lake Area Chamber of Commerce was on hand to help announce the opening of Rapid Body Reducers with a ribbon cutting. For more information call 573.302.8446, visit [www.rapidbodyreducers.com](http://www.rapidbodyreducers.com). Pictured along with Chamber Active Volunteer Ambassador from left to right are: (Front Row) Debbie McDaniel, Counselor / Office Manager; Brenda Davies, Owner; Rhonda Bertelsen, Founder / Corp. Owner. (Second Row) Tony Reahr, Edward Jones, Investments; Heather Brown, Denise Decker, Michelle Thompson, Lake of the Ozarks Convention & Visitor Bureau; Kevin Rucker, Lake Area Chamber Board Member.



We had a beautiful afternoon at the Lake West Chamber Office for the ribbon cutting for Bank of America Home Loans to celebrate their membership with the Chamber. Everyone enjoyed Gerry's "famous" cookies before and after the photo session. Call Gerry at 573-480-1978 for any home financing questions. Pictured are Liz Brown, Maggie Pantoga, Ellen Bozich, Jackson Phillips, owner Gerry Phillips, Jess Wadle, Dawn Swarts, Mike Kenagy, Miranda Swarts, and Little Miss Dogwood Kennedy Phillips and Little Mister Dogwood Mason Swarts.

# Do You Hear What I Hear?

with **Dr. Susanna Bono of Discover Hearing & Audiology**

## Tinnitus

Imagine waking up to a ring. It's not the telephone or the alarm clock, the doorbell or the coffee maker. 50 million other Americans are waking up to the same kind of ringing, but no two rings sound the same. Men, women and even children hear this ring. But no one else hears the same ringing that you do. Some days it's intermittent, almost non-existent and others you hear it when you get up, when you go to bed and every time in between. Sometimes it's tolerable and sometimes so loud it's unbearable. Most likely this ring is not a sign of some sort of psychosis, though it may make some people think they're going to go crazy. You don't tell many people that you hear the ringing because they wouldn't understand since they don't hear it. There's even an organization rallying support for this phenomenon and they dedicate a half million dollars every year to research.

It is most often caused from excessive noise exposure resulting in hearing loss. The noise can be from anything that your ears deem as too much. For some that's a leaf blower and others a booming stereo. This annoying ring can also be caused by head trauma, jaw misalignment or acoustic neuromas (tumor on the auditory nerve). Most disturbing is the fact that though you hear this sound there is no outside sound present. It's caused by damaged hair cells in the cochlea, which is the organ of hearing. These are the same cells that move to the pressure of sound waves and release electrical signals to your auditory nerve then to the brain. The ringing persists because the damaged hair cells continue to fire these electrical impulses even though there's no sound present. The symptoms can be exacerbated by high stress, caffeine and alcohol. If you visit your doctor he or she may prescribe a variety of medicines, remove earwax, suggest relaxation tech-

niques or group therapy.

Because this constant ringing in the ears often exists in conjunction with hearing loss, a hearing (audiological) exam is the first place your doctor should start. Your doctor will send you to a licensed audiologist for the audiogram then provide you with the results of your test. If you have hearing loss, the audiologist will help determine the best hearing aid for you given your communication needs. A hearing aid will not amplify the ringing. It not only masks the ringing when worn, but also can improve your communication skills which will lessen stress, helping you to cope with the ringing. The best part is that the hearing aids today are much different than they used to be. They're smaller, more aesthetic and jam packed with technology. Most impressive are the tremendous advancements with regards to helping you hear speech better in noise. An estimated 33 million Americans suffer with hearing loss, so if you do happen to have hearing loss, you're surely not alone.

You might be wondering what you could have done to help prevent this ringing? Number 1: Use Hearing Protection. Protecting your ears from loud noises can decrease the chances of hearing loss and ringing. Number 2: Protect Your Ears from Loud Music. The song may be your favorite, but turning the volume down a couple notches can help protect your hearing. Number 3: Take Care of Your Heart. Regular exercise and healthy eating can help maintain healthy blood flow which promotes healthy cochlear function.

If this scenario sounds like you or someone you know, contact your local audiologist or general physician for help. Ask them about Tinnitus (ringing in the ears). And remember no matter what you've heard, you don't just have to live with it.

**Dr. Susanna Bono**  
**AuD, CCC-A, FAAA**  
**Doctor of Audiology**  
**Discover Hearing & Audiology, LLC**  
**573-552-8681**

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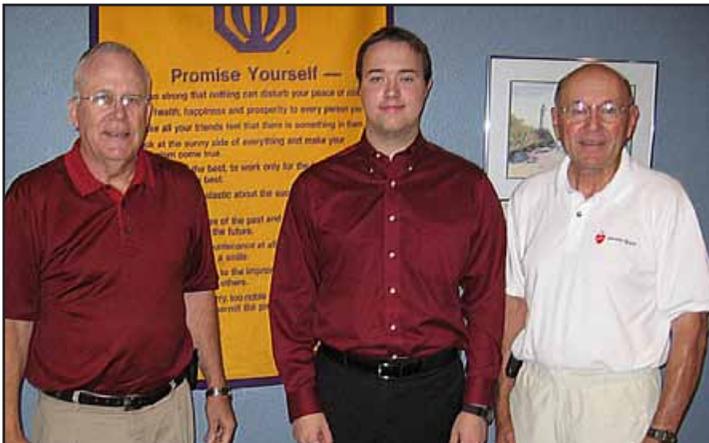
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May 2010 Camdenton High School graduate **Luke Abbott** was selected by the Optimist Club of Camdenton to receive one of the Club's four \$1,000 scholarships this year. **Left-Past-President Mac Decker** and **right-Past Secretary/Treasurer Dan Stone** presented the scholarship award.

# Four Seasons Trustee dies

Thomas Reinhart, a long-time member of the Village of Four Seasons Board of Trustees, passed away June 22.

In the past few months, Reinhart suffered a stroke, a heart attack and was diagnosed with cancer. According to Village officials, it was complications of that disease that ended his life.

During his nine-year tenure on the board, Reinhart, 73, also served as chairman

of the Planning and Zoning Commission and as the finance officer. Village officials credited him for bringing parks to residents of Horse-shoe Bend.

"He's the one that demonstrated to the board the need to provide recreation for the children in our area and then saved enough in the budget to make it happen. Because of that, we felt it only fitting to name the park on Trillium

Lane after him," said Board Chairman Gordon Ellison.

The Village will be holding a dedication ceremony in the near future.

Visitation was to be held at Hedges Funeral Home on Route 42 Monday evening, after this paper went to press. A funeral service at Our Lady of the Lake Catholic Church in Lake Ozark followed by a celebration of his life was scheduled for Tuesday afternoon.

As a teen-ager, Reinhart, who grew up in Higgins-

ville, Missouri, spent many summer vacations at Lake of the Ozarks with his family. In 1961 he graduated from the University of Missouri, School of Engineering, as an industrial engineer, and then took a job with Johnson Controls, overseeing installation of the Nike missile silos throughout the West and Midwest during the 1950s and 60s.

Ellison said before moving to the area 10 years ago, Reinhart also worked as a developer, building a 500-home upscale subdivision in Grand

Lake, Oklahoma.

"Not only was Mr. Reinhart an important member of the board, his knowledge of the building industry was invaluable on the Planning and Zoning Commission. His will be a difficult spot to fill," he said.

Ellison said the board will appoint someone to take Reinhart's seat until the next election. He said he will be asking the board to make suggestions about an appointee. Until that person is chosen, Ellison said he will take over Reinhart's duties.

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## Local historian Dwight Weaver releases new book

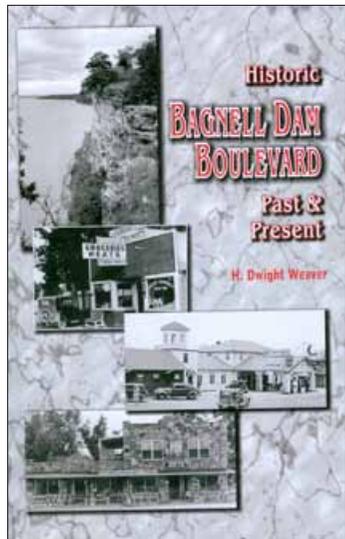
Lake Ozark, Missouri, is a city along the edges near Bagnell Dam – the edges of Lake of the Ozarks and the edges of Bagnell Dam Boulevard. The Boulevard, also known as Business Highway 54, is steeped in 80 years of memorable history and stretches for three miles. It is strewn from end-to-end with buildings of all kinds, compelling attractions, and businesses needed to support one of the largest recreational playgrounds of the Midwest. How the Boulevard and its built environment came to be is the story Weaver's new book – *Historic Bagnell Dam Boulevard, Past and Present* -- tells in photos and text.

"The books I have previously published on Lake history have all been broader in scope than this book," Weaver said. "This book is special because it focuses on one short but very significant corridor of travel and entertainment at the Lake -- Bagnell Dam Boulevard where the core of tourism began at Lake of the Ozarks in 1931.

"The book was inspired by the historic image display that I created in 2006 for the City of Lake Ozark and display each year in the old White House Hotel building during the Oma Noma Days Heritage Festival.

"When construction of the Dam began in 1929, it was necessary for Union Electric and Stone & Webster Engineering to fashion a new road from the west end of the Dam to the Grand Glaize Bridge, a road that would serve as the route for U. S. Highway 54 once the Dam was finished, and as a service road for the transportation of construction materials for the Grand Glaize Bridge. As completion of the Dam neared in 1931, entrepreneurs from the construction town of Damsite, as well as other temporary settlements in and near Bagnell, relocated along the new service road and became the nucleus for Lake Ozark. As the years passed, development spread westward until today, the entire three-mile course of the Boulevard is lined with establishments designed to meet

every need of local residents as well as summer vacationers and year-round second home owners. Every business that has ever operated along the Boulevard has left some footprints in advertising and become a part of the Boulevard's history."



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

"Those properties having the longest commercial history are featured with both vintage and current photographs," Weaver said. "But photos of the more recent buildings along the roadside are also included because people 50 years from now will be just as nostalgic about how the Boulevard looked in 2010 as we are today about how it looked in the period 1931 to 1981.

"This is a one-of-a-kind guidebook featuring 400 images, some of them scarce and others rare and never before seen in print. It is a souvenir of the past and present."

Weaver's book is now on sale at many locations around the Lake and can also be obtained through his website: [lakeoftheozarksbooks.com](http://lakeoftheozarksbooks.com) For more information he can be reached by phone at 573-365-1171, or Email at [dwightweaver@charter.net](mailto:dwightweaver@charter.net).



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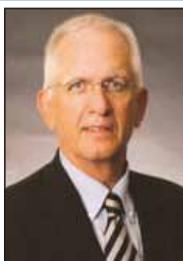
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Missouri 6<sup>th</sup> Senate District

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Republican Candidate ~ August Primary



My conservative philosophy, work ethic and record of community service reflect the values of the voters of Missouri's 6th Senatorial District. As a life-long resident of Central Missouri, I have an understanding of the issues and concerns of the voters of this area. I was born in Jefferson City and educated in a small Central Missouri community. My professional career

**PERSONAL**

Married • Mary Kay Grefrath Otto  
Children • Julie, Jill, Jacob  
Four grandchildren  
Member • St. Joseph Cathedral Parish

**EDUCATION**

St. George Elementary School  
Linn High School  
University of Missouri • Columbia  
B.S. Business Administration  
Accountancy Major

**PROFESSIONAL**

United States Army Reserve  
Missouri Society of CPA's • Past President  
American Institute of CPA's  
Council Member

**COMMUNITY SERVICE HISTORY**

Heliass High School Board • President  
Jefferson City Host Lions • President  
St. Mary's Health Center Board • Co Chair  
American Legion Roscoe Enloe Post 5  
Jefferson City Area Chamber of Commerce • Chairman

has been spent here and it is where I married and reared my family.

Our founding fathers planned to have our legislature comprised of citizens who have had careers outside of government, not career politicians. I am that Citizen.

After a professional career as a Certified Public Accountant, I have the tools to deal with the complex issues facing our state. I have experience interacting with the various levels of government, public entities and private businesses. I understand theories of taxation and distribution.

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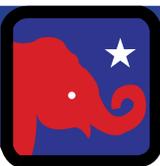
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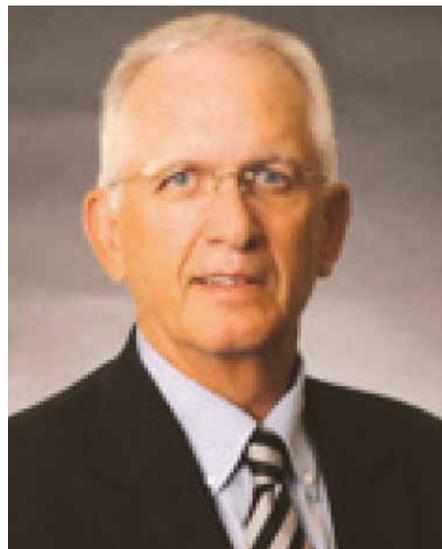
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REPUBLICAN

## ELECT FOR MISSOURI STATE SENATE DISTRICT 6



# HARRY OTTO

# Q&A

**Q: What are your qualifications to serve in this capacity?**

A: Bachelor of Science Business Administration, Accountancy Major, University of Missouri-Columbia  
United States Army Reserves-Pay and Disbursing Specialist  
Missouri Department of Revenue-Bureau Asst. Manager/Manager  
Williams-Keepers LLC-Certified Public Accountant

**Q: What are your plans to improve the economic climate?**

A: Expand Enhanced Enterprise Zone Districts with a sunset provision, Evaluate Corporate Franchise Tax to consider restructuring or abolition of tax, Allow targeted tax credits with clawbacks as performance guarantees and sunset provisions for containment

**Q: What are the top priorities for your first year in office?**

A: To be an attentive participant in learning  
To study the consequences of Internet sales tax avoidance and seek legislative and regulatory solutions, Develop co-relation between tax credit issuance and annual budget/appropriation cycle, Standardize pension rules/calculations for all covered state employees, Search for means to diminish size of government including legislative bodies, Reconsider nuclear power options



REPUBLICAN

## ELECT FOR MISSOURI STATE HOUSE DISTRICT 155



# JOE ROEGER

# Q&A

**Q: What are your qualifications to serve in this capacity?**

A: I am a certified public accountant and a small business owner. I firmly believe that those who enjoy the benefits of a community have a responsibility to publicly serve that community. For the past 20 years my service to the community reflects that belief. I serve on a number of charitable and civic boards including the board of directors of Lake Regional Hospital Foundation, Lake Area Chamber of Commerce, Willmore Lodge Foundation, and the Lake of the Ozarks Community Bridge Corporation. I have served as president of both the Lake Regional Hospital Foundation and the Lake Area Chamber of Commerce. I also serve on the legislative committees of the Missouri Land Title Association and the Lake Area Chamber of Commerce. Sound fiscal management and familiarization with the legislative process are strengths I can bring to the job of representing the people of the 155th district.

Proven leadership and public service define my community involvement. The development of the Community Bridge, the capital campaign for the Lake Regional Hospital Oncology Center, and the restoration of Willmore Lodge (now on the historical building registry) are among the projects to which I provided leadership and service.

**Q: What are your plans to improve the economic climate?**

A: Let's be frank, there are no silver bullet solutions to the economic situation. Hard work and a tight belt probably are not what people want to hear, however, with the prospects of a quick recovery remote, this "Dutch uncle" advice may serve us all well. Locally, much of our economic base, both tourism and second/retirement home related, depend on the overall health of the economy and the financial markets. Realistically, a state representative has virtually no influence in these areas. However, a state representative can and should be an advocate for his constituents. That is, he needs to intervene on their behalf with state agencies to solve problems and remove burdens for the residents of the district. Additionally, I will be a voice in the state legislature for less regulation of business and will speak out in support of measures that assist small business development. And one thing for certain, I will challenge baseless and harmful statements by government officials regarding the water quality of the Lake of the Ozarks.

**Q: What are the top priorities for your first year in office?**

A: The last few years have seen great progress in the transportation infrastructure in the district. Recent announcements of new planned highway improvements are also encouraging. I would like to keep this positive momentum going. Also, better science and improved public reporting regarding the water quality of the Lake of the Ozarks must be a top priority. To whatever extent possible, the 155th district representative must keep an eye on the details of the merger of the state water patrol and the state highway patrol in order to protect the interests of constituents and property owners of the district.



REPUBLICAN

## ELECT FOR PRESIDING CAMDEN COUNTY COMMISSIONER



# KRIS FRANKEN

# Q&A

**Q: What are your qualifications to serve in this capacity?**

A: I have been a lake area resident and business owner for 16 years. I have an engineering degree from the University of Missouri-Rolla (now Missouri Science and Technology) and worked for the federal government (United States Bureau of Mines) doing predominantly environmental remediation research from 1988 - 1994. I am also a published researcher in the field of extractive metallurgy. I came to the lake in 1994 and started my construction business, Kris Franken Construction, and have 16 years of road construction experience. I am also a state certified septic installer and have 10 years of experience in sewer plant construction.

**Q: What are your plans to improve the economic climate?**

A: My approach to improving the economic climate in the lake area will be to work with local businesses and developers to try to continue to stimulate quality developments in Camden County. This may or may not include the extension of different types of tax incentives to try to get these businesses to locate in our county. Further, I feel very strongly about working to get some type of light industry in our area to temper our economy to a stable mixture of tourism and industry.

**Q: What are the top priorities for your first year in office?**

A: During my first year in office, my main objectives will be to stabilize the skidding county budget using the revenues that are available from the existing property tax levies and the collected sales taxes, to restore all of the county employees to a full 40 hour work week, and to try to steer the county back toward a budget surplus that will allow us to save funds for future shortfalls.



REPUBLICAN

## ELECT FOR CAMDEN COUNTY COLLECTOR



# CHUCK BAKER

# Q&A

**Q: What are your qualifications to serve in this capacity?**

A: I have worked my way up the career chain from being an employee to an executive manager and successful business owner. I am passionate about our county and the voice of each and every resident. As Camden County Collector, I will provide proven conservative leadership, excellent customer service, and accountability to the citizens of Camden County.

**Q: What are your plans to improve the economic climate?**

A: As a local business owner, I know the state of our economy and government accountability are important issues for all of us. I will bring added efficiencies to the Collector's Office to ensure no tax payer penny is gone to waste. I will not spend tax payer dollars on items that are not necessary for providing quality service to Camden County. As Collector, I will make sure Camden County residents are getting everything out of our tax dollars.

**Q: What are the top priorities for your first year in office?**

A: I will work to improve communication and to automate systems between county offices to bring our residents the best services available. Most importantly, I will listen to the citizens of our county to make sure their voices are heard, their questions answered, and their concerns addressed.



REPUBLICAN

## RE-ELECT FOR PRESIDING CAMDEN COUNTY COMMISSIONER



# CAROLYN LORAIN

# Q&A

**Q: What are your qualifications to serve in this capacity?**

A: I am currently serving as the Presiding Commissioner and have served in this position for the last 7-1/2 years - with this experience my feet are already on the ground and running! I earned a Bachelor of Arts degree from St. Louis University (1970), I'm a 34 year resident of Camden County, I have been elected to the School of the Osage Board of Education (16 years) with operating budget of \$10,000,000, I'm a Small business owner, involved in many community organizations, actively involved in my church and currently serve as the Youth Minister, a board member of MAC (Missouri Association of Counties), and President-elect of CCAM (County Commissioners Assoc. of Missouri). Because of 34 years of professional and personal relationships with other community leaders I was instrumental in partnering the county with Lake Regional Health Systems, thereby gaining a "new home" for our health department.

**Q: What are your plans to improve the economic climate?**

A: I am currently working with several grant opportunities and projects. They are; CDBG (Community Development Block Grant) for the construction of a new facility for CADV (Citizens Against Domestic Violence) using local contractors and suppliers, working to bring a natural gas company to the area through the American Recovery & Reinvestment Act, thereby helping to lower utility costs to residents and create local jobs during and after construction, through Energize Missouri Communities, Camden County was recently awarded a grant of \$134,000 to improve energy efficiency in the courthouse. Local contractors and suppliers will be used, utilizing the HPRP (Homeless Prevention and Rapid Re-Housing) grant for families in need of housing assistance, working to streamline county government to maximize efficiency while trying to reduce costs and maintain services. I was also instrumental in the re-organization of the Lake Ozark Council of Local Governments, thereby enabling our counties to access economic development grant money. Example: EDA (Economic Development Admin.) grant of \$52,000 renewable every year is now reinstated along with the OA (office of Administration) grant of \$8,000 per year also re-instated as well as MoDOT development money re-instated. I am also working with utility companies to bring broadband internet to rural areas.

**Q: What are the top priorities for your first year in office?**

A: During this next year I plan to continue: the fiscal responsibility entrusted to this office, my "Open door" and "open book" policy, continue working with MoDOT on road improvements around the Lake area, continue efficient management of declining budget in difficult economic times, Working with local groups to help combat the e-coli misconception, Working with our legislators on various local and state issues that affect Camden County, Working to improve the water quality at Lake of the Ozarks-exploring both short and long term solutions, Continue good working relationship with other municipalities and taxing entities, To carefully listen to Camden County citizens; be approachable, available and always do my best.

A 38 year marriage and four children, combined with years of business management experience, evidences my reputation for the ability to complete tasks and create harmony. My economic management and adherence to the budget has allowed the county to maintain its entire workforce to serve the community during the most severe economic crisis in the history of Camden County since the great depression. Now is not the time to change leadership I would appreciate your vote on August 3rd.



REPUBLICAN

## ELECT FOR CAMDEN COUNTY RECORDER OF DEEDS



# COLLEEN LAUGHLIN

# Q&A

**Q: What are your qualifications to serve in this capacity?**

A: I have 35 years of Real Estate experience working with deeds, plats and various legal documents, which must be filed in the Recorder of Deeds' office. I understand the importance and safekeeping of these documents to all parties.

I also have 24 years experience as a Real Estate Appraiser in Camden County working with all these documents and have provided professional services to local banks, mortgage companies and homeowners.

**Q: What are your plans to improve the economic climate?**

A: As the Recorder of Deeds I will be committed to the taxpayers of Camden County to be a "hands on" recorder, always available and open minded to all parties. I am equally determined to help keep Camden County a first class county. Hard working, friendly and professional is what I pledge to take to the Recorder's office when I am elected.

I have always been and will remain very involved in the community. I am Member of Mt. Carmel Baptist Church, Lake Ozark, a Member of Camden County Republican Club, a Member of Heart of the Ozarks Professional & Business Women, a Member of Women's Council of Realtors, Lake of the Ozarks Chapter and a Member of Lake of the Ozarks Elks Lodge No. 2517.

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# Boating

## AT THE LAKE OF THE OZARKS

# Your boat does not like ethanol *...and I ain't kiddin'!*

by Randy Kelly

Over the last year or so there have been numerous articles that have been written about the pros and cons of the use of Ethanol in various engines. Ethanol has met with reasonable success when used in autos; however there have been little if any positive comments about the attributes of Ethanol in the marine industry.

Why you ask? Well the main reasons are these two and they are directly tied to each other.

First; folks tend to store fuel in their boats much longer than in their automobiles.

Second; fuel systems in cars tend to have better seals. We all know boats

have vents for their fuel cells as we have all seen it happen when we are fueling our boat and the gas spits out the proverbial vent.

“Ethanol fuels, (E10 and E85), rapidly absorb 50 times more water than non-alcohol gas.”

This means that since we do the majority of our boating during the most humid months of the year, moisture from humid air can easily be absorbed into E10 fuel. In addition, octane levels have a tendency to be lowered when the fuel is contaminated with water. The result is a true threat to your engine as it is being forced to run on a lower octane rating than the engine manufacturers recommend...you can very easily

lose an engine in the process.

Two thoughts to share...do not buy fuel from the highway unless it is noted that it is “Ethanol-free” and the second is to check with the marina where you do business and make sure there is an “Ethanol-free” label on their pumps. Believe me; you will save you and your boat a lot of grief this summer.

The information from this article was plagiarized from [www.fuel-testers.com](http://www.fuel-testers.com). If you have a few minutes, please check out the site and see all the latest reports concerning the good, bad and ugly of Ethanol.

Have a great summer and enjoy our beautiful Lake of the Ozarks.



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1996 FOUNTAIN 42 LIGHTING TWIN 525 BRAVO 1 129 HOURS .....	\$80,000
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2006 SEARAY 205 SPORT - 5.0 NTT/BLU W/TRL - 79 HRS.....	\$23,900
2004 REGAL 2200 - 5.7GI - WHT/RED .....	\$22,900
1999 CROWNLINE 266BR - 7.4 GI DP - WHT/GLD - 300 HRS. ....	\$19,900
1999 CROWNLINE 266BR - 454 B3 - N/GLD .....	\$22,500
2004 COBALT 282 - TW/350 MAG - ONLY 96 HOURS .....	\$76,000
2008 CROWNLINE - 270 BR - MERCUISER 350 MAG - 125 HRS ...	\$53,000
1994 REGAL 8.3SE - 7.4L - WHT/GRN - 1300 HRS. ....	\$14,900
1997 REGAL 8.3 SE - T/BLUE - 7.4 GI DP - 470 HRS. ....	\$26,500
1996 REGAL 8.3SE - 7.4 V - WHT - 450 HRS.....	\$28,000
1999 REGAL 2800 .....	\$29,900
1998 REGAL 2800 - 5.7 GXI DP - WHT/MAROON -650 HRS.....	\$27,900
1999 REGAL 2800 5.7 VOLVO DP 320 HP 470 HOURS .....	\$32,000
1999 REGAL 2800 7.4M T/GRN -330 HOURS .....	\$37,000
1999 REGAL 2800 - H.P. 350M -N/TAN .....	\$29,900
2003 REGAL 2900 - ENG. 496 - NTT/TAN - 125 HOURS .....	\$49,000
2002 REGAL 2900 - HRS UNDER 200 - WHITE/BLUE .....	\$47,000
1997 ENVISION 2900 COMBO - 7.4L - N/PINK .....	\$21,900
2003 REGAL 2900 LSR - TT/BLUE - 250 HRS.....	\$41,900
1999 MARIAH 302 SHABAH - 7.4 L - N/MAROON - 242 HRS.....	\$24,900
2002 ENVISION 3200 COMBO - 496 MAG - NTT/BLK - 130 HRS .....	\$44,900
2003 ENVISION 3200 COMBO - MERC 496 HO - 130 HOURS.....	\$49,900

### CRUISERS

2007 RINKER 300 EC - N/BLUE - T/350 - N/BLUE -100 HRS .....	\$89,000
1988 WELLCRAFT 32 ST. TROPEZ - T/350 - WHT .....	\$29,900
1999 CHRISRCRAFT 320 - 7.4 VOL DP -400 HRS.....	\$79,000
2006 SEARAY - 320DA T6.2 - N/BLUE - ONLY 75 HOURS!! .....	\$136,000
2002 REGAL 3260 - T-5.7 - NTT/SAND - 570 HRS.....	\$84,900
2004 REGAL 3260 - 5.7 GXI DP - TT/SAND - 250 HOURS.....	\$99,000
2000 MAXUM 3000 - T/5.0 EFI - WHITE - 322 HOURS .....	\$44,900
2007 SILVERTON 33 SC - 8.1 - 130 HRS.....	\$179,000
2000 MAXUM 3300 SCR- TW/300 - WHT/TN -175 HOURS .....	\$69,000
1992 SEARAY 330 DA - ENG. MERCURY - WHT - 800 HRS .....	\$38,905

### CRUISERS

1997 SEARAY 330 DA - T/454 - 550 HRS. - W/TAN .....	\$79,900
2001 SILVERTON 330 SB - T/7.4 - WHITE - 500 HOURS .....	\$79,000
2006 REGAL 3360 - T/5.7 - WHT.....	\$165,000
1999 SEA RAY 340 SUNDANCER TW 7.4 GEN /A/C -REDUCED! .....	\$91,000
2006 REGAL 3560 TWIN 8.1 VOLVO LOADED BOAT LIKE NEW! .....	\$179,900
2005 SEARAY 360 DA - 370 - BLU/WHT.....	\$189,000
1997 WELLCRAFT 36 MARTINIQUE T7.4 260 HOURS .....	\$84,000
2003 REGAL 3880 SEDAN TWIN 8.1 LOADED BOAT! REDUCED! .....	\$175,000
2006 SILVERTON - 39 MY - VOLVO D6 EDC - WHT ....	\$229,000
1991 MAINSHIP 39 - T8.1 CRUSADER HO .....	\$ 79,900
2004 FORMULA 400 SS - TW/500 EFI - 305 HOURS .....	\$189,900
2006 REGAL 4060 - 8.1 V - NTT/BLUE .....	\$223,000
2007 REGAL 4060-T-8.1 - ONLY 9 HOURS! .....	\$285,000
2003 REGAL 4260 TWIN 8.1 LOADED WITH HARD TOP!.....	\$225,000
2003 REGAL 4260 TWIN VOLVO 75P DIESEL LOADED BOAT! .....	\$290,000

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1995 REGAL 8.3 SC - 7.4GL DP - WHT/GRN - 393 HRS .....	\$18,000
1993 REGAL 8.3SC - VOLVO 7.4 DP - WHT/AQUA.....	\$18,000
1999 REGAL 2850 350 MAG BRAVO 3 - 270 HOURS .....	\$34,900
2004 REGAL 3350 - T/496 - TT/BLK.....	\$108,000
2004 REGAL 3350 - T/5.7 - N/SAND - 200 HRS .....	\$79,900
2004 REGAL 3350 - T8.1 - NTT/BLK .....	\$99,900
2007 REGAL 3350 - T5.7GXI - NTT/BLK - 101 HRS .....	\$125,000
2005 FORMULA - 370 SS - TWIN 8.1 - 300 HOURS .....	\$169,000

### DECK BOATS

2004 SEA RAY 270 SUNDECK - 496M - N/GRN -300 HR S.....	\$39,900
2008 REGAL 2520 - 5.7 GI - NTT/BLK - 100 HRS W/TRL .....	\$48,000
1997 PATRIOT 24 DECK - ENG. 300 .....	\$15,900

### PONTOONS

2005 CREST - 25 SAVANAH - 5.0B W/TRL .....	\$25,900
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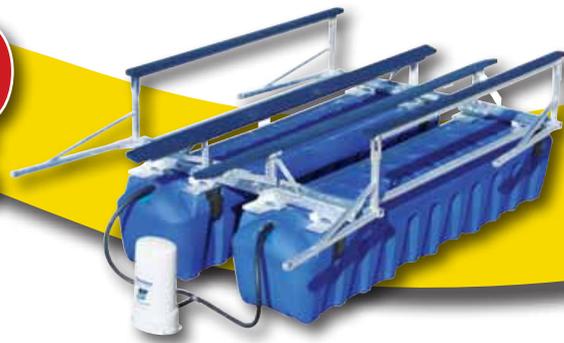


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# Cruisers Yachts rebounds; work force rises to 200

*Oconto County Reporter*  
*Oconto Wisconsin-* It was just a year ago when Cruisers Yachts of Oconto, at one time the county's largest employer with around 700 employees, was virtually shut down, having laid off virtually its entire work force.

At that time, the boating industry nationwide was paralyzed. Even nearby Carver of Pulaski was in the throes of bankruptcy and its operation had ceased.

But as of today, the boating industry for firms such as Cruisers Yachts and even Carver, under new ownership, has rebounded.

Mark Pedersen, president of the Oconto firm, said last Friday that Cruisers Yachts has about 200 production employees, having recalled another 100 recently.

He is cautiously optimistic about the company's future, yet is encouraged about the recovery of the industry.

Cruisers Yachts is averaging about completing two new boats per week with the expectations of well over 100 for the year.

The company did well at boat shows and late this summer will unveil its new 470 Model, a 47 foot yacht which Pedersen says has some exciting, innovative features.

In looking at the overall market, he noted that some dealers anxious to sell Cruisers Yachts remain limited with available funding from lending institutions. He said most are limited to only one credit company.

Cruisers Yachts has obtained orders from Canada, Central and South America plus Russia. But the economic turmoil in Europe as a result of Greece's financial uncertainty has made sales there soft.

The company president, nevertheless, remains upbeat about the remainder of 2010, as signs point to slow but steady economic recovery for the nation.

Carver, meanwhile says it has boosted its employment alignment to around 300 workers. It also is pleased with new orders, according to company officials.

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Contains Extra Moisture Dispersant	Yes	No
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Cleans-up Intake Deposits	Yes	No
Cleans-up Combustion Chamber Deposits	Yes	No
Reduces Harmful Exhaust Emissions*	Yes	No
Improves Power and Performance*	Yes	No
Improves Fuel Economy*	Yes	No

VALVTECT MARINE DIESEL FUEL		
FEATURES & BENEFITS	VALVTECT	COMMERCIAL
Prevents Ultra Low Sulfur Related Problems	Yes	No
Contains BioGuard Micro-Biocide	Yes	No
Free of Bacteria & Algae	Yes	No
Stabilized for up to 1 Year	Yes	No
Contains Extra Moisture Dispersant	Yes	No
Prevents Sludge & Plugged Fuel Filters	Yes	No
Cleans-up Fuel Injector Deposits	Yes	No
Contains Extra Lubricity Improver	Yes	No
Improves Power, Performance & Fuel Economy*	Yes	No

\*Provided by the prevention and clean-up of carbon deposits

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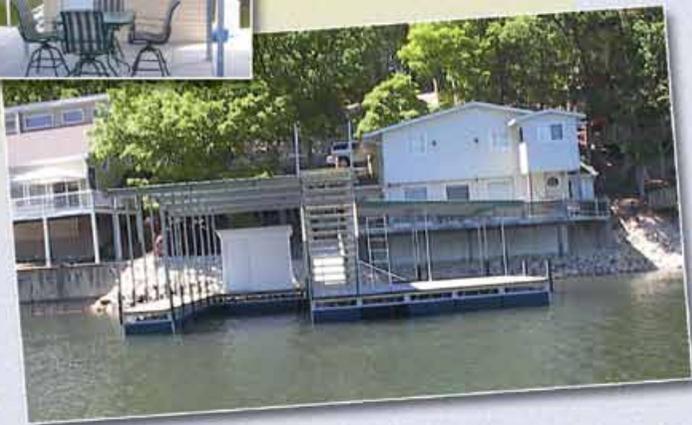
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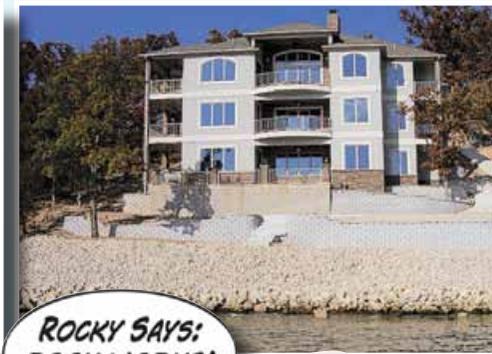
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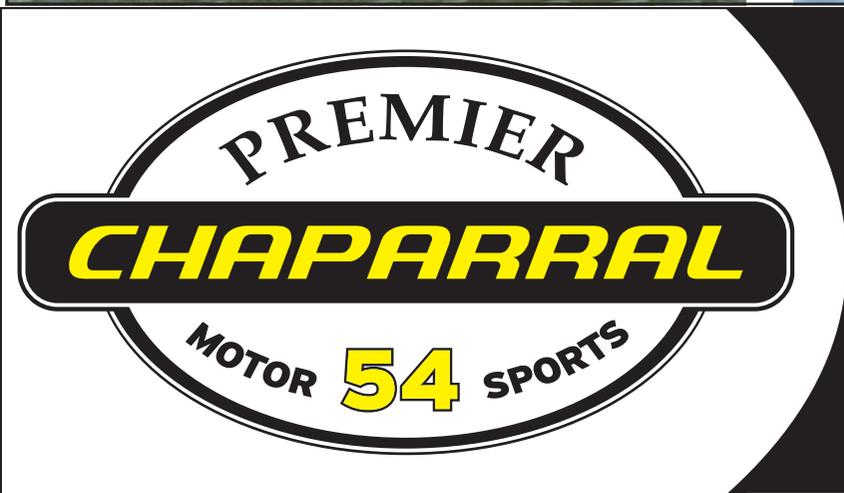
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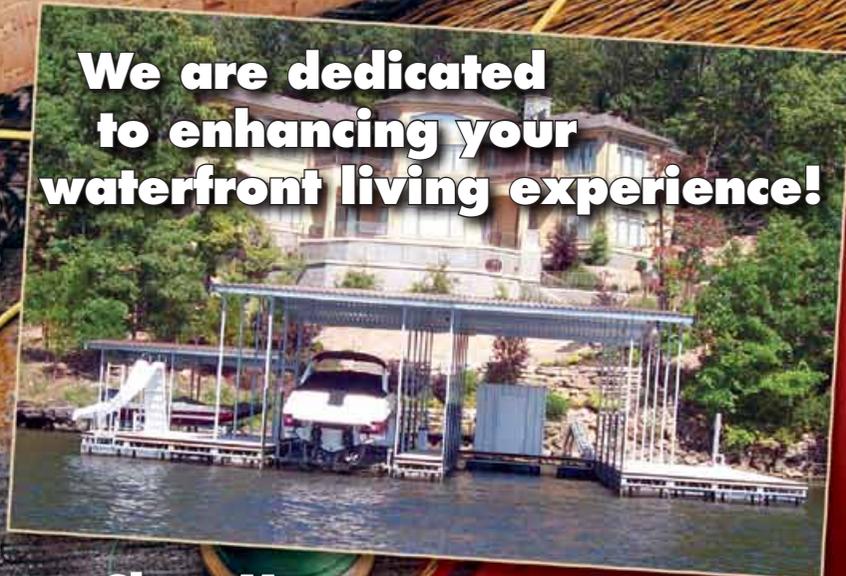
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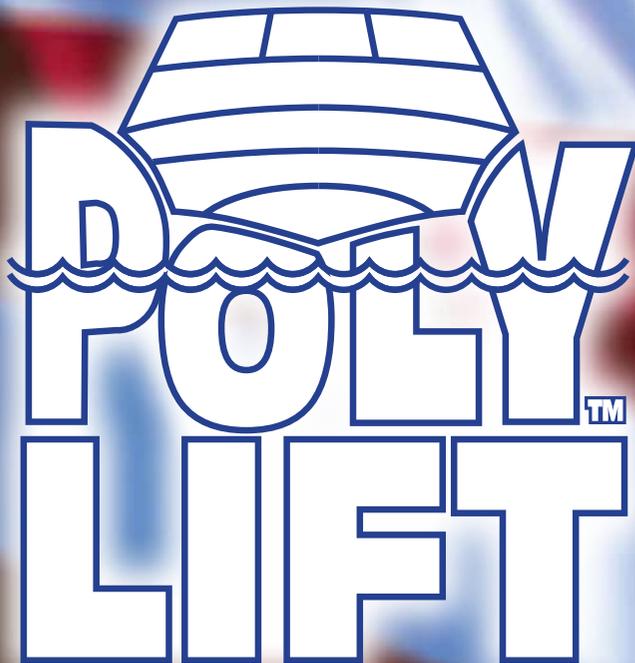


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**2004 Baja 29 Outlaw - \$51,900** Merc 496 Mag\*Bravo I\* 125 Hrs

**1998 Baja 29 Outlaw - \$39,900** Twin Merc 454 Mpi/310 HP \*Bravo I

**2004 Monterey 298 SS - \$59,900** Twin Merc 350 MAGS/300 HP\*Bravo III Drives\*116 Hrs

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**1995 Bayliner 2855 Cierra - \$18,900** Merc 454/300 HP\* Alpha I Drive

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**2001 Formula 280 BR - \$44,500** Twin Volvo 4.3 GI/220 HP\* 200 Hrs

**1985 Wellcraft 2800 Monte Carlo - \$15,000** Twin Merc 190 HP\* Alpha I Drives

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**LAURIE 6,000 SF COM'L BUILDING w/ APARTMENT.** Great Buy! Conveniently located on Hwy 135, just on the outskirts of Laurie. 60x100 all steel construction with 3 OH doors and great access around building on the 200ft x 400ft lot. Comfortable 1BR apartment above makes this a fantastic buy at \$245,000. Call Bruce Adams (573) 216-4690. Adams & Associates Real Estate (573) 348-5100. [www.Adams-Commercial.com](http://www.Adams-Commercial.com).

**OSAGE BEACH OFFICE/RETAIL BUILDING.** Super location on Business 54 in Osage Beach with great visibility from the new expressway. This stand-alone building sits just off the end of an off ramp from the expressway and in total view from lanes in all directions. 2,000 sf multiuse building good parking and easy access across from McDonalds and Home Depot. Bruce at Adams & Associates Real Estate (573) 216-4690 for details [www.Adams-Commercial.com](http://www.Adams-Commercial.com).

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## RESIDENTIAL PROPERTIES

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# Time to be counted is running out

by Nancy Hogland

Anyone who has not yet been counted in the 2010 Census has just a few more days to call the Census Bureau's assistance line. And according to organizers, it's crucial that Missourians make that call.

Kelvin Simmons, Commissioner of the Office of Administration and chairman of the Missouri Statewide Complete Count Committee, said not only does the state receive an estimated \$1,300 per person counted – money used for schools, roads, senior citizen services and more – Missouri either will keep or lose a seat in the U.S. House of Representatives based on the count.

He said it's already known that Utah will be picking up another seat. The Census count will determine if that seat will be taken from Missouri. Currently, Missouri has a 73-percent response rate while Minnesota's is hovering around 80 percent.

According to the U.S. Census Bureau, the method used to determine the number of representatives apportioned to each state is based on a mathematical formula based on two different methods.

One, used from 1790 to 1830, was named the "Jefferson method" of greatest divisors. Under this method, a ratio of persons to representatives was selected; the population of each state was divided by that number of persons. The resulting whole number of the quotient was the number of representatives each state received; fractional re-

mainders were not considered, no matter how large. The size of the House of Representatives was not predetermined, but resulted from the calculation.

The other, put to use in 1840, is called the "Webster method" of major fractions. This method was applied in the same way as the Jefferson method, except if a fractional remainder were greater than one-half, another seat would be assigned. Thus a state with a quotient of 3.51 received four representatives, while a state with a quotient of 3.49 received three. In this method also, the size of the House of Representatives was not predetermined but resulted from the calculation.

However, the size of the House of Representatives is now fixed at 435. On its website, the Census Bureau reports the method of determining the number of seats assigned to each state uses the Jefferson and Webster methods except an additional seat "is assigned if the fraction exceeds the difference obtained by subtracting the integer part of the quotient from the geometric mean of this integer and the next consecutive integer. For example, a state with a quotient of 3.48 receives four representatives while a state with a quotient of 3.45 receives three."

Although reports from the Census Bureau state the enumeration is running smoothly, numerous problems have been reported locally.

Trustees with the Village of Four Seasons are still concerned that the municipality will cease

to exist because not one of the Census forms distributed identified homes as being located in Four Seasons; they all carried Lake Ozark addresses. Because some tax dollars are distributed based on population, Village officials feared their residents would be counted in with Lake Ozark's and that miscount and resulting loss of revenue would soon cause coffers to run dry.

Assistant Regional Census Manager Rich Gerdes said mailing addresses have absolutely no bearing on the count. Instead, he said it is based on a block and track system that was developed three years ago with maps provided by counties and municipalities. However, Village officials have continued to hear the opposite when contacting the Census Bureau.

"We have absolutely no confidence in this year's Census," said Gordon Ellison, chairman of the Village Board of Trustees. "Even though we have contacted them repeatedly, asking many of the same questions, we have been given different answers every time we call. And when we ask about areas that were missed, we get the run-around."

Trustee Tom Reinhart said he knew of one condominium complex that was visited by seven different Census workers.

"That's ridiculous," he said. "There is no continuity – if one person handled a specified area, that person would know where he had been and who he still needed to call on. With seven different workers – who knows?"

Some areas were missed altogether. Kibbie Rolf, a Shawnee Bend resident, said all nine homes on her street were passed over.

She said after seeing the forms left at homes on the next block over, her husband called the information hotline. After reporting the problem, they received a form in the mail. However, it wasn't until a call was placed by this reporter to the regional office that a Census taker was sent out to hand-deliver forms to the rest. Rolf said the Census worker told her the street wasn't even included on their GPS mapping.

Dennis R. Johnson, regional director of the 2010 Census, said although he knows pockets of people, like the ones on Rolf's street, were missed, his office is responding to all calls received reporting those areas.

"Whenever we're contacted, we immediately send a worker out to make sure we get forms to everyone. It is more difficult in an area like Lake of the Ozarks where workers can't simply walk door-to-door in a neighborhood, but we're doing everything we can to find everyone we can. There's too much at stake not to," he said, asking residents with knowledge of missed areas to call as soon as possible to report them.

Anyone who still has not received a form or a visit from a Census enumerator or who knows of a skipped area should call 866-872-6868. For Spanish-language operators, call 866-928-2010.

## Employers beware of unemployment insurance scam

The Missouri Labor Department's Division of Employment Security (DES) is warning Missouri employers about an imposter, claiming to work for the DES, who is actively seeking confidential information about employees.

Department Director Larry Rebman said the imposter goes by the name of "Kevin Adams," however, he may be using other aliases as well. The victim received an e-mail from Kevin Adams, posing as a "senior benefit representative" for the DES, from the address "modiveploy@worker.com." He said the imposter asked for confidential information about the victim's employees and for the victim to contact him at an "866" phone number.

"We have contacted the law enforcement and we are doing everything in our power to track this individual and to stop this activity," Rebman said, adding that to date, his department knows of only one employer that's been affected.

Rebman said the position the imposter claims to have at the DES does not exist. In addition, the Division does not have a dedicated toll-free number for employers.

"Furthermore, all email addresses are the department members' names and end in '@labor.mo.gov' and nothing else," he said.

The DES is asking that anyone who is contacted by this individual to immediately report it to the DES by calling 573-751-3328. Rebman also said employers should not release confidential employee information.

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