

LAKE OF THE OZARKS

BUSINESS JOURNAL

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Chateau construction moving forward despite fight

by Nancy Hogland

A lawsuit attempting to block a Tax Increment Financing (TIF) Redevelopment Plan that would be used to fund \$3.7 million of the proposed \$100-million Chateau on Lake of the Ozarks resort is not stopping or even slowing that project.

Osage Beach City Administrator Nancy Viselli said developer John Q. Hammons has already put a portion of the project out to bid and is going ahead with plans to break ground later this year on the European style 15-story, 320-room waterfront hotel, 100,000-square foot convention center and spa to be located on 30 acres off Passover Road in Osage Beach. The anticipated date of completion is March 10, 2010.

The lawsuit was filed in November 2007 by Four Seasons Marina Rentals, Inc. According to the Missouri Secretary of State's office, Mark Brown is named as president and secretary and Peter and Susan Brown are named as members of the corpora-

tion's board of directors.

The move came right after the Osage Beach Board of Aldermen approved establishing the TIF, which would capture 50 percent of the increased sales taxes and county property taxes generated from the redeveloped property and give it to the developer to help pay for a portion of the project.

According to the suit, which calls the actions of the city "arbitrary and capricious," the redevelopment area does not meet the criteria of "blighted" as described by state statute and as such, is not eligible for the TIF designation. Once an area is designated as "blighted," taxing entities such as schools and fire districts collect only the pre-development tax until the bonds used for construction of roads and other infrastructure are retired.

According to Chapter 67, Political Subdivisions, Miscellaneous Powers

Section 67.1401 of the Missouri Revised Statutes, a "Blighted area" is an area which:

(a) By reason of the pre-dominance of defective or inadequate street layout, unsanitary or unsafe conditions, deterioration of site improvements, improper subdivision or obsolete platting, or the existence of conditions which endanger life or property by fire and other causes, or any combination of such factors, retards the provision of housing accommodations or constitutes an economic or social liability or a menace to the public health, safety, morals or welfare in its present condition and use; or

(b) Has been declared blighted or found to be a blighted area pursuant to Missouri law including, but not limited to, chapter 353, RSMo, sections 99.800 to 99.865, RSMo, or sections 99.300 to 99.715, RSMo.

Law Bridges, from the law firm Curran and Sickal, which is representing Four Seasons Marina, said he and his clients did not believe the property fit that description.

"First, we don't believe an adequate investigation

of the property was done. The only 'evidence' the city has is a report from the developer – an unsigned document, by the way – that goes through the different buildings on the property. None need to be demolished," Bridges said. "We also challenge the finding that the property would not be developed without the TIF. We definitely don't believe that's the case."

Viselli said while she believed the land did fit the description of "blighted," and while she was surprised to hear that the suit had been filed she did not believe it would have any effect on the project.

"Honestly, \$3.7 million is a drop in the bucket for someone like Mr. Hammons. If it doesn't get approved, I don't believe it will stop him. However, I don't believe the courts will block this because as far as we can determine, a judge has never ruled against a city in a matter like this," she said.

Osage Beach City Attorney Edward Rucker agreed.

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Published monthly at the Lake of the Ozarks, *Lake of the Ozarks Business Journal* strives to provide accurate and relevant news for business. All stories and photos unless otherwise noted are by editorial staff.

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Advertising Sales: (573) 348-1958 • Fax: (573) 348-1923

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Editor/Production Office: (573) 392-1993 • Fax: (573) 392-1996

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Welcome to Joseph Village

by Joseph Louis

Thong Tree, Green Acres, Friedenswald and Forest Trails. Sounds like a typical assortment of street names in Lake of the Ozarks, but for some people it is difference between the life in Camden County and their own kingdom. Those four names were suggested titles for villages, independent political areas, small independent cities, within the boundaries of Camden County.

Last year an omnibus bill passed the Missouri General Assembly with a small provision that was apparently added in the last moments of the 2007 session. Senate Bill 22 dealt with things like increasing back tax payments from 2 to 3 percent in several counties, it authorized the city of Gladstone to impose a five percent transient tax on its tourists in order to promote tourism, and it required city assessors to get hard copies of any annexations. But also, in section 72.080, there was small amendment that said members of an area, any privately owned land in the state, could gather together and form their own political entity, known as a village.

People usually think of the Smurfs or maybe an aboriginal tribe when they hear the word village. In the 2008 version of the word, what it truly meant was freedom.

The origin of the amendment was always given to Representative Rod Jetton of Marble Hill, the speaker of the Missouri House of Representatives. This article is not about how it got in there or why, although Jetton has said to numerous news sources that he intended it to be used for economic development. It actually ended up being about grant money for smaller communities to build infrastructure like sewers. No, this article is about the creation of the law, the mad dash by several hopeful lords of manors, and the May move that will eventually eliminate the village frenzy.

Camden County could have three villages on the map in December of 2008 that were not there in January of 2008. "Jetton's Law" made it possible for the petitioners, simply the owners of the land, to appeal to the county commission and ask to remove themselves from the

county rules and regulations, thereby becoming their own entity. One, the village of Friedenswald, is located off of Lake Road 5-89. The second, the village of Grand Glaize, is located off of Route 42. The third, to be known as the village of Folks, will be in the area of Montreal. Friedenswald and Grand Glaize are officially villages as of the end of May. They were voted in by their petitioners, the landowners, in the April municipal elections. Folks will have its vote for incorporation in June.

In just ten months since the law went in to effect, August of 2007, eight petitions were presented to the Camden County commission. Looking across the 114 counties in the state, Camden has the most in the state. So why the mad dash?

One word, freedom. "Planning and zoning is relatively new down here, and until it was established this was always just sort of the wild west, people did whatever they chose."

Those words are from 1st District Commissioner Beverly Thomas in Camden County. She says the incorporation allowed for people to establish their own manors, exempting them from any regulations that the county had in place.

"I think that there are still a number of people out there that are not crazy about planning and zoning and feel that it's an infringement on their rights, and they feel this is a way to get around it."

The commission took a strong stand on the issue after three of the requests had already been through the first few phases. The commission put a halt to their approvals after a man came forward and told the commission his reason he wanted to incorporate was so he could have farm animals trim his grass by eating it, something not possible under county regulations. Presiding commissioner Carolyn Loraine went to a committee hearing in Jefferson City in April to tackle the problem.

"It is being misused because they have not put enough guidelines on it really," Loraine said. "Right now the people that are wanting to incorporate are usually villages of one and two."

"Well obviously, there isn't

any type of revenue from a village of one or two that could ever support a sewer system, a police department, the infrastructure that it was designed to do."

Carolyn says therefore, the justification that the House speaker gave for the law was flawed. She says misuse could also hurt the neighborhood if a village wants to, for example, put in a sewer.

"When you are planning to build you have to come in and explain your septic system. So that would be eliminated also, because once you are a village you are subject to your own laws," Loraine said. "Health ordinances, things like that, they are really circumvented by the village issue."

But the Missouri General Assembly heard the calls for change. Carolyn says the committee responded positively to her testimony that she gave in April. The Missouri Association of Counties lobbied hard for the repeal to be enacted. In the last week of the 2008 session, Senate Bill 765 emerged from the Missouri House, giving counties the ability to say no more.

As of the end of May the bill still needs Governor Matt Blunt's signature but as of today, the five petitions not yet headed for the ballot in Camden County are on permanent hold. Presiding commissioner Loraine says they will not move forward.

"A couple of them have been presented to us, but we have not approved them or turned them over to be put on the ballot, and we don't plan on doing that," Loraine said.

So Camden County will have to wait and see how the two current villages and one possible village will turn out.

There was one thing that could have happened in this case that didn't. An emergency clause to make the bill immediately effective was rejected. Some state lawmakers were unhappy that the bill was created and not repealed retroactively, eliminating the villages that were created in the past year. That did not happen, but for one year the state of Missouri reverted back to the time of kings. I just really wish I could have come home to Joe's village, but alas, my kingdom will remain a dream.

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Representatives bring .08 in '08: The Lake's new laws

by Joseph Louis

Two local representatives have brought a new set of rules to the water that will have some immediate, intermediate, and long term effects on the Lake of the Ozarks. Representative Rodney Schad from the 115th district and Representative Wayne Cooper of the 155th district have successfully gotten the General Assembly to pass House Bill 1715, which now awaits the signature of Governor Matt Blunt.

Once that signature is put on the bill the slow changes will begin. In the bill, Representative Schad, the sponsor of the bill (Cooper is the co-sponsor), added an emergency clause that will go into effect immediately. That clause deals with repeat boating while intoxicated (BWI) offenders.

Under the law the first offense kicks off a five year clock. A fine is applied to the first offense unless the intoxicated operator commits a crime as a result of their intoxication. An argument for the first offense being more costly may be fu-

ture consideration for legislation.

The change to the laws comes at the second offense. IF you are BWI twice, you will then inherit the title of "prior offender". Under the law you will be guilty of a class A misdemeanor and will have to serve five days in jail before you are eligible for probation or parole. Then the third offense in five years happens.

Now you are a "persistent offender." A class D felony is your charge and you have to give the state ten days in jail before you are eligible for parole. Three offenses in the past for a boater meant a more steep fine but not quite the level of the charges.

For the fourth offense in five years the penalty increases. Your official title is "aggravated offender." Now you have entered the class D felony designation and you will be spending 60 days in confinement for being a drunk captain.

One a year for five years will jump it up even further. Those boaters now face the term "chronic offender" and the

penalty of class B felony, and two full years of imprisonment. Representative Schad says the emergency clause will give the boating public some serious consequences for irresponsible actions.

"We have a problem with repeat offenders that are boating while intoxicated," Schad said. "The emergency clause will go into effect immediately regarding the repeat offenders and hopefully this bill will save some lives this summer."

There are some parts of the new bill that will take effect, as is typical in the legislative session, in August. The most significant to those repeat offenders and many new boaters may be the lowering of the blood alcohol content (BAC) to match that of the state roads. The new limit is .08% and will go into effect in August, replacing the current limit of .10%. The .08 BAC has taken three tries from Representative Schad. He says the feeling of satisfaction in the bill's passage is dependent on the governor.

"Well I suppose that some-

thing like that is always little more joyous when you have worked so hard for it for so long, but putting that aside it was the right thing to do."

"We look forward to the governor signing this bill and putting it into law," Schad said.

In addition, there are several other specific changes that will be less noticeable but as important for some of the boating public, also coming in August.

There are some protections for the water from additional regulation. One section of House Bill 1715 states that cities and political subdivisions are prohibited from adopting any special rules and regulations that restrict the operation of personal watercraft in the state. The summary statement alludes to the fact that a city has to follow what the state says in regards to rules that are put in place. The change is a small way to ensure that rogue areas do not try to impose less or more restrictive regulations that those that are already on the state books.

Another new regulation for

August deals with an issue we have yet to mention, the Missouri State Water Patrol. There were a couple of major initiatives that they wanted to see passed. The first, and the less noticeable of the two, is requirements for the Missouri State Water Patrol Commissioner. The state now says that the commissioner has to have 10 years' experience with law enforcement duties similar to the water patrol. The commissioner could also have five years' experience in the patrol and qualify for the job. Water patrol members had asked that the provision be placed in so the likelihood that they would promote one of their own would increase. That aspect of the bill concludes our look at the major parts of House Bill 1715.

But that wasn't all that the water patrol and the general boating public wanted. Another August change, and more noticeable change, under a different bill will go into effect after efforts from another local representative. This change

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The 'Cats' are coming

Arrow Rock's Lyceum Theatre features Andrew Lloyd Webber's long running Broadway production June 6-18

by Darrel Willman

The lights are low as you take your seat; people are still arriving all around you, conversing in hushed tones. The curtains are drawn but you hear the occasional bump or shuffle from behind them. Showtime draws near and music begins to fill the theatre. Suddenly, the lights are dimmed and the stage is lit.

When the curtains unfold you are drawn into and immersed within the world of "Cats".

The Lyceum Theatre in Arrow Rock, Missouri will present Andrew Lloyd Webber's music and T. S. Eliot's story of the Jellicle Cats and their selection of the one who ascends to the Heavyside Layer. Described as 'A true musical theatre phenomenon', "Cats" was one of the longest running musicals on Broadway.

Theatre is like no other entertainment medium today. As in the open-air amphitheatres

of Greece thousands of years ago, thespians stand before the audience delivering their lines live, acting and reacting for and with their audience. Professional theatre is something everyone should enjoy. There is no editing here, no special effects—each show is fresh and unique-- one of a kind, just for you.

Since 1960, professional theatre has had a home in the sleepy little historic town of Arrow Rock, Missouri. Around two hour's drive from the Lake, the Lyceum Theatre brings Broadway-caliber shows to the area each season. This year, attendees have the opportunity to see shows like "Cats", "West Side Story", "On Golden Pond", "Arsenic and Old Lace" and others. While the Lyceum doesn't have the multi-million dollar budget of the New York shows, each is cast and then created from the ground up

by professional costume, set and lighting designers hired for each show. Casting calls take place in New York and other cities. The sets, costumes and makeup are designed in-house.

Bringing Broadway talent to a small town in Mid-Missouri, one would think, is a daunting task. Despite not having the budget or pay scale of major-metro theatres, the Lyceum does not have any problem in attracting top talent, according to Quin Gresham, Artistic Director.

"That is the question that we most often get. 'What did they have to do to get you to come to Arrow Rock?' We get resumes with significant Broadway credits on them—they are pros. And, many of them at the top of their game or well on their way. Basically, we offer them the job and they come here—fortunately we have a reputation in the major markets. When we're in New York, people know about us. It's not tough to get people out here. They know what the housing is, and what the shows are."

Unlike New York, where a show can run for months or years, each presentation at the Lyceum plays for just a few days, with months of preparation on costumes and sets.

In major markets, the actors often already live there, or rent housing for the duration of the show. The Lyceum Theatre then has a special challenge--and overcomes it by housing the cast during their stay in Arrow Rock.

Says Gresham, "We just finished our new housing facility last season, and it's wonderful—a 24-room complex that allows them to live comfortably. Everything they need is there."

"We spent a week and half in New York this year casting—and made appointments to see 300 people – we probably saw another 200-250 beyond that while we were there. We hired all of our first choices on "Cats" and at least seven or eight of our cast members were on the national tour of the show. Several others have done the show



"Cats" castmember Brendan Byrnes learns the makeup design for his character, Munkustrap, from Colleen Hefflin, Makeup Supervisor.



before. Our director was in the Broadway production."

Quin is in his fourth year as Artistic Director, acting and directing before taking on the overall production of the shows. Gresham is however, just the fourth Artistic Director in nearly 50 years. Those are big shoes to fill.

He agrees. "The impact that this organization has on this wonderful community is a lot of pressure. We are the main economic engine here in Arrow Rock. We bring people into town and they then patronize the restaurants and bed and breakfasts."

"Fortunately, I had some background in directing [and acting-- over 40 shows at the Lyceum]—but my learning curve has been pretty steep. Getting to know the technical aspects of the theatre, how the designers work, how all the technicians interact."

With Quin's re-organization, the theatre hired Managing Director Steve Bertani three years ago—to distribute the load and

responsibilities behind bringing shows like "Cats" to the theatre. The Lyceum also has a marketing coordinator—getting the word out can be difficult.

Gresham says, "We have the benefit of longevity on our side. This is our 48th season--almost a half-century of being around. People in the area know about us. But there are still people—as near as 15 minutes away—who don't know there is a professional theatrical operation right in their back yard. We can only draw so many audience members from our community—the population sign says there are 79 of them [residents]—we have to reach out to other communities, and market ourselves—and it's tough."

But the word *does* get out. People come from all over the state each year to see and enjoy the shows at the Lyceum, and for good reason. While Arrow Rock may not have the glitz and splendor of the New York

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Cast members rehearse the intricate dance moves in "Cats"

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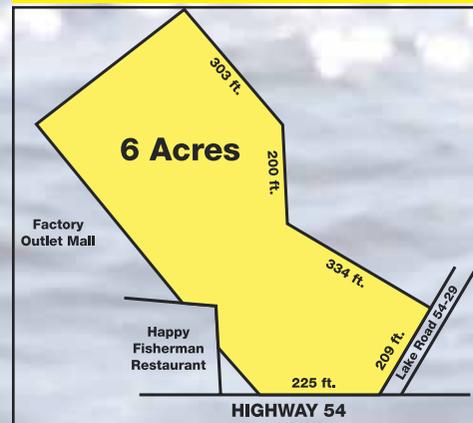
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Fuel prices, Federal regulations threaten harvesters

by Amy Bickel

The Hutchinson News (AP)

Alex Mazur has longed for adventure on the Great Plains of America.

His eyes flicker with excitement, like a boy with a new bicycle, as he looks up at a large combine at the shop located in the middle of Alden--thousands of miles from his native Scotland.

"It's a love of these big-boys toys," the 20-year-old said with a grin. "I can't wait to get started."

He heeded the call and joined a wheat harvesting crew that will make its way from the Texas/Oklahoma border to North Dakota. His plan is to see the world, or at least the Midwest prairie, from atop one of those John Deere machines.

So, on a late spring morning, with fields of wheat in Kansas still green, Mazur and nearly 30 others with Frederick Harvesting packed up their belongings. A caravan of 10 combines, 14 trucks and five campers prepared to leave the small Rice County town of Alden, population 168, and head south to Altus and Temple, Okla., to begin cutting wheat at the first stop on the roughly 1,500-mile trip.

They'll end the wheat leg around Labor Day at Minot, N.D.--60 miles from the Canada border.

Then it will start over as fall harvest begins.

Brothers Lance and Drew Frederick aren't much different from other custom harvesters.

A generation removed from the family farm, Lance started cutting wheat for others in 1983 as a way to get into farming.

His brother joined him a few years later.

They've answered the call of the harvest since, following the rhythm of the ripening wheat through Oklahoma, Kansas, Colorado, Montana and the Dakotas.

Today, Frederick Harvesting is run by Drew, 44, and Lance, 46, and their two families. Typically, they're not together on most jobs, sometimes more than 100 miles apart, splitting up the machinery.

Lance's wife, Lynette, helps run the operation and keeps everyone fed. Daughters Kassie, 18, and Karly, 13, also help bring in wheat and cook meals. Drew's wife, Connie, also

comes along and cooks. The couple's 19-year-old sons, identical twins Zach and Zayn, each operates his own combine, machines labeled No. 1 and No. 2.

Zach drives No. 1. He's a minute older.

An additional 23 people are employees. About 45 percent are foreign workers from Scotland, Australia, England, Ireland, Northern Ireland and Belgium.

They'll be part of about 350 custom harvest crews to make the long haul north, a number that has dwindled in the past 20 years

The number of people in the custom harvest profession--a career typically passed down

ick said.

Racing Mother Nature is the name of the game, he said. He doesn't fault those who have called it quits.

"It's a tough life," Lance said. "It's a very hard way to make a living."

In the past few years, equipment prices have skyrocketed. Fuel prices have more than doubled. There is more red tape to get foreign workers to the United States.

Now the federal government wants stricter requirements for a commercial driver's license, he said.

The changes would require a minimum 76 hours of classroom instruction and 44 hours

rural Midwest, he asks. That issue is still a few years away.

Now his concerns turn toward the crops ripening in the fields. He hopes he has some wheat to harvest.

Old-timers say North Dakota is the driest it's been in nearly 50 years.

As farmers there finish planting spring wheat, the lack of rain has Lance Frederick worried.

Minot, the last stop on the trip, is in the middle of an extreme drought.

If there is no wheat to cut, he doesn't make money. And he still has nearly 30 mouths to feed.

It's the same situation

back to Alden to cut it.

Drew said 2006 was the worst harvest he experienced, thanks to drought.

Yet that is the way of the world of anyone in agriculture. Inclement weather means a variable paycheck.

"It has its up and its downs," Drew said, noting he still enjoys it. When he first started, "it was the closest thing to farming we could do."

New combines sit in a half circle beside a few grain bins on the outskirts of Alden. Zach and Zayn Frederick have been working to get them ready to go.

They've been ready to go on the next harvest trip since they returned last year to start their first year at Hutchinson Community College. They've been on a harvest all 19 years of their life.

Now they're preparing for their 20th harvest.

"We always look forward to it every year," Zach said. "There's something about it that gets you excited."

Maybe it's the new crop situated before them or being with family. Or maybe it's just that their father's love of the land runs deeply through their veins.

Zach and Zayn's first harvest was the summer of 1989. They were just 8 months old. They rode around in the combine, strapped tightly in the passenger seat.

The boys recall going to the pool during a couple stops along the trail when they were younger. Mostly, however, they spent the days riding in the combine with their dad or with other crew members.

They were in junior high when they started driving machinery.

They didn't miss the summer ball games back home, the Fourth of July celebrations or anything else.

"We didn't play baseball," said Zach.

At Sterling High School, they participated in cross country and track.

Now they go to college, but come home every evening to help their father on the farm. In a year, they'll enroll at Kansas State University. But their plan is to come back to the farm, as well as help operate the



Thousands of acres of ripe wheat lay in front of the travelling harvesters.

through generations--continues to diminish.

The first mass exodus happened after the 2002 drought.

Back in the early 1990s, more than 1,000 crews made the trip, said Pam Shmidl, operations manager for U.S. Custom Harvesters, an agency based in Hutchinson.

It's not an easy lifestyle.

When it's time to cut, you cut. There is no 5 o'clock quitting bell. It doesn't matter if temperatures soar to the triple digits or the wind is blowing a little too hard.

Ripe grain waits for no one.

"It's daylight to 2 in the morning--whatever it takes to get the crop in," Lance Frederick

behind the wheel just to apply for a Class A CDL, which is required to drive a semi.

If it happens, the rule would take effect in three years.

Part of the problem, however, is employees change each year. Some come back, but most don't.

The U.S. Custom Harvesters Association estimated training and licensing cost at \$4,000 per driver.

"Some would go out of business overnight," Lance said of other cutters. "We'd probably still be here, but we'd cut back."

Then who would be left to cut the millions of acres of commodities that spread across the

at other stops. The crop is drought-plagued near Plains, Kan.--the first stop for Lance in the Sunflower State. Two stops in eastern Colorado--Platner and Cheyenne Wells--are amid moderate droughts, as well.

"I'm worried about Colorado," he said, noting that last year the crew cut a phenomenal harvest across the Wheat Belt. "One year you have a good crop at a farm, the next year, nothing."

Last year at Plains, the wheat crop averaged 73 bushels an acre.

Their farm at Rice County, however, should be in good shape, Drew Frederick said. He'll bring his part of the crew

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Sound too good to be true? Well, it isn't. These are just a few of the advantages of ceramic coating, a product that is quickly gaining popularity with homeowners in the Midwest. Available in an unlimited variety of colors, ceramic coating

is a highly specialized, chemically-formulated exterior wall coating system. It forms a protective shield on your home that can withstand even the harshest weather conditions and provides unsurpassed corrosion and mildew resistance.

Comprised of highly-reflective UV blocking microspheres that can fill holes conventional paints can't reach, it creates a "breathable" barrier on your home that can expand and contract. The result is a maintenance-free coating that will reduce energy costs, provide long-lasting protection and add curb appeal to your home.

Part of the product's longevity relies on surface preparation a three-step process that will protect your home for years to come.

First, all dirt and grime are removed from the exterior of the home.

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This includes any mold and mildew that might be on the surface.

Second, a primer is applied which permeates the substrate, waterproofing the surface. It also acts as a bonding agent for the ceramic coating.

Finally, the ceramic coating is applied to all surfaces. When the application process is complete, you will have invested wisely knowing that you'll never have to paint your home again, and that it has curb appeal that cannot be denied.

When you think it's time to get rid of your paint rollers and brushes, or you're just beginning to build your home and want a finish that will last, you can call the professionals at Rhino Shield at 888 RHINO-41 (744-6641) for a free home inspection. You can also visit www.rhinoshield.net for further product information. We back our product with a 25-year warranty!

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Lake of the Ozarks, Missouri

Harvesters threatened

continued from page 6

family's custom harvest business.

"A lot of people don't get to work with their dad," Zayn said, saying he thought the custom harvest experience has made their family close-knit.

Their father, Drew, said he wants them to be happy, even if they choose to come back to a way of life that isn't always easy.

"I want them to enjoy whatever they do," Drew said.

"I'm ready to get started"

With a week left before they leave, crew members finish polishing and repairing farm trucks, combines and other machinery. Decals that read Frederick Harvesting are put on the new combines.

Lance Frederick's cell phone keeps ringing. So does the office phone. Dealers call with parts. Fuel suppliers call about deliveries. Frederick said he spends hundreds of thousands of dollars each year in supplies to get ready for the trip.

He looks out his office door

at the sundry of activity. Much of his crew arrived in mid-April to help prepare for the work. They took driving tests and practiced loading and unloading combines. They even practiced hauling grain from Alden's elevator.

But there still is much to do, Lance said. Downtime is rare.

Since fall harvest ended around Thanksgiving, Drew and Lance, their families and a few full-time employees have been busy getting everything ready for the 2008 trek.

Crew members began leaving Monday. Drew was to leave

Wednesday. Lance said was leaving Friday.

"Every day this week combines will be moving south,"

Lance Frederick said.

Twenty-five harvests have passed. Despite the stress, Lance is ready for the next one.



No set hours for the travelling harvesting crews that cross the Midwest each season. They work until the crop is in, ripe fields waiting for no one.

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Missouri student loan agency ending interest rate breaks

By David A. Lieb

Missouri's student loan authority plans to stop offering discounted interest rates next month because of financial pressures that are forcing it to seek federal help to continue serving new borrowers.

The Missouri Higher Education Loan Authority will quit offering its current interest rate breaks for new borrowers who pay with automatic withdrawals and for students entering public service professions, such as teaching, law enforcement and nursing.

The changes will take effect for loans issued after June 1.

"We're still committed to loan forgiveness programs and borrower benefits. Unfortunately we're not going to be able to do it in the form of reduced interest rates promised for many years to come," Executive Director Raymond Bayer Jr. said Tuesday.

The decision was made at a board meeting Friday, he said.

The cutback in borrower incentives comes as the Chesterfield-based student loan agency--for the first time in its 27-year history--is turning to the federal government for help financing its loans.

Bayer said the agency plans to tap a U.S. Department of Education line of credit for several hundred million dollars to finance loans made during the next school year.

The student loan industry has experienced financial pains in recent months, due partly to a 2007 law that cut its federal subsidies and partly to the credit-market crunch that has made it more difficult for lenders to package and sell loans for a profit.

Missouri's loan authority has added pressure on its resources. Under a 2007 law backed by

continues on page 46

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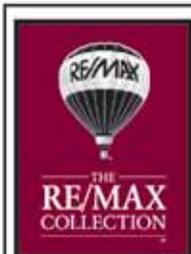
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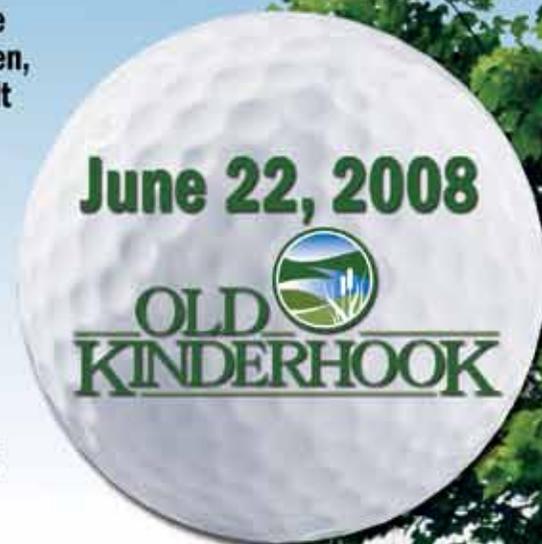
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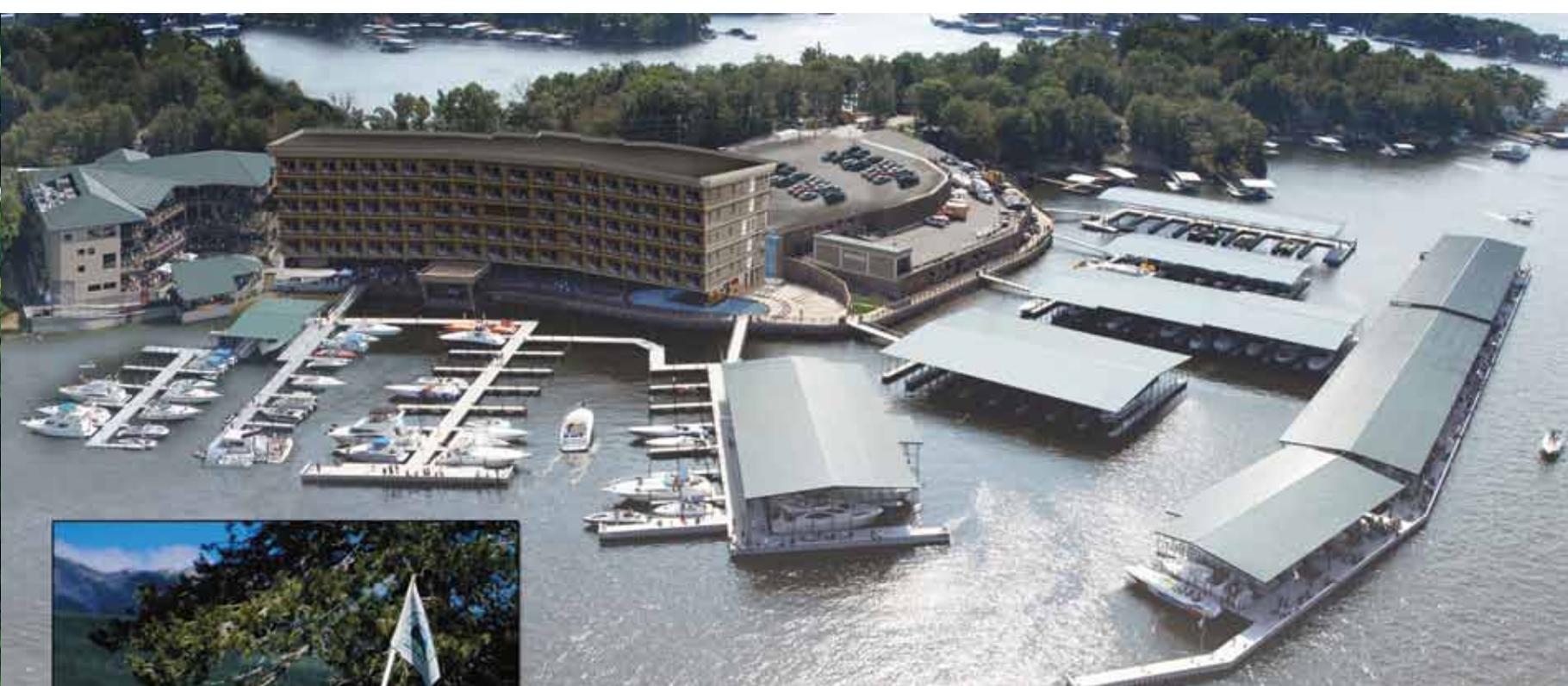
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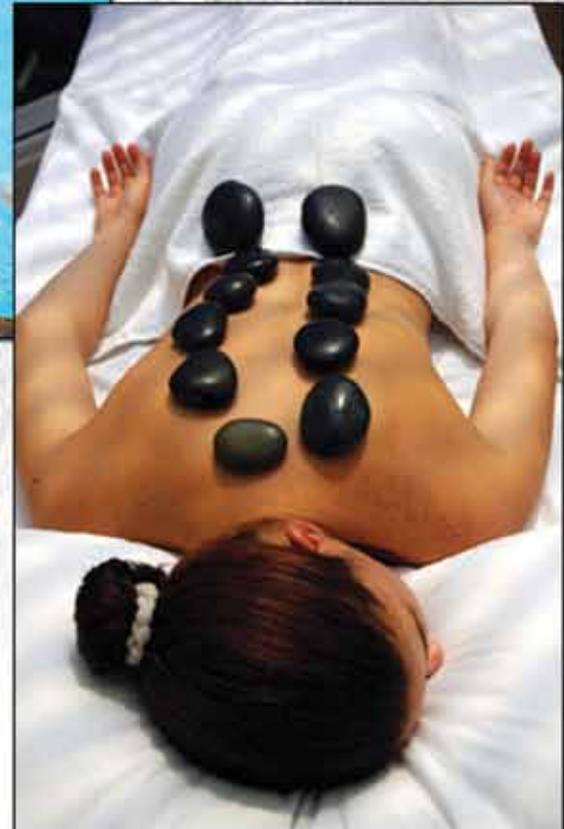
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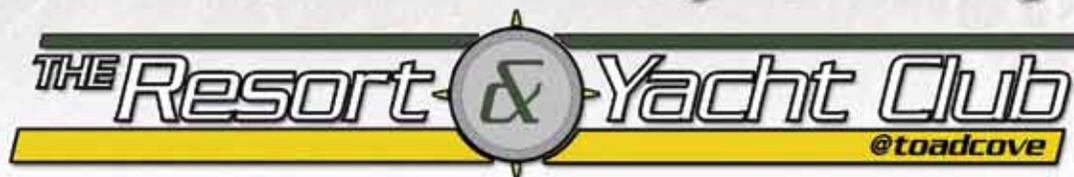




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Representatives bring New Laws

continued from page 3
will affect the Lake of the Ozarks, in this writer's opinion, the most long-term.

House Bill 1715 from representatives Cooper and Schad had asked that a cap that was put in on hiring for the water patrol be removed. Statewide, a 99 member cap was in place as a result of some political oversight. Lake residents were promised more. House Bill 1715 had the provision to remove the cap eliminated but Missouri Senator Chuck Purgason got the removal onto a consent bill and a simple vote eliminated a simple problem. The number for that consent bill was 1187.

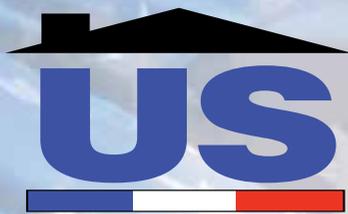
And here's why the effect of that consent bill will be unfolding for several generations to come. A decision will soon be made on whether or not to continue issuing private no wake buoys. If the patrol decides to stop that practice, in a couple of years the number of calls for violations of the no wake and

100 foot rule will require that the patrol have more officers on the water. Currently they operate with around 19 members on the water. That number could go to 25 or higher.

Also the water patrol will soon be seeing some federal regulations that could increase the scope of their enforcement. The Transportation Workers' Identification Credential will be required for all six pack boat operators by the U.S. Coast Guard. Unless the U.S. Coast Guard comes down on a more regular basis the enforcement of new federal regulations may fall squarely on the patrol.

And that increase in staffing may also bring something else down the road, more rules. Add in a possible boater's license, which is purely speculative at this point, and you have a whole new realm of rules. So, whatever the future holds, once the governor signs House Bill 1715, everything on the water begins to change.

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Master Gardener 2nd Annual Garden Tour "Art in the Garden"

This year's Garden Tour will be held Saturday June 7 from 10am until 4 pm. The tour which will showcase four local private gardens is open to the public and will be held rain or shine. The web site is: mggardentour.tripod.com

The four gardens each represent a different type of gardening-- complete with inspirations and vivid examples which will help you develop your own gardening inspirations. Notepads and cameras are encouraged. Guests will be exposed to water gardening, ways of managing difficult shorelines as well as ways of dealing with the particular soil and climate unique to our portion of God's green earth. Several Master Gardeners will be on site to answer questions and provide general assistance.

As last year, the day would not be complete without the addition of artists and musicians featured at each of the gardens. Local painters will be demonstrating their talents while offering paintings for sale. It is an added pleasure to have an enjoyable story to relate about your art acquisitions! To enliven the garden experience, local musicians will be performing throughout the day. Guitarists, duets, and strings are just a few of the offerings. In addition, our signature Tee shirts and garden flags will be on sale at each garden.

It goes without saying, that it is helpful to consider the charitable causes the Garden Tour

supports.

The Master Gardener organization will receive a portion to fund their numerous gardening and landscaping projects throughout the lake area. Medical Missions for Christ, a non profit organization of medical personnel, will also receive a portion to support their local free clinic. The Brush and Palette Scholarship Fund will be included as well as the local Lake Area Strings Organization.

Tickets can be purchased from any Master Gardener or Medical Mission for Christ Board Member. In addition, several area businesses will have tickets for sale. The tickets are \$10.00 in advance and \$15.00 the day of the tour. Advance tickets may be purchased at the following locations:

- All Central Bank Locations
- Shady Gables Tea Room, Versailles
- Eldon Drug Store, Eldon
- Bella Donna Salon, Osage Beach
- Profiles Hair Design, Lake Ozark
- Marilyn's Nursery, Lebanon
- Camdenton Lawn and Garden (formerly MFA), Camdenton

Last year the tour was a great success. The Master Gardener Organization's explicit mission is to educate the public about the benefits of gardening. We feel this event is the essence of what we are about.

Again, for more information on the web: mggardentour.tripod.com

Come join us, meet our members, and be as excited about gardening as we are!

Glencove Marine's Steve Stoufer honored

Stoufer began his career at Glencove Marine in May 2003. He is a Service Technician at the 3mm location off of Carol Road. Stoufer is certified in both Volvo and Mercruiser service. He also serves as Glencove Marine's new boat preparation specialist, making sure that incoming products are thoroughly checked over for quality assurance, as part of Glencove's NMMA 5-Star certification program.

Glencove Marine has five locations around the Lake of

the Ozarks, providing boat and personal watercraft sales, service and rentals. Glencove Marine is a proud member of the Lake of the Ozarks Convention & Visitor's Bureau, Lake Area Chamber of Commerce, Better Business Bureau, Lake of the Ozarks Marine Dealers Association, Missouri Marine Dealers Association, National Marine Retailers Association, Adopt the Shoreline and the Horseshoe Bend Special Road District Adopt-A-Road program.

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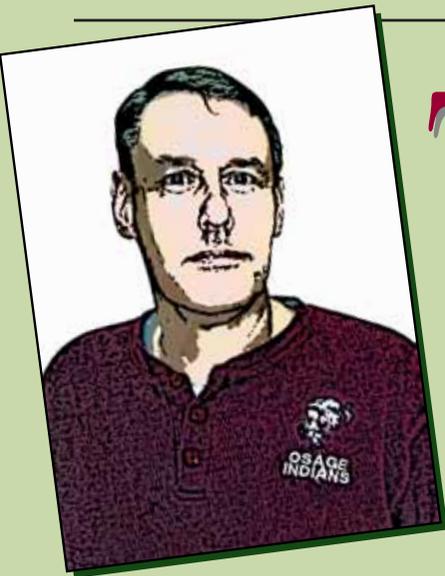


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Enclose Entry Fees and Mail by June 11 to:
Dan Henderson, School of the Osage
636 Hwy 42, Osage Beach, MO 65065

Tom Jones was tireless in his support of School of the Osage. He was an active classroom speaker, statistician and record keeper, booster club officer and member of the KQUL 102.7 broadcasting team.

This event is being established first to provide a Memorial Scholarship in his name beginning with the class of 2009.

Any additional funds raised will be used to help with OFL youth football needs. Tom loved Osage. He loved the game of golf when he had time to play.

Please join us in remembering him on Saturday, June 21.

Saturday, June 21

Dogwood Hills Golf Course
4 Person Scramble
8am and 2pm Shotgun Start
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SPECIAL SUPPLEMENT TO THE LAKE OF THE OZARKS BUSINESS JOURNAL

**Thinking of a boat loan?
Here's what to expect**

Mike Gillespie gives us some insight into what to expect when financing your new boat. Page 21.

Dealers pick the best

With so many mid-size boats to pick from it's hard to choose. We let the dealers tell us which ones are the winners in their eyes. Page 18.

**Condo Hotels**

It's not just going fast, it's the lake lifestyle, and what better than living on the water? The story begins on page 22.

**Bygone Boating**

Before there was fiberglass, boats were made from wood. Mike gives us a look at the early years of the Lake's pleasure boating. Page 26.

**MSWP Colonel Rad Talburt**

Mike Gillespie talks with the head of the Missouri State Water Patrol. Page 25.

**Lake of the Ozarks gets the
Sea Ray party started**

Nancy Hogland tells us about the celebration that is Sea Ray's Aquapalooza. Page 20.

BOATING

on the Lake of the Ozarks

Mid-size boats compared: Dealers pick their favorites

With so many boats to choose from around the Lake, it may be tough to pick just one.

While the results may be influenced as far as brand, we asked dealers to give us their favorite among the models they sell.

by Nancy Hogland

MarineMax's Sea Ray 300 Select EX promises super-sized fun

Touted as Sea Ray's new flagship of the manufacturer's Select EX series, the 300 Select EX has been described as a "progressive runabout with the muscle and sophistication of a luxury sports car, elevating state-of-the-art to work-of-art levels."



300 Select EX

It certainly seems that Sea Ray thought of everything when designing this boat.

An integral swim platform with concealed stainless steel swim ladder and swim platform storage make for easy boarding after an afternoon spent anchored and floating on rafts.

Its spacious cockpit provides a back-to-back sliding lounge to port across from an adjustable, oversized bucket helm seat with flip-up bolster and armrests. A refreshment center includes stainless beverage holders, a wet bar with solid surface countertop and stainless-steel sink, faucet, grab handle and tip-out trash receptacle. An optional 12-volt refrigerator and optional barbecue can make on-water meals even easier. A stowable table with dedicated storage up front completes the set-up.

Additional seating is provided with a U-shaped cockpit lounge that backs up to the

transom, where snap-in cushioned seats line either side of the walkway. These features, combined with two aft-facing seats that look out over the water and wrap-around bow loungers with angled back rests, molded armrests and a built-in cooler all guarantee an enjoyable – and comfortable – day on the water for you and your friends and family. And indirect blue underwater LED lights put off a glow that will light up your evening.

The sleek, sophisticated dash includes a standard chart plotter with five-inch display and the wood-accented wheel is outfitted with Vessel Control System thumb pads to manage the SmartCraft diagnostics and functions of the Clarion stereo

with a CD player, MP3 port, amplifier and six speakers.

The Sea Ray 300 Select EX also features a lockable enclosed head area with easy to clean molded fiberglass liner, sink with pullout shower sprayer, mirrored cabinet and Vacu-Flush head system. The door has a folding hinge to keep it from banging open and closed, important on the busy waters at the Lake.

The roomy ski locker hatch, lined with PVC diamond thread for grip, includes a double-finished component with gas struts to hold the door up while you pull toys. Clips for dock lines are underneath the hatch.

Best yet, purchasing a 300 Select EX provides automatic membership in the Sea Ray Owners Club which allows participation in several special events throughout the year

For more information contact MarineMax at 573-348-1299 or visit www.marinemax.com.

Glencove chooses the Formula 310 Bowrider for fun-filled days at the Lake



Formula 310

The Formula 310 Bowrider, the newest addition to the Formula family, has the power to satisfy day boaters who know what they want in spirited, fun-loving moments at the Lake of the Ozarks.

Brian Pecenka, general manager of Glencove Marine chose the 310 Bowrider because of its flexibility and capacity – the 310 Bowrider can seat up to 12 adults safely and comfortably.

At 31' with a beam of 9' 6", the 310 BR advances the hallmark layout of Formula Sun Sports with fresh, creative updates. All popular cockpit features of the 310 Sun Sport are included, and the roomy, adult-friendly bow area makes the most of space. Traditional bow seating alternates with an arrangement of two forward facing seats designed so feet are placed comfortably on the cockpit sole.

Designed to spend all day on the water, the comfortable aft lounge arrangement with stowable table invites spur-of-the-moment entertaining and easily converts to a large sunpad. The swim platform is a unique feature that adds to the fun of being on the water. After dropping anchor in a quiet cove, the kids can play in the water off the swim platform, and parents can supervise from the convertible sunpad or aft facing seat.

The molded wetbar with stainless sink and hinged Corian® countertop plays right along, and in place of the standard cooler, a stainless-front, pullout refrigerator with individual racks for food and beverages is available. As usual, polished drink holders are within

easy reach of everyone aboard.

The 310 Bowrider is a great performer for any boat enthusiast. It achieves speeds ex-

ceeding 50 mph, yet rides flat at 30 mph for great visibility after dark. In addition, it can be easily docked in 12-foot-wide slips. Its handling and versatility lends itself well to a new boater, as well as the seasoned captain. Each solid, satisfying ride delivers another exciting adventure for boaters on the Lake.

Formula technology updates include iPod™/MP3 ports at every cockpit dash, LED cockpit, transom lighting, colored, dimming arch lights. Optional blue LED underwater lights



Cobalt 302

lend a fascinating glow around the boat. The 310 also offer the new option of low-maintenance, teak wood grain-finish decking on the swim platform and cockpit sole. Formula's wide selection of durable exterior colors and graphics invites owners to choose the combination that best suits their personal preference.

For more information, contact Glencove Marine at (573) 365-4001 or visit www.glencovemarine.com.

Village Marina and Yacht Club picks the Cobalt 302 Bowrider

Following in the time-honored Cobalt tradition of functional luxury, the 302, the largest bowrider in Cobalt's fleet, will provide an unforgettable boating experience while bringing something else to the plate. The 302 is available with twin 425 horsepower Mer-Cruiser 496 Mag High-Output engines on dual-prop Bravo 3 sterndrives.

But it's not just the muscle that makes this boat stand out from the rest – it's also the beauty and functionality found in even the smallest of details.

The starboard side walkthrough changes the cockpit layout by providing a large L-shaped settee to port and a wide sunpad adjacent to the walkthrough. This unique configuration allows family and friends to sit together and share conversation. At mealtime, a table, mounted on a hinged stainless steel gooseneck pedestal, flips out from behind the settee. No assembly required! A tip-out trash can, wet bar with standard refrigerator, large sink, and Corian® countertop forward and starboard makes

the set-up complete.

After lunch, with a few flips of the seat backs, the 302 quickly converts into a sun-seeker's delight!

The 302 also provides convertible bow seating, with removable seat sections port and starboard. With seats in place, the 302 offers two long recliners to relax in the sun, or seating for five. With the seat sections removed, the bow provides two forward-facing seats

continues on page 23

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A two night offer

- A deluxe guest room for two nights at The Lodge for 2 people.
 - \$150 credit to be used at the Lodge, for any recreation amenity, gift shop or food and beverage.
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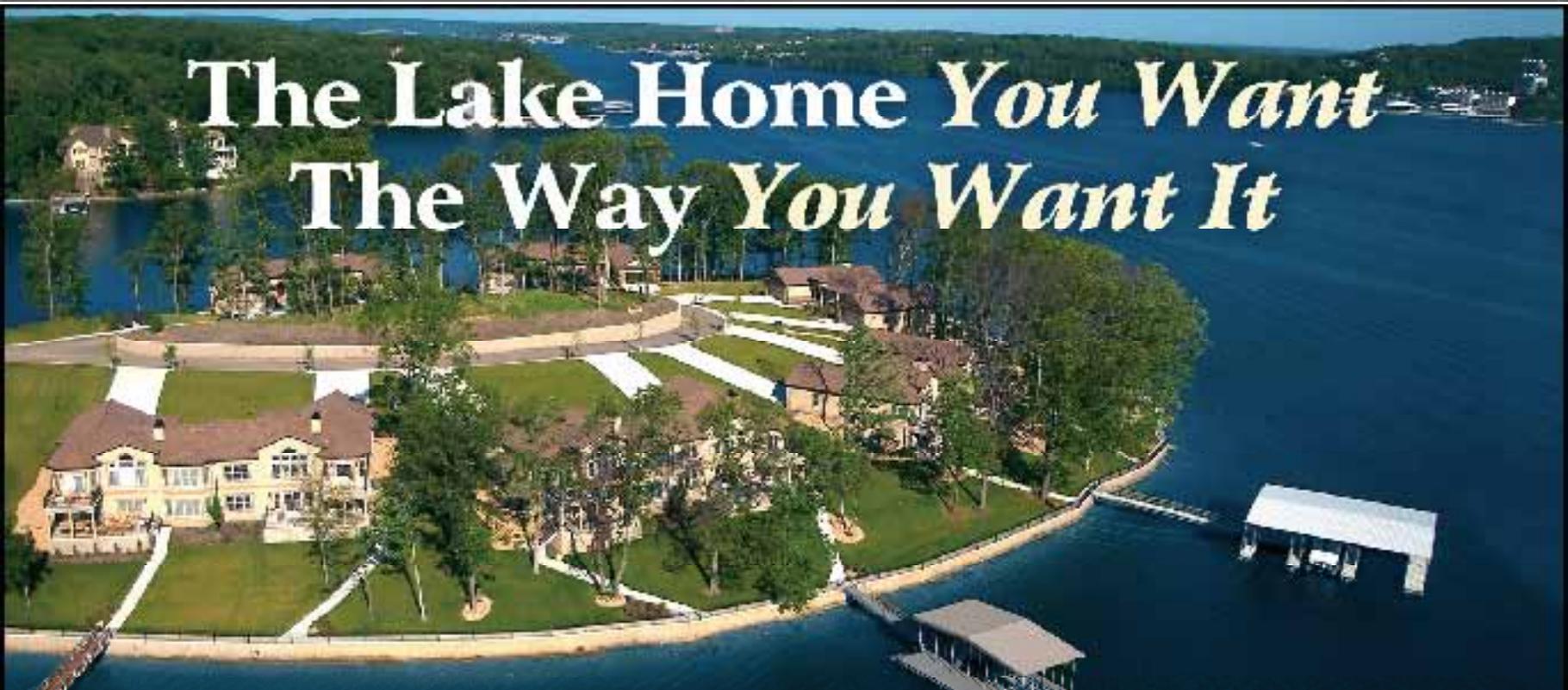
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Lake of the Ozarks gets the Sea Ray party started

by Nancy Hogland

All boaters are invited to celebrate life on the water at AquaPalooza, the world's largest on-water party, sponsored by Sea Ray boats. In its third year, this "super-sized shindig," to be held the last half of July at

more than 150 other lakes, rivers and harbors throughout the world, is destined to be bigger and better than ever.

MarineMax Missouri will be hosting the signature AquaPalooza event July 18 thru 20 here at Lake of the Ozarks.

"In the past, this has always been a one-day event," said event coordinator Teresa Riley, "but, when Lake of the Ozarks was chosen to host the national event, we decided to extend the celebration throughout the entire weekend."

The weekend will kick off with a Friday evening concert at The Horny Toad at the 7 mile marker of the Osage. Liverpool, a Beatles tribute band, is scheduled to perform at 9:30 p.m.

The party gets started at noon on Saturday at Coconuts Caribbean Beach Bar and Grill, at the 7 mile marker of the Gravois. A variety of bands will perform on stage all day long with a headlining performance by Third Eye Blind and a fireworks display at dark. There will be games, prizes and activities scheduled throughout the day both on land and in the water.

On Sunday, AquaPalooza moves back across the Lake to MarineMax Port Arrowhead. Boaters are encouraged to participate in the MarineMax photo scavenger hunt, where they will be asked to shoot digital pictures of easy-to-find items and places around the Lake to compete for prizes. The weekend's festivities wrap up with an evening Eddie Money concert at the Horny Toad.

fered and the lifestyle afforded by owning a Sea Ray.

The first year, 82 on-water parties were held world wide with 20,334 registrants and guests attending in 4,369 boats. Last year's bash drew more than 10,000 boats and 30,000 guests worldwide to 120 events - 43 percent more boats and 42 percent more attendees than the 2006 inaugural event. Because of the party's success, organizers are expecting an even larger turnout this year.

"Whether you're new to boating or a seasoned captain, AquaPalooza is for all people who love life on the water. Last year, one out of every three attending the events owned a brand other than Sea Ray, and the party wouldn't have been the same without them. AquaPalooza is all about boating, great tunes, explosive fun, and togetherness with family and friends," Noyes said.

Riley asks that all boaters who plan to attend the party register online at aquapalooza.



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Originally created as a Sea Ray owners' event, AquaPalooza quickly grew, including all boaters and boating enthusiasts who wanted to take part, no matter the brand of their boat.

Rob Noyes, vice president of marketing for Sea Ray, said in a company press release that the idea for AquaPalooza came from a desire to let all boaters - or boater-wannabes - get a closer look at the models of-

com, where more information is provided. Those who plan to enter the digital photo contest need to pre-register by calling 573-365-5382.

MarineMax Missouri will be hosting two other AquaPalooza parties this year - one to be held July 26 on the Mississippi River near St. Charles and the other set for Aug. 2 at Table Rock Lake. More information about those events is also available online.

Thinking of a boat loan? Here's what to expect

By Michael Gillespie

Some say that boat sales are entering a downward spiral. But that's not necessarily the case here. Lake of the Ozarks has always defied national sales trends. There are plenty of new and used boats moving on the market and area dealers are more than willing to go the extra mile to satisfy their customers. And that includes working with the customer on getting a loan. Financing is readily available, especially for those who have been careful with their credit in the past.

The first thing to know is how much of a boat you can afford.

Scott Harrison, financial specialist at Glencove Marine, says that the way to determine affordability is to calculate your debt-to-income ratio. "A good debt-to-income ratio is around 20 to 25 percent," he says. "Then the amount borrowed is established on what the customer can actually afford."

Denise Wolberg, financial consultant at Kelly's Port, explains that credit card debt in comparison to credit limit is also scrutinized by the lender. "If your debt ratio on your credit card is much more than 35 percent, that can be harsh," she says. She advises her prospective clients to keep their actual credit card debt under 30 percent of their limit.

Credit scores, the subject of so many television advertisements, also come into play. Credit scores, also called FICO scores, are based on an algorithm that takes into consideration such things as late payments and collections, current debts, length of individual credit accounts, and type of credit. Scores can range between 300 to 850. Wolberg says that the marine lenders she works with have their own qualifying score when considering a loan: "On an average, there are some lenders that won't even look at a loan if you are below a 660. And then we have others who will go 620 and bankruptcies, but they are considered more high risk and the terms and rates change accordingly. In an ideal world, if you're north of 700 you're going to be okay.

"A high percentage of our loans are financed with proof of income waived. It's not un-

til you get into the much larger dollar size boats that financials are required, and even that is negotiable depending on the strength of the client. If you are 760 FICO score or above, and you're whole credit history and debt ratio is in line, then there are programs where we can waive proof of income."

"It's not sub-prime loans and mortgages that have directly affected us. I think that marine lenders are affected by the market in general. As a result of people who are going through mortgage crisis, they are probably a lot more conservative now.

"However, the marine lenders understand the value of boats and continue to have very competitive rates and terms. Average terms are 15 years. Our lenders offer programs for all levels of qualified buyers. Although the rate and cash down requirements may vary accordingly, the key is each individual's affordability and finding the right boat for the buyer, as well as the right financing.

"If you were to consider life a totem pole, you have your home, your car, and then you have your toys. Our banks know that this is a recreational luxury item. And they know that even somebody with the strongest credit could encounter financial strains. And if they did, their boat is the first to go, not their home and their car. So, with what is going on today in the market, the banks are tightening up. They are walking away from the riskier clients."

Most area marine dealers seek loans for their customers through national lenders that specialized in boat and RV loans. One of those national lenders is Commerce Bank. Len Metzger is senior vice-president of dealer services at Commerce. He says that his firm makes boat loans in the range of \$7,500 to \$300,000. When asked for the lender's perspective, he responded: "The fact that a boat is considered a luxury, you want to ensure that the consumer has got the extra discretionary income to buy initially, and then maintain a purchase that they don't technically have to.

"One of the things that we look at and consider today

would even be gasoline prices. With fuel prices being what they are, once they've bought it, can they maintain it?

"When we're making a decision to grant somebody a loan, we will look at a number of criteria. We'll look at credit scores. Our scoring today on where we would approve or deny is relatively unchanged from where it was a couple of years ago. Having said that, in a down economy, people tend to become more delinquent more often on all types of obligations, and as they become delinquent their scores decline, and they may not get the same score that they would have had previously. A lower score will require a higher interest rate. And a lower score may require additional down payment.

"One of the other variables that we consider is the advance rate — the loan to value rate — what the customer has in it via down payment or trade versus what the bank's got in it. Advance rates throughout the industry have declined overall. To illustrate, if we would have taken a unit that had a whole-

sale dealer cost of, say, \$100,000 — in the past we may have lent up to \$120,000. Whereas today that advance rate might be \$115,000 — 115 percent of dealer cost. That means the customer has got to come up with a little bit bigger down payment. As sales have slowed, values have also declined — it's a supply and demand issue. As those values decline, we want to make sure that the consumer has a good position in the value of that collateral."

Local banks, too, offer boat loans, and depending on one's situation, they may be a reasonable alternative to seeking boat financing through a dealer. Tony Halderman, assistant vice-president at Central Bank of Lake of the Ozarks, says that his bank does not use credit scores as a basis for a loan decision. "There are many factors that we consider when we're looking at somebody's application and it basically goes back to the five Cs of credit: collateral, capacity, credit history, capital, and conditions." Halderman places emphasis on one's capacity to repay, which

is partly determined by a debt-to-income ratio of 40 percent maximum.

Halderman says that convenience is another reason why some buyers prefer local financing. "If you're looking to get something paid off, and you want to know where to send your payment to, or where your title is at, all that information is going to be here and easily accessible. We are definitely competitive with our local market and I think we're competitive with national lenders. We have people walking into our bank all the time wanting boat loans, so I'd say if we weren't competitive those customers wouldn't be coming in."

Those who think the economy has hurt their ability to buy the boat of their dreams should keep a couple of thoughts in mind. Lenders want and need your business. They will work with finance officers to get your loan, even if you have a lowered credit score. And as Commerce Bank's Metzger points out, we may be going through a downturn in the cycle — but a cycle simply implies that we're going to have good times ahead again.



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"Helping you keep more of what you make!"

Condo hotels come to the Lake

by Jennifer Bondurant

If you frequent the beach scenes on the East or West coasts, you may be familiar with condo hotels, but for many Lake of the Ozark residents and visitors, the term is a new one. Visit the Lake this summer, however, and chances are you'll hear a buzz about this real estate option. The offering may be a new one for potential Lake condominium buyers, but the ideas behind it come down to good, old-fashioned hospitality and a package deal: ownership, lifestyle and rental management.

"A condo hotel combines condominium ownership with the amenities and services of a hotel and an optional rental management program," says Peter Brown, president of Four Seasons Homes and vice president of the Four Seasons Group. "You find key differences between a traditional condominium and a condominium hotel in the list of services that are offered."

Avila Condominiums at the Lodge, being built by Four Seasons Homes and part of the Four Seasons Group, and the Resort at Toad Cove are two new condo hotels under development at the Lake. The Resort at Toad Cove expects to welcome its first owners and guests in June, and Avila expects to open in July.

"It's not at all like a condominium," says Merlyn Vandervort, owner of Millenium Construction, developer of the Resort at Toad Cove and owner of the Horny Toad Entertainment Complex. "You wouldn't think of it as a condo project when you see it. It's geared more toward a resort hotel."

The Horny Toad Entertainment Complex has built a reputation as one of the Lake's top party places, providing great food and live music right on the water. The Resort at Toad Cove will be an extension of that environment, a luxury, waterfront boutique resort that caters to an adult crowd and also creates a high-end destination for corporate business retreats.

For the Four Seasons Group, Avila allows the Lodge of Four Seasons waterfront resort to add a new and improved room offering to its current list of inventory. Approximately 100 of the resort's least favorite rooms will be eliminated to make room for more desirable accommodations with upgrades such as granite countertops, gas fireplaces, flat-panel

televisions, full kitchens and luxury baths.

"This is the first new product built on Lodge of Four Seasons property in 28 years," Brown says. "It's exciting for us to continue development and improvements - Avila will lift our overall property. For the buyer, this wave of change keeps up with the real estate market and changing leisure market - it's a great way to own a second home."

Brown and the Four Seasons



Avila Condominiums at the Lodge

Group studied the growth of other condominium hotel projects in comparable markets and spoke with legal experts about the industry's particulars before beginning construction.

Vandervort also cites changes in demand as a reason behind his development. "The Lake is really needing a high-end, luxury resort. We decided on a condo hotel because there were already a lot of patrons and customers that wanted to be involved," says Vandervort. "Fifty percent of the calls we get at the Horny Toad ask 'Where is the closest hotel?'"

The condo hotel plan allows a developer to build a more luxurious hotel, according to Vandervort. "Selling units offsets part of the costs in the beginning," Vandervort says. "The units are nicer, much more luxurious than just a hotel room."

Brown points out that condo hotels can vary widely in size and style, but still fall under the same broad definition. Offering two-bedroom, two-bath condominiums that can sleep six, Avila presents the ultimate lifestyle for the Lake-goer that wants to enjoy a family atmosphere, plus some of the area's top recreations: golf, spa and marina. Located on the Lodge of Four Seasons property on Horseshoe Bend, the 146 1,250 sq. ft. condominiums are the first of a multi-phase Four Seasons development project.

In addition to on-site welcome center and swimming pool, Avila owners and guests have access to

Lodge of Four Seasons facilities. On-property transportation delivers guests to their golf courses, Spa Shiki, the Lodge marina; Resort Designs; Mist Lounge; HK's and more. The property is affiliated with RCI, giving owners the option to exchange lodging with 4,000 properties around the world.

"People don't want to mess with the headaches of owning a traditional condo," says Tom Cross, Avila community repre-

sentative. "With Avila, they get unmatched quality construction, more amenities, more service and pampering. With on-site maintenance for upkeep and the option of daily maid service, they get to enjoy every minute of their stay at the Lake."

Service is also a key to the



Resort at Toad Cove

Resort at Toad Cove's plan "The level of service offered will be unequalled," says Mike Barnett, general manager. Barnett brings experience from working with Starwood and Hilton properties, as well as management experience with Clayton on the Park, formerly an independent, luxury, mixed-use property in St. Louis.

Featuring six floors with lake views on either side of the building, the Resort at Toad Cove provides convenient access to the Horny Toad through an enclosed hallway. The Resort at Toad Cove's concierge will take care of tee times, dinner reservations and more, and owners and guests

will enjoy such perks as turndown service and valet service.

Barnett says every element within the resort is top-of-the-line, with "the kind of accoutrements you would find in a resort area like Scottsdale, very high-end, very luxurious. We've left no stone unturned."

With flat-screen televisions, surround sound, king-size beds and leather sofas, the 116 studios and suites of the condo hotel will be complemented by amenities such as 10,000 sq. ft. of meeting space, a multi-media room, banquet room, spa, lobby bar, boutique shops and more. The Resort at Toad Cove condominiums range in size from a one-bedroom studio (412 sq. ft.) to the master deluxe suite (1033 sq. ft.).

Capitalizing on its lakeshore location, the partially enclosed heated pool will feature a swim-up bar, waterfall and two whirlpools, plus a thermal heated floor. Owners also have the option of renting a boat slip at the marina.

Barnett believes you get what you pay for. He says the Resort at Toad Cove will set new territory in regard to price points for rooms and the Lake of the Ozarks market is ready to pay the price for the luxury experience that the condo hotel will offer.

"You don't just stay for the room," comments Barnett on the

condo hotel appeal. "You stay for the experience."

Is the Time Right for Condo Hotel Real Estate?

For the developers, the condominium hotel may be part of a larger resort development (and the environment and amenities are definite, deciding-factor perks), but for prospective buyers, the purchase is still about real estate. With the real estate market still reeling from declines in 2007, the decision to build more condominiums at the Lake may look like risky business. But the local developers say it isn't so. "You can't time this type of development with the market," says

Brown, noting that fluctuations in the market are part of constant cycles.

Overall, the Lake area real estate market has fared well compared to national statistics. The National Association of Realtors reports that sales of existing condo units were down 22 percent in March compared to a year earlier. The Lake of the Ozarks Board of Realtors reports an 11 percent drop in total annual condominium sales between 2006 and 2007. The dip in sales reflects the overall decline of the area's real estate market; home sales also dropped by approximately 11 percent.

Analysis by the National Association of Realtors released in May predicts that home sales and prices will pick up in 2008, depending upon geographical area. Judging from the area's even real estate performance over the past few years, the Midwest is likely to experience home price gains in the 20 to 30 percent range over the next five years, according to Lawrence Yun, chief economist for the National Association of Realtors said.

Brown, who has served on panels at two different national condominium hotel symposiums, says condominium hotels are growing in popularity with second home owners because they provide second home ownership benefits without maintenance hassles, and the optional rental program can offset some ownership costs. Utilizing rental management creates an efficient investment opportunity, but potential rental income is about offsetting costs, not creating positive cash-flow, Brown says.

"Condo hotels are a much more efficient and cost-effective form of ownership compared to traditional condominiums," Brown says. "With a condo hotel, you own your second home in a great location with all the amenities you could want, but minimize your investment through the rental program."

Barnett expects that most owners at the Resort at Toad Cove will go on the rental program to make the most of the days they aren't using their condo. "Our buyers are people with discretionary income who may be here one week, but spending the next in California or on the Cape," says Barnett.

Vandervort says that condo hotels offer an advantage above other condominium rental management companies by bringing in both groups and leisure guests. Lagina Fitzpatrick, director of sales at the Resort at Toad Cove,

continues on page 30

Dealers choose their mid-size boat favorites

just ahead of the windshield and an aft-facing bench seat for two more people as well as more deck space.

A spacious head, with a door cleverly concealed in the dash, includes a standard Porta-Potti, plumbed to a deck fitting for dockside pump out.

Storage is also a key to the 302's popularity. A huge compartment under the helm includes custom hangers for life jackets and wetsuits. Numer-

ous additional storage compartments are found throughout the boat, including lots of cubbies for sunglasses and sunscreen and ample drink holders. The engine compartment even provides extra space for tools and spares!

conversation as well as room enough to party. Its deeply contoured "hot tub" style reclined bow lounge seats with arm rests; adjustable, swivel, bucket-style seats and companion seats with flip-up bolsters; J-shape cockpit and an aft-facing bench on the extended swim platform are sure to please family and friends.

The MP3-ready Sony Marine stereo/CD setup with the optional Social Swim Tran-

som System, which includes aft-facing splash-proof speakers, a transom remote and an amplifier that shoots sound backward, will add to the fun of "coving out." An extended swim platform – a full beam wrap-around – with handle, handheld freshwater shower and telescoping four-step boarding ladder with diamond non-skid steps lets passengers in and out of the water easily.

When stomachs start growling, a stainless steel refrigerator, wetbar with stainless steel sink and pressurized water system, classy Karadon® countertops and portable cockpit table with two bases with storage makes preparing food a snap. Below deck you'll find the enclosed head compartment, complete with light, electric vent and opening screened portlight that features wood grain cabinetry and a Vacu-Flush head and sink.

There's no shortage of storage on the 300 LS! Large fiberglass-finished lockable ski and kneeboard storage compartments with hinged lids are incorporated into the floor plan. The bow cushion conceals a drain-equipped storage compartment that's perfect for icing down drinks or even holding wet swimsuits and towels. A transom seat also has a wet

storage compartment and the portside seat hides another space. If that's not enough, there's also a large compartment on the starboard side that extends beneath the helm.

Full instrumentation includes a depth sounder with outside air and water temperature readouts, compass and deluxe reduced-glare and fog-resistant gauges with stainless steel bezels. A steering wheel with aluminum spokes, key-chain remote-controlled courtesy lights, an optional digital throttle and shift control and SmartTow, which allows even novices to become accomplished ski boat drivers, completes the package.

For more information on how you can begin creating memories on Crownline's 300 LS bowrider, call 573-348-0348 or visit www.theboatingcenters.com.

Mid-Missouri Yachts touts Rinker 276 Captiva as 'the boat' for Lake

The 276 Captiva is as accommodating as it is beautiful. That's the word from Rinker Boats, which debuted the sport boat in 2008. The Captiva's deep cockpit makes it secure for the rough waters of Lake of the Ozarks and the storage and seating capacity makes it perfect for coving out, a favorite pastime of Lake boaters.

The slogan "a place for everything and everything in its place" could have been used to describe this bowrider. With

fun on the water. The Captiva's refreshment galley, topped with Omnova – a granite look-alike – includes a pressurized fresh-water sink, integrated trash receptacle, a built-in storage compartment for utensils or additional ice-down space, a stainless steel cup holder and even offers plenty of storage underneath for the Igloo carry on cooler which comes with the boat.

The standard issue Clarion AM/FM/CD stereo with eight stainless steel speakers – two in the bow, four in the cockpit, two overhead in the arch and two in the transom – and remotes in both the helm and the transom will have everyone's toes tapping to the beat. The dual, oversized bucket seats with flip-up bolster, cushioned arm rests, standard five-position tilt steering wheel and wrap-around instrument panel featuring a logical layout of Faria® gauges, LED rocker switches and tabs are all guaranteed to keep the captain and first mate happy as well. The Captiva even features LED cockpit lighting for indirect light at night. LED lighting uses less battery power and does not attract insects!

Transom aft-facing rumble seats, U-shaped aft and oversized bow seating allows the entire crew to accompany you, important for those who bring lots of friends and family along on their trips to the Lake. Also important for a comfortable day on the water is the fiberglass-lined head with grab

makes cleaning a snap at day's end.

The most dramatic style element of the 276 Captiva is the newly designed radar arch, which includes a tow point on top for easy attachment of tube rope.

For more information, call 573-302-0500 or visit www.midmoyacht.com.

Kelly's Port says nothing comes close to Regal 2700 Bowrider

The trailerable 2700 Bowrider by Regal, which provides quick acceleration, speed, easy handling and amenities typically found on yachts, is tried and true on Lake of the Ozarks. Manufactured for the first time in 2006, the boat has remained one of Kelly's Port hottest models. Its deep 24-degree dead-rise, which offers increased fuel efficiency, promises to make it even more popular as gas prices continue to rise.

The 2700 also features the most sought-after amenities for coving out! A large, extended swim platform with an easy three-step stainless steel boarding ladder makes re-boarding a breeze and the standard transom shower is perfect for rinsing off lake water. Two handy

flush, pull-up cleats on the extreme corners of the platform keep anchor lines out from underfoot. A center walk-thru transom, with optional teak inlay, provides easy entry to the cockpit, which features a huge U-shaped Mediterranean-style seating arrangement that promises to accommodate even the largest of crews.

Feeding that crowd is easy too with a stow-able cockpit table and a portside refreshment center, complete with pressurized water, molded sink, Corian® countertops and concealed trash receptacle. A second center on the starboard side features space for an optional Force stainless steel gas grill and cockpit refrigerator. And a removable 36-quart cooker, housed under the seating area, is sure to provide plenty more space to keep drinks and snacks chilled.

Additional storage is provided in two huge in-floor drained lockers that are perfect for housing extra lifejackets, lines, fenders, water toys and all the other accessories needed for a

continues on page 30



300LS Crownline

ous additional storage compartments are found throughout the boat, including lots of cubbies for sunglasses and sunscreen and ample drink holders. The engine compartment even provides extra space for tools and spares!

However, the 302's appeal isn't just practical. Topstitched upholstery with embroidered logos in all seat backs, stainless steel hardware, domed switches at the dash, Livorsi controls and custom Faria gauges add a touch of class to the 302. The instrument panel includes a Garmin 292 color chart plotter in the center and a standard-equipment six-speaker stereo – including an MP3 input jack and adjacent 12-volt outlet.

For more information on this class act, call 573-365-1800 or visit www.villagemarine.com.

Bud's Place intros the new sleek, sporty Crownline 300LS Bowrider

The styling of the new-for-2008 Crownline 300 LS Bowrider will make it an immediate hit with the Lake crowd, but its creature comforts and powerful, smooth ride will give it an enduring fame.

For instance, the interior features seating that will provide opportunities for intimate



276 Captiva

deep, easy to clean and maintain plastic tubs under the cockpit seats, two large tubs on either side of the engine compartment, starboard console stowage, transom stowage and under-walkthrough stowage, you can guarantee that your boat won't be cluttered with all the items necessary to a day of

rails, side portal and removable Porta Potty. The boat can also be plumbed so it can be simply flushed out at the dock.

An extended swim platform and hinged stow-able re-boarding ladder makes climbing back into the boat from the water as easy as boarding from the dock and removable carpet

Increased gas costs don't have to mean decreased fun

by Nancy Hogland

Despite a boating season in which fuel-pump prices will reach record highs, a survey released by the National Marine Manufacturers Association reported that 94 percent of boaters still planned to hit the water as usual.

"At some point the cost of gas is going to have an effect, but I don't think we've reached that point yet. Most people who have boats have the disposable income to run them," said Mike Anderson, a director of the 30,000-member American Boating Association.

Maj. Tommy Roam, public information officer with the Missouri State Water Patrol (MSWP), agreed.

"So far, it doesn't seem to have affected boating at Lake of the Ozarks at all. I've been looking over reports and things look about the same as last year. We haven't really seen a decrease in traffic," he said, adding that while the rising fuel costs may not be affecting boaters, they are having an impact on the water patrol's overall operation.

"Gas prices have doubled in the past four years and that's severely affecting us. Anytime we can do stationary patrols we do, but we can't just sit on the sideline, regardless of the price of gas. We're trying to combine customer service trips whenever we can – make one trip instead of two – but we still have to do our jobs," he said.

According to the Missouri Department of Natural Resources, at the beginning of May crude oil prices were \$123.53 per barrel, double the May 2007 price of \$61.55 and more than 225 percent higher than the May 2004 price of \$38 a barrel.

The high cost of gas has been the topic of discussion with most marina owners.

"Everyone's complaining about prices but I don't think they'll have that much of an effect on boat traffic. Usually the people who can afford boats aren't worried about the cost of gas," said Marc Buis, owner of Pointe Oasis Marina at the 13 mile mark. "The cost-cutting measures I anticipate are three couples riding to a restaurant

together instead of taking three separate boats."

He also said he anticipates pontoon boat and PWC rentals to soar this season.

"A lot of people trailer their boats to the Lake. If vacationers look at what it costs to haul a boat compared to what it would cost to simply rent one while they're here, I think they'll choose to rent," Buis said.

Mike Herman, owner of the 100-slip Blue Moon Marina at the 20 mile mark, said he expects to see more boats in the slips this summer as owners choose to party a little closer to their Lake home.



"I don't think you'll see as many boats out just cruising around. But many of our people come here to see their friends – they enjoy the camaraderie just as much as the boating portion of the weekend, so they may choose to spend more time partying on the docks rather than cruising," he said, adding that in addition to spending more time moored at the dock, boaters may choose to run the engine less and shorten the length of cruises, traveling to the next cove down rather than a cove located miles up river to throw out the anchor and "cove out" for the day.

A nationwide Mutual Insurance survey that found boaters planned to cut engine use by about 25 minutes per outing, because, according to some of those who responded, once your boat is in the water and you're anchored and lying in the sun, it really doesn't matter where you're parked.

Or if you prefer the wind-in-your hair experience, climb on the PWC, which sips, rather than guzzles gas. Those who

are fortunate enough to live in a quiet no-wake cove may even consider purchasing a paddle boat, kayak or canoe, which will not only decrease the amount of gas burned, they will greatly increase the amount of calories burned, making it easier to don that swimsuit!

There are several other options for boaters who want to conserve gas while still enjoying a day on the water.

Gas facts

A gallon of gas weighs approximately 6 pounds, so topping off a 160 gallon tank adds 960 pounds to the weight of the watercraft. More weight

means less efficiency. Try running with a half a tank, or even a quarter of a tank, shaving off 480 pounds or more of extra weight. Besides that, fuel stored in your reserve tanks all season isn't healthy for your engine. Fresh gas will keep you running stronger and longer. Also, for peak performance use the grade of gasoline specified by the engine manufacturer.

If your boat's not equipped with one, install a fuel flow meter, which will allow you to select a comfortable cruising speed that optimizes the amount of fuel being consumed. Boaters whose craft are outfitted with fuel usage gauges can keep their eyes on the dial to find the optimum range of rpm and mpg. All three major manufacturers offer the instrumentation – Mercury Marine offers SmartCraft gauges, which monitor a variety of engine functions; Yamaha has the Command Link gauges; and Evinrude's iCommand instrumentation allows boaters to decide if speed is worth the cost.

In addition, consider sharing rides and splitting the costs. Boating is usually more fun when done with friends anyway and those who don't own boats will gladly hand over some cash for the opportunity to cruise the Lake without the upkeep and maintenance costs of boat ownership.

Lock it and pocket the key

While MSWP officials say that so far this year no boat fuel thefts have been reported at Lake of the Ozarks, with fuel prices expected to be at all-time highs this summer, boaters may want to take extra steps to ensure that liquid gold stays in the tank.

TankLock, which retails for about \$50, is a locking fuel cap that fits any size fuel deck fill. The first piece of the two-piece locking cap seals your tank just like any regular cap would, and the second piece is a shield that hides the cap and can only be removed with a key.

The MSWP also advises owners to think like criminals and decide if their boats are easy targets for a thief. If so, increase lighting or add alarms or security systems to your dock or boat.

Planing Boats

Get up on plane A.S.A.P. To save money on fuel, get the bow down as soon as you're out of the no-wake zone, but apply only as much power as necessary to get your boat to the point where it's simply skimming the surface. This doesn't mean slam the throttle down to get up on plane faster. Instead, bring the boat up to speed at a moderately quick, steady pace. And don't cruise at top speed – fuel consumption increases with every knot while the boat is on plane.

The Boat Owners Association of The United States has a few more tips to help stretch your fuel dollars:

- Leave the "useless items" at home and reduce the weight. Loading the boat down with gear you don't need or use – extra deck chairs, bulky barbecues and coolers – not only cramps your style, it crimps your wallet.

- Reduce your water weight. At 8.35 pounds per gallon, why keep the water in the tank topped off for an afternoon ride?

- Tune up the engine, which could easily pay for itself over the summer.

- Change the oil and replace

the filter. Replacing the air filter and changing the oil every 100 operating hours will help keep your engine fuel efficient and in tune.

- Tune your prop. If your boat goes 30 mph with a like-new prop but only 27 mph with a dinged-up, out-of-pitch prop, you're experiencing about a 10 percent loss in fuel efficiency. And if you've been running three-bladed screw, consider switching to four. You'll plane quicker, stay on plane at lower speeds and get more power at similar RPM levels. A cupped prop is an option for boats with power trim – the prop is close to the surface of the water and won't slip.

- Clean your boat's bottom. A scummy, algae-covered boat drags, requiring more fuel to push it through the Lake.

- Look for marinas that offer a discount. Many of the 870 BoatU.S. cooperating marinas around the country offer up to 10 cents off a gallon of gas. Learn more by visiting boatus.com/marinas.

- Plan your trip and follow your plan. How many times have you decided to dine at Restaurant A but after nearing the docks decide that you're really craving the special at Restaurant B, back 5 miles from the direction you just came from? Wandering aimlessly can now be a costly venture! And although it can sometimes be difficult on the busy waters at Lake of the Ozarks, try to plan your trips to avoid the roughest water. Your boat is less efficient in rolling waves.

- Keep an eye on the clock. Minimize the amount of time that you idle at the dock and minimize the use of onboard generators. Use dock-side electrical power in lieu of generators.

- Learn to relax. The ultimate gas-saving measure could be as simple as learning to lean back in your seat and watch the other boaters go racing by. Whether you're moored or anchored, foregoing the need to speed and instead taking a long breath, pouring out a cold beverage and watching others burn fuel can be a sport in itself.

Or, you could do what Scott Pasley and his club members do to avoid the pinch at the pump. They bought sailboats and rely on the wind to take them where they want to go.

"The wind is free," he laughed.

Water Patrol's Commissioner Colonel Talburt on the record

by Michael Gillespie

Colonel Rad Talburt is the commissioner of the Missouri State Water Patrol. He has been with the MWSP for 27 years and is only one of two commissioners who have come up through the ranks. We recently talked with the colonel about the improving safety record at Lake of the Ozarks and about the special problems that occur here. We also asked him about his appointment to the top spot.

LOBJ: The year 2007 was the safest boating year in Missouri in over 20 years. How has that come about?

COLONEL TALBURT: "I credit a lot of what happened last year to the Lake of the Ozarks Safety Coalition. They were formed approximately two years ago. We got a bunch of people together and started the coalition because we wanted to try to reduce the accidents and all the hazards going on at the Lake of the Ozarks — and get a safety message out there. The support was tremendous — there are about forty people who are involved in this. They have been very steadfast on this and really worked hard to get a safety message out on the Lake because they got tired of hearing visitors coming in and saying, 'We're not coming back here again, this is too

dangerous a place.'

"They've put out billboards. The main message says 'Think before you Sink' and 'Wear a Lifejacket and Designate a Captain.' They've put out coasters at a lot of bars with this message on there so that people would think before they drive their boat. They've put signs on the launching ramps. Our officers were involved in a lot of this, also. Everybody working together was what really helped create this."

LOBJ: Do you have more officers now at the Lake?

COLONEL TALBURT: "No. We were capped at 99 statewide. The legislature this year did remove our 99 cap. So now whatever money they will appropriate us for more officers we will be able to get. We have 21 on patrol at the Lake, and we will bring in more for saturations and special events."

LOBJ: With so few officers on patrol, how do you answer the charge that there is never an officer around when needed?

COLONEL TALBURT: "It's been a familiar complaint. Not only at Lake of the Ozarks, but all over the state. We just don't have enough manpower. I have tried to be a good steward and move men where possible. We have to be able to show the legis-

lature our needs and where our problems are. In the last three years the legislature has been very good to the Missouri State Water Patrol."

LOBJ: What's the number one cause of accidents at the Lake?

COLONEL TALBURT: "So far it's still drinking and driving."

LOBJ: There seems to be a mindset among many boat operators that it's okay to drink and drive. Why is that?

COLONEL TALBURT: "They feel it's the last frontier. It's the wild, wild west. They get out there and it's typical for people to let their hair down. They wouldn't act like that around their own home. They think it's good to get out on the waterways and they forget all their responsibilities."

LOBJ: What can the MSWP do about that?

COLONEL TALBURT: "Education is the key. Our biggest problem last year wasn't the [boating] fatalities, it was the drownings. A lot of the drownings were caused by alcohol. People would drink too much and leave their boat and go out swimming and drown. Our drownings were higher for last year than they had been for twenty years."

LOBJ: The legislature has just passed into law a measure

to lower the legal blood alcohol level for boat operators. Do you anticipate a lot more arrests as a result?

COLONEL TALBURT: "We did get our blood alcohol level lowered this year, as long as the governor signs it. It was in his recommendations, so we do anticipate that he will sign it. It was .10, now it will drop to .08 just like it is now on the highway."

"There have been many boaters in the past that we have could have arrested on the .08, but we couldn't because they were below the .10. And then they would go to their car, once they got off the Lake, and drive intoxicated on the highways. We are going to put a lot of information out there and explain to boaters about it. I don't expect a whole lot more BWIs, because we're going to really put a major media blitz on this."

LOBJ: How much alcohol can a boat driver consume before reaching the new, lower intoxication level?

COLONEL TALBURT: "The variables are so different on each person. It depends on their weight, how much they have eaten, if they've been out in the sun all day — that speeds up the intoxication rate."

LOBJ: In the past, you've relied on sobriety checkpoints to locate drunken drivers. Do you plan to continue this method?

COLONEL TALBURT: "We still plan on having three or four saturations at Lake of the Ozarks this year — to stop everybody at

a given point on the Lake. We'll pick different times. In the past we've had a full-out saturation where ourselves and the highway patrol both have saturations on the same day and get the message out that we're trying to stop drinking and driving on the land and water."

"Most of the people have been real supportive because they don't want to be out there operating on the Lake at night and be hit by a drunken driver. The first year that we had some major saturations — the stats came out that one in every six boats that we stopped had intoxicated drivers. And then last year it was one out of every ten boats. So it's gotten better."

LOBJ: How would you answer those who say that accidents at the Lake are primarily the result of big boats going too fast?

COLONEL TALBURT: "It's all how they operate it. The bigger boats do cause a lot of damage along the sides, and they also make it harder to operate your boat because the waves are so large and it get so rough out there. It is a factor in the injuries that we work."

LOBJ: Do different waterways pose different problems?

COLONEL TALBURT: "Oh, yes. At Lake of the Ozarks it's congestion and big boats; Table Rock is not really big boats, it's just congestion, and there's drinking and driving there. Your smaller lakes have a lot of congestion, but their drinking

continues on page 29

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By Michael Gillespie

From its beginning in 1931, Lake of the Ozarks has been a boater's lake. At the time of its inception, the Lake was the nation's largest man-made impoundment. Early accounts suggest that it would take time for the Lake to develop as a good fishing habitat, but there was no question about its attraction for boaters. The Lake's long reaches, deep water, and scenic shoreline drew boaters from as far away as the Great Lakes. And almost immediately the business of pleasure boating caught on.

For the most part, it's a very different boating world out there now. And perhaps it's hard for those who are relatively new to the area to imagine the Lake before the Bajas and Fountains and Regals added their unique brand of excitement to the waves. There once was a time when all the boats were built of wood, even fishing boats. And even after the introduction of fiberglass boats, a whole generation grew up thinking a sixteen-foot runabout with a seventy-five horsepower outboard was about as much a boat as anyone would ever need.

Old photographs show boats on the water even be-

A look back at early Pleasure Boating Days



Early boats on Lake of the Ozarks tended toward similar designs. Many of the 1930s models featured wooden plank sides, either smooth- or lap-sided, with beautifully caulked and varnished decks. A streamlined look that mimicked the lines of both automobile and railroad

which ran to twenty-five feet, looked as though they might blow over in a high wind. Over the years, a few did.

The early pleasure boats at Lake of the Ozarks were built by manufacturers such as Robinson, Higgins, and Hackercraft. Some of these were sizeable vessels, meant for use as excursion boats at the dam. (The Higgins company, of New Orleans, would gain fame during World War Two as the builders of landing craft and PT boats.) Later in the wooden boat era other, more familiar names would grace the Lake's waters — names such as Century, Trojan, and Chris Craft. Gore Boatyard, which much later became Port Arrowhead, even offered custom boat building in the early years.

The Great Depression of the 1930s had a slowing effect on the development of the area. In 1930, there were 9,142 people living in Camden County, but over the next ten years that number dropped by nearly 200. Helen Purvis remembers those slim times. Her parents opened Rocky Comfort Lodge on the Gravois Arm in 1937. Boat traffic was so light that whenever a boat went by, she would run outside to see who it was.

The gas and food rationing of the Second World War continued to stifle pleasure boating at the Lake, but after the

war's end in 1945, things began to change. Not only were more people coming here, but a new type of boat material was about to make its debut: fiberglass.

During the post-war years, especially from about 1955

At Left:

Boating in the early 60s was a simple pleasure, even if the boats weren't very fast. Credit: Lake of the Ozarks Association

to 1965, a number of manufacturers began producing plywood-hulled, inboard ski boats. These fast runabouts, though not as handsome as plank boats, were becoming more popular. Some could hit 40 miles per hour. Plywood also replaced plank construction in the cabin cruiser class.

But whether plywood or plank, wooden boats required expensive and frequent hull maintenance. The hulls had to be painted or varnished every few years. Sooner or later a bad piece of wood would have to be replaced. And if a wooden boat were beached, accidentally or otherwise, the Lake's gravel shores chewed up the bottom pretty efficiently.

Enter the fiberglass runabout. The first experimental fiberglass boats appeared in the 1940s, but mass-produced fiberglass craft flooded the market beginning in the '50s. Though a little pricey at first, they soon became less

continued on next page



A 1958 Trojan Sea Queen Deluxe. The craftsmanship that went into wooden boats was evident even in this small outboard.

fore the Lake finished filling. There is no census of early-day boats on the Lake, save for the occasional mention of lively boat traffic in newspaper articles of the day. If boating mishaps can be any indication of traffic congestion, then it may be assumed that boaters were out in force from the start. The Lake's first boating accident took place over the Fourth of July holiday weekend in 1931. A small boat was swamped by the waves of a larger vessel. No further details were provided.

passenger trains soon came into vogue. Cabin cruisers sometimes had their cockpit located inside the cabin itself. Runabouts featured low profile windshields and curved rear quarters known as barrel sterns. Inboard runabouts usually sported two seating areas; the rear bench seat was completely separate from the front seating area — like a rumble seat — with the engine compartment in the intervening space. The overall look was that of a long, narrow tube. Indeed, the bigger boats,



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For a time in the late 50s and early 60s, some of the larger fiberglass outboards were configured as cabin cruisers. They could be towed on a trailer.

continued from previous page
expensive than a wooden boat of similar dimensions. They were relatively easy to manufacture — basically, they were poured into a mold. That gave rise to numerous small boat builders, even in the middle of the country. Foot for foot, the fiberglass models were lighter than wooden boats, and could

there is such a fondness for classic wooden boats, that antique wooden boat clubs have sprung up around the nation. As one member puts it, "If God had meant for man to build fiberglass boats, He would have grown fiberglass trees."

Fiberglass boats had a marketing edge that wooden boats never enjoyed. Depart-

engines, and the gas had to be mixed with oil. You could buy premixed at a marina pump for about 35 cents a gallon in the 60s. Or mix it yourself and buy the gas at a filling station for 21 cents per gallon!

During the 60s the stern drives, or inboard-outboards, made their appearance. They were plagued with problems in the early years. They didn't shift well and the multi-sectioned drive shaft caused trouble. By the 1970s the bugs had been worked out. With the steering response and maneuverability of an outboard and the high horsepower ratings of an inboard, they became the drive train of preference.

Three types of boats that are now common were completely missing in the first 50 years of boating on Lake of the Ozarks. There were no personal watercraft then, no high horsepower fishing boats, and no performance craft. These were all products of the 80s and beyond. A really big boat in those early years was a little over 30-feet long; a really fast boat could do about 40 miles per hour. By today's standards, that seems almost laughable. So what has accounted for the change?

There are no reliable figures on the number of boats that have operated at the Lake over the years. Even today, no one can say for sure how many there are on a given weekend. Ameren has issued about 25,000 dock permits. But that does not take into consideration the number of dock slips. A common guesstimate assigns two boats per dock.

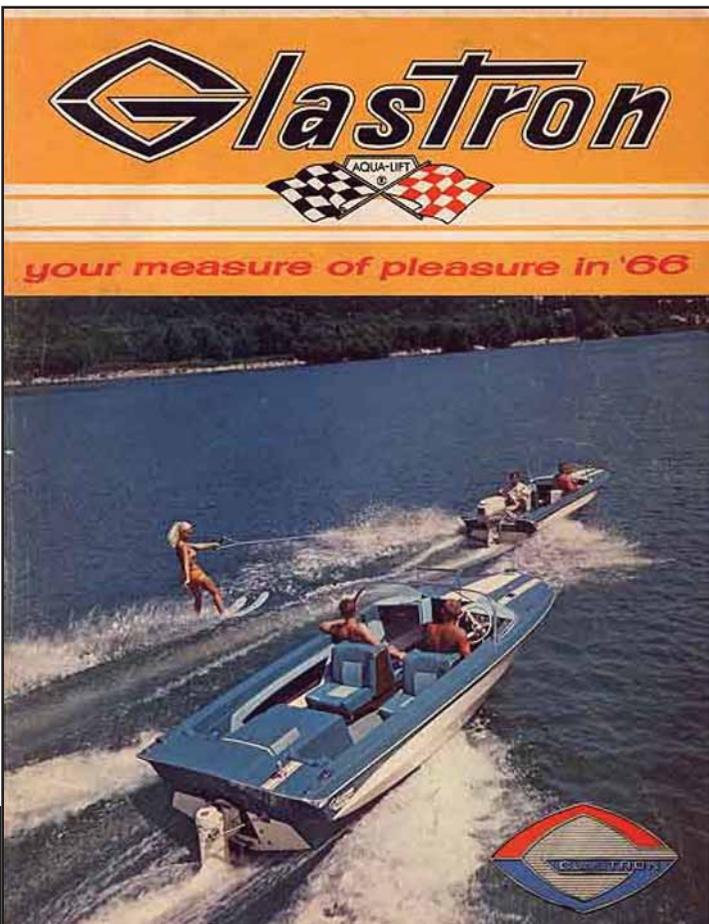
That means 50,000 boats could be floating upon the waters of our Lake. Though only a small percentage of those might be underway at any given time, there's a good deal of wave action crisscrossing the Lake. Boat dealers say that larger, longer boats have come into their own for that reason. "It's been an evolution in size," explains Richard Collins of Raymond's Boats and Motors. "Fifteen years ago, a twenty to twenty-three foot boat was a pretty good size. In the last ten to fifteen years they've been creeping up in size. Now a lot of people feel like they have to have a twenty-six to thirty-foot boat just to be comfortable. It's not that it's dangerous to have a smaller boat, it's just that it's not

fun to get beat out there."

Boats have gotten bigger to ride better, and they've gotten faster in order to plane on the surface and create smaller wakes. It's hard to say where future trends in pleasure boats will take us. Who knows, maybe a new substance will

one day replace fiberglass and boats will skim across the water without leaving so much as a ripple in their wake. Yet one thing is for sure — Lake of the Ozarks will always be a boater's Lake.

Below: It's clear from this 1933 Union Electric brochure that Lake of the Ozarks was a boaters' lake. A lot of those boaters were expected to come from the Great Lakes area.



By the mid 60s, stern drives were becoming as popular as outboards.

be trailered behind the family station wagon. They were molded to any shape and color. Many of them sported fins, just like the cars of the day. A few models even had headlights. Some wooden boat manufacturers, such as Larson, saw the writing on the wall and made a quick changeover. Others, however, felt that fiberglass was a passing fancy, and would never replace the solid feel of a wooden boat.

The slow demise of wooden boats saddened many a boating purist. Charlie Barnes began working at Link's Landing — the Lake's premier Century dealer — in 1961. Century boats were considered to be the Cadillac of the wooden boat era. As Barnes recalls, "The guys who built them had some craftsmanship in them. They didn't just throw them together to get rid of them." Even today,

ment stores such as Sears and Montgomery Wards sold fiberglass runabouts as part of their in-store line. The Sears boats were marketed under the name of Elgin, while Wards called their line Sea King. These ubiquitous little darts were usually 14-footers with outboard motors sold under the same name. A thirty to fifty horsepower motor could push the boat along at 25 miles per hour and they made fine, economical ski boats for small families.

Most runabouts at Lake of the Ozarks during the 50s and 60s were outboards, though inboard motors were the staple on the bigger and heavier craft. Outboard motors were interchangeable. A boater could trade one in for a newer, higher horsepower model. Mercury dealers sold the biggest ones — some were 100 horsepower. All the outboards featured two-cycle

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Ladies take the helm in Women on Water classes

by Nancy Hogland

Today, more women are involved in boating than ever before, but many still leave the piloting of a boat to men. MarineMax is doing its part to change that.

Lake area women are invited to sign up for Women on Water (W.O.W.) class, designed to get women behind the wheel and teach them how to better enjoy the boating lifestyle. And no men are allowed!

According to Teresa Riley, event coordinator for MarineMax, the W.O.W. class, which is taught once a month from April to October, is more than just a class – it's a hands-on educational experience. The small-group seminar is taught by MarineMax's own Coast Guard-certified captain. Behind the wheel of a MarineMax boat, women will have the opportunity to basic marine rules as well as the finer points of boating including steering, operating and docking a boat – and all without the yelling and arm waving that can sometimes accompany other lessons.

"We've been doing this locally

for four years and so far, all the women that have participated have walked away saying that they feel their time was well spent," Riley said. "The women especially appreciate the time spent learning how to dock the boat. I think most everyone is comfortable driving down the middle of the Lake, but docking – well, that's something different!"

She said class size is kept small so everyone gets ample time to learn and practice what they've been taught. The class is free to women who purchased their boats from MarineMax or Port Arrowhead but costs \$25 to those who did not.

Riley said classes fill fast on a first-come, first-served basis. For more information or to register for a class call 800-852-8402 or 365-5382.

A recent survey by boat.us.com showed that 42 percent of respondents feel there are not enough opportunities for women and girls to learn how to operate a boat. The survey also found that women want to learn more in relaxed settings, perhaps away from well-

meaning, and sometimes over-anxious, spouses and family members.

Other women in boating stats from boat.us.com:

According to the Bureau of Labor Statistics, 63 percent of all retail clerks are women, yet only 11% of those in boating sales are female.

Ship builders and repairers are

85 percent male and 15 percent female.

Women workers in water transportation, which includes everything from cruise ships to canoes, make up just 18 percent of the field.

Nearly one-third of women buying a boat did so on their own without their spouse or significant other.

Forty seven percent of women responding said they enjoyed their first boat ride when they were 10 or younger.

The same percentage said they were taught how to drive a boat by their parents.

While 81 percent said they had never received any formal training, 78 percent reported owning a boat.



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Talburt Interview

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and driving problems aren't near what it is at Lake of the Ozarks and Table Rock. Most of our BWIs come from Lake of the Ozarks. Missouri leads the nation in BWIs, and that's because of Lake of the Ozarks. Two years ago it was named the most dangerous impoundment in the nation."

LOBJ: For the past few years all operators born after January 1, 1984, have been required to take a boater educa-

tion class, and pass the test, before legally operating a boat in Missouri. Has that made a difference?

COLONEL TALBURT: "Yes. Every state that has taken up the mandatory safety education course has seen a lowering of their accident numbers through the years. We are still working on getting as many of those education courses out there as possible — we're still having a lot of people take the class."

LOBJ: You've been promoted from within. Does that give you special insight to the problems the water patrol faces?

COLONEL TALBURT: "I was the last colonel that had come in from the ranks in twenty-five years. This has been my life. I love my career. But I also knew a lot of the issues that were going on throughout the state when I came here because I've worked them. It has been a plus for me."

LOBJ: Where were you stationed in your patrol days?

COLONEL TALBURT: "I was

always on Current River."

LOBJ: What have you done to familiarize yourself with Lake of the Ozarks?

COLONEL TALBURT: "I would go to Lake of the Ozarks and ride with officers and see the problems. And of course all the complaints that come into my office I take special note of. If I see a complaint, I take a boat over there and see what the issues are. I try to be a hands on commissioner."

LOBJ: What's the appeal of working for the water patrol?

COLONEL TALBURT: "My appeal was being out-of-

doors, and you get to drive a boat all your life! It's nice being out there. The downside is you do have to work all weekends and be away from your family all summer on weekends. Otherwise it is a great opportunity and a great job to have."

LOBJ: Following your example, do you expect others to be promoted from within to high levels in the water patrol?

COLONEL TALBURT: "We hope so!"

The Vandervort Report

Gas prices reach record highs, but not at the Toad!

The price of fuel has caused a crunch on a lot of people, and will surely put a squeeze on the boating traffic on the Lake this summer. It's not at all uncommon to see fuel on the lake about .75 cents per gallon higher than what motorists can purchase it on the roads. If I've been asked once, I've been asked a hundred times over the last ten years; why is fuel more expensive on the water than it is on the highway? Very valid question, but there is a very good reason for it; simple economics, supply and demand; if you think about realistically, the gas docks on the lake really only have any business about fifteen weekends per year, that equates to about thirty days per year. Convenience stores on the highway are pumping gas every single day, three hundred and sixty five days per year. The business selling fuel on the water is paying bills twelve months out of the year, just like the convenience store on the land, but only pumping gas a fraction of the time. The maintenance and repairs, not to mention insurance on gas docks is far greater than that of its counterpart on the roads. Does anyone remember when there was a "self serve" lane and a "full service" lane? The prices were considerably different when you had someone actually pumping the fuel for you versus "self serve". The majority of fuel docks on the lake have gas dock attendants assisting boaters when they fill up, and that also adds to the cost.

I happen to have a gas station on the land, as well as on the water, and I can tell you first hand that the cost of providing fuel on the lake, is substantially more expensive than on the land. Is the cost of the fuel more expensive to purchase for the businesses? Sometimes yes, because many gas docks have smaller fuel tanks and suffer short load delivery charges, etc...

Most people have a misconception that the gas station owners are the ones making the money when the price of fuel goes up, and that couldn't be further from the truth; in fact, their profit margins actually go down. Believe it or not, most convenience stores on the land, are only making about ten cents a gallon, and let's not forget that most drivers pay with credit cards, which means the business is clipped another two or three percent in credit card fees. So why even sell the fuel? Most convenience stores are able to make up the difference in the minimal revenue they receive from fuel sales, by selling more profitable products in their stores.

This year, I have made a decision to provide our fuel to boaters at the lowest possible price available; in fact if we calculate our costs of credit card fees, insurance, etc. we are going to be giving the fuel away this summer with no profit!! We are going to check the daily cost of fuel from our suppliers, and the price other gas docks are selling the fuel, and we will make every effort to ensure that we have the lowest gas prices on the lake, period! We hope that this helps ease the burden on boaters this summer which will hopefully help our lake economy dodge any pending economic slowdown because of fuel costs. I do however want to make sure that nobody has any misconception that just because we have made a business decision to virtually give our fuel away with no profit, that any other gas docks are over charging their customers, because that just isn't the case.

On a different note, if you haven't had the opportunity to visit our new Resort, I would encourage you to come out and see it, or check it out on line at; www.toadcove.com. We are now taking room reservations, and are looking forward to our grand opening celebration this coming fourth of the July with the legendary country star; Randy Travis, live in concert at the Horny Toad Amphitheatre.

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Condo hotels come to the Lake

continued from page 22
says the condo hotel is attracting interest from corporate groups, associations and weddings. Vandervort plans on utilizing the condo hotel's accommodations and facilities to make the Horny Toad Entertainment Complex's business less seasonal, more year-round.

The Lodge of Four Seasons Rental Company works hand-in-hand with the Lodge of Four Seasons reservations and group sales staff to fill Avila condos when not in use by owners. According to data compiled during the Lodge's more than 40 years of history, the resort has averaged 49,000 hotel rooms per year through group business and 20,000 per year through leisure guests.

Avila's unique "lock-out" style provides two rooms to rent - one king-size suite and one guest room with two queen beds. The lock-out style maximizes options for owners, who could stay in half

of the unit and receive rental income for the other half or host two separate paying guests on a single night. The rental company also features a two-year "Lease-Back" program (available for a limited time) that provides owners with a fixed, monthly rental amount payment. "The lease-back program helps guests know that we are confident in our ability to fill Avila rooms year-round, even during the winter months," says Brown, who studied similar lease-back programs in place at locations in Orlando, Fl. before drafting the policy for Avila.

Both Avila and the Resort at Toad Cove are now renting rooms, in addition to conducting condominium sales.

"Baby boomers are ready to pay for a better place to stay and an all-inclusive lifestyle," says Brown.

For more information, visit www.avilacondos.com and www.toadcove.com.

Dealers mid-size boat favorites

continued from page 23
fun day on the Lake. Standard snap-in carpeting makes it easy to clean up at day's end.

The port console, with built-in glove box, hides the head compartment which comes standard with overhead lighting, an opening port light and a chemical toilet. A porcelain

bolster and the bow offers comfortable U-shaped seating.

A burl wood dash outfitted with fog-free, backlit Faria® gauges, mahogany accented switch panels and optional wood wheel adds an elegant touch to this sport boat. And like all other Regal models, the 2700 features tilt wheel and



2700 Bowrider

VacuFlush® head with holding tank is optional.

When it's time to get underway, a double helm seat with a pop-up leaning bolster allows for added visibility. A fixed passenger seat to port also has a

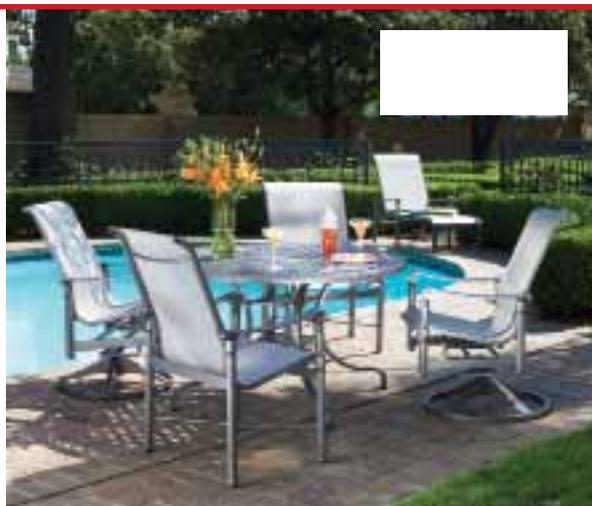
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Work Comp Fraud Solutions

There are several things you can do as an employer to help deter work comp fraud in your place of business. Much of this evolves around creating a positive and safe work environment that shows you have a proactive safety and wellness business philosophy. Happy and trusting employees tend to have fewer on the job injuries and less fraudulent claims than businesses that have disgruntled employees.

First you should create a safe work environment by having a safety program in place that trains new and current employees on proper procedures in doing daily tasks. Then, educate employees of their rights concerning work related injuries covered by workers compensation. You should also advise employees of the penalties for turning in a fraudulent claim. Inform employees that suspect claims will be investigated and prosecuted. You should also hold a safety meeting to go over the topic of fraud in addition to regular safety related meetings. Your insurance agent may be able to provide information for the meeting in the form of payroll stuffers, literature and posters. Your agent may even be willing to give a group meeting on the topic of fraud to your employees. It is also advisable to start a return to work program for employees that become injured. Employees tend to return to normal duties more quickly when allowed to return to work doing a temporary, modified job. Always investigate all incidents immediately as part of your reporting procedures. Talk to all witnesses and get everyone's reactions to the accident. Another good practice to follow is to perform an exit interview. When an employee is terminated or leaving the business you should conduct an exit interview to answer any questions about unreported accidents and the physical condition of the departing employee.



Steve Naught, CIC

The main point of making the change is not only to help deter fraudulent claims, but to also create a better work environment for your employees. You will not get the results you want by simply handing a safety manual to employees. These actions will only help to start the process; however it is your responsibility to make the program work by believing in it and expecting your employees to live by the philosophy.

Once your plan is implemented you should monitor it and make adjustments as needed. The effort will hopefully be beneficial to the employees and also help the bottom line of the business by proactively working towards lower workers compensation premiums, less downtime and lower employee turnover. Talk to your agent about how they can assist you in your safety philosophy. Steven Naught is a Certified Insurance Counselor with the Naught-Naught Agency. He can be reached at 573-348-2794 or at stnaught@naught-naught.com.



FEATURED COMMERCIAL PROPERTY



Investors - check this one out. This commercial property is almost brand new and sits on a high traffic road. The sale comes with a tenant and a long term National corporate triple net lease (all taxes, maintenance, utilities are part of the lease). This property just reduced to an attractive \$500K which results in a cap rate of 8.3%, cash on cash of 6.5% (excluding tax benefits). Located in Lake Area, call for more details.



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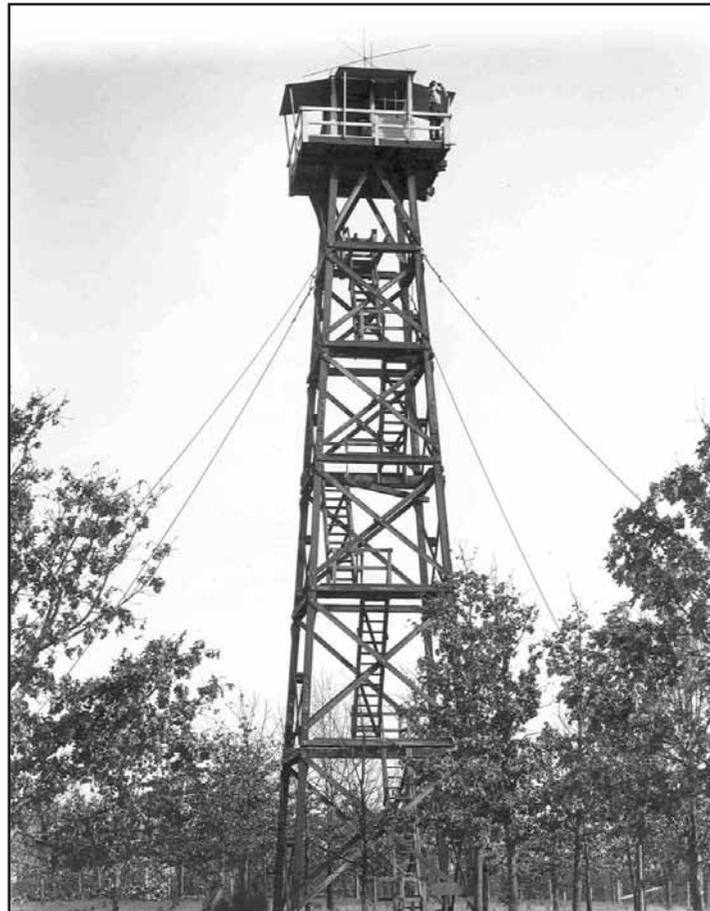
Those who keep track of such things say that the Lake area attracts a lot of folks from the adjacent prairie states — Illinois, Iowa, Nebraska, and Kansas. Many of those visitors come because their states don't have extensive forested areas. Those good people who travel several hours to get here are likely to say that the seemingly endless forest canopy is as beautiful as the Lake itself.

With all these forested acres comes, also, a very real threat from wildfires. Think of all the leafy material and the deadfall that accumulates on the forest floor. During periods of low humidity the entire Ozark region can be a tinderbox waiting for a spark to ignite it. The year 2000 was one of the worse for wild fires. In the several counties of west central Missouri that constitute the Camdenton zone, there were 467 fires that year. Over 79,000 acres burned. The fires consumed anything in their way — houses, barns, businesses, and the forest. The

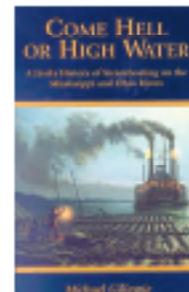
total damage came to over \$1.1 million.

Since much of the area is remote and inaccessible, a fire can get a pretty good start before it is ever noticed. This always has been a problem in the Ozarks. The solution is to spot a fire while it's small. As far back as 1927, the state of Missouri began building fire towers on ridges and hilltops where an observer could see lines of smoke miles away. Those first towers were built in state parks. They were constructed of wood and there weren't many of them. Then during the Depression years of the 1930s, the federal government got involved and the put the Civilian Conservation Corps to work building more than 50 steel fire towers in Missouri's national forests. But that still left a lot of wooded acres unprotected in state forests and on private lands.

In 1939 federal money became available to the states for fire protection outside of national forests. Over the next



Many of the area's World War Two era fire towers were built of wood due to wartime restrictions on the use of steel. The wooden fire tower at Proctor lasted until replaced by steel in the mid-1970s.



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

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

seven years, the Missouri Department of Conservation used the money to purchase land and erect 31 state fire towers. They were spread out here and there — wherever MDC

continues on page 42.

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Susan Spica, Broker/Owner of Prudential Lake Ozark Realty is proud to recognize Rollin and Patti Martin for the sale of the Country Club Hotel and Spa

Rollin and Patti represented Global Investments, LLC and Hawk Management in the transaction.

Country Club Hotel and Spa, a AAA three-diamond property, has long been the most popular location for meetings and events at The Lake.

New General Manager, Scott Duong, has great plans for the up-

scale resort including renovations and improvements to further enhance this fabulous property.

New owners are combining an expert staff dedicated to customer service along with a premier fine dining restaurant that features a piano bar three nights per week.

Along with the already beautifully appointed guest rooms and suites, there are 48,000 square



Rollin and Patti Martin

feet of flexible meeting space and indoor-outdoor tennis courts and spa area.

Future design plans are exciting and include a state of the art pool and recreation facilities.

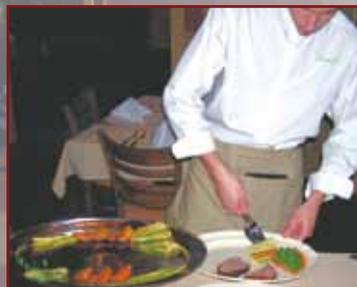
The Country Club Hotel and Spa will remain the number one choice for corporate meetings and retreats at the Lake of the Ozarks.



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Meet Chad Bailey, a Camden County Sheriff's Deputy, recently assigned by Sheriff John Page as the dedicated Deputy for the Laurie/Sunrise Beach area. Deputy Bailey's assignment is the result of an election campaign promise come true. During the ½ cent sales tax campaign, voted on last August 7th, Sheriff Page promised to add more Deputies, to be assigned to certain areas within the County. Shown here with Deputy Bailey is Bob O'Bryan, a Laurie 5-O Crime Watch member, assessing recent vandalism to nearly a dozen mailboxes, including O'Bryan's.



The Lake Area Chamber of Commerce recently was on hand to announce Pressley Property Management with a ribbon cutting. For more information call 573-365-2077 or visit www.pressleypm.com or stop by the office at 2935 Bagnell Dam Blvd. in the Lake Office Center. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors are: 1st row: Barb Painter, Lake Area Chamber Board Member; Maria Pressley, Owner; Ron Pressley, Owner (w/scissors), and Helen Mayo; 2nd Row: Shane Imler, Cindy Kniffen, Jane Ferris, and Susan DeWinter; Linda Fields, Borders Printing; 3rd Row: Jonathan Banua and Carl Baker, Lead Maintenance Supervisor.



The Lake Area Chamber of Commerce recently celebrated new member Kradle to Krayon Daycare with a ribbon cutting. The daycare is conveniently located across from Home Depot at Hwy 42, in Camden County and the Osage School District. For more information call 573-348-1200. Pictured in the ribbon cutting along with Chamber Active Volunteers and many of the children enrolled are: Joe Loth, Lake Area Chamber Board Member; Kari Johnson, Owner (w/scissors); Alice Phillips; Jan Joy, Daycare Director (kneeling).

Ask your mortgage professional

House Passes American Housing Rescue and Foreclosure Prevention Act

The U.S. House of Representatives passed H.R. 3221 "The American Housing Rescue and Foreclosure Prevention Act". This most recently passed bill is the most wide-ranging response so far to the American Housing/Mortgage Crisis. The U.S. mortgage market is the financial market that literally affects most Middle Class Americans. The homes of many of these Americans are their most valuable asset and their financial future. The mortgage crisis has left many of these Middle Class Americans feeling trapped and in a position where they are no longer able to refinance out of their current mortgage. Why, because many lenders have imposed more restrictive lending guidelines, at the same time the current Real Estate market faces stabilization in home values and a decline in the housing prices in many areas. For many home owners their current mortgage situation has changed with upward adjustments to their interest rate and many are making late payments. This bill H.R. 3221 responds directly to the current crisis facing many Americans today. This bill also includes provisions to eliminate this crisis again in the housing sector. This bill calls for modernization of the FHA loan programs with higher loan limits and provisions to help families that are currently loosing their homes. This will allow many troubled homeowners to refinance their current adjustable rate mortgages into a lower cost government insured mortgage. With the opportunity to keep their homes this will allow the housing market to stabilize and not be faced with the flood of foreclosed homes on the market lowering the overall market values. Only primary home owners will be eligible, this program is not for investors, second home homeowners, or for speculators hoping to pick up a good deal with the down turn in the market. This bill also provides a budget provision for counseling services to help families stay in their homes. While this bill gives many homeowners a glimmer of hope, there are many homeowners that are struggling. Will this be enough to make a difference in the economy?

The provisions of this new bill are specifically for the primary homeowner and this will definitely help, but there are areas of the country that had an influx of investors, and speculators that have experienced a tremendous impact from foreclosures and declining values. These areas were also the first to experience the artificial increase in values because investors, speculators and flippers were buying up the inventory of homes while potential primary home owners were left renting because they were unable to afford the increased costs of owning a home. Remember in order to have a sustainable increase in home and property values you must have a stable infrastructure of the primary home owners. Second Homeowners also offer a dimension of stability because they bring money to the local economy from other areas where they live and work. This added boost to the local economy helps stabilize the housing market with extra money and more resources.

This bill will also give many first time homebuyers incentives to purchase a home. Buying a home can be rewarding and profitable if you get the right financing option that fits your individual financial needs. Do not be strapped to a mortgage that leaves you hopeless and homeless make sure that you are working with a Certified Mortgage Planning Specialist, with the knowledge and experience to get you the right loan program for your financial success. Do you need to refinance? Are you in the market to buy a home? Call me today and see what financing options are available.

If you have questions please email them to andrew@your-mortgageresources.com or to answers@lakeloan.com. Call Andrew today at 573-317-1400.

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Andrew Conner is a Certified Mortgage Planning Specialist. CMPS. Specializing in the areas of Mortgage Planning, Credit Repair Counseling, Cash Flow Management, and Real Estate Equity Management, utilizing your mortgage as a financial instrument to achieve your short term and long term financial goals. Less than 1% of all Mortgage Originators in the USA have this credential.

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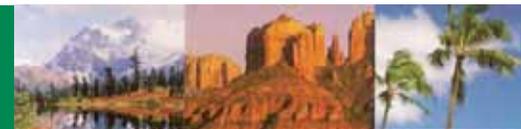
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The Lake Area Chamber of Commerce was on hand recently to help announce the official opening of Atlantis Island Condos with a ribbon cutting. For more information call 365-4747 or visit www.atlantislandcondos.com or follow Hwy W to Lk. Rd.W-12 – always stay to the left and follow the signs. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors are: 1st Row: Penny Tyler, Sales Manager; Joyce Everhart, Artist; Tracey, Bianca and Mark Kelly, Partner/Developer; Kernene Shickler, Partner/Owner; Tretch Shankle, Finish Superintendent; Dan Murphy, Project Manager. 2nd Row: Robin Evers, Lake Area Chamber Board Member; Wendy White and John Caran, 101.9 The Wave; Tony Asturias, Salesperson.



The Lake West Chamber of Commerce welcomed Andrew W. Renken, Attorney at Law, into their Chamber with a recent ribbon cutting. Renken Law Firm, LLC. office is located alongside Bryant's Osage Outdoors on Highway 5 at the North end of Laurie next to Laurie City Hall. 573-207-4259. Pictured l to r: Karie Maasen, Glen Sutherland, Martha Sutherland, Phyllis Renken, John Renken, Andrew Renken Attorney, Liz Brown, Jess Wadle, Ann Gezendorf, Stan Field, Denise Decker, Joyce Bryant, Bud Kidder and Jamie Bryant.



Wood Re New was welcomed into the Lake West Chamber with a recent ribbon cutting. Your Lake Area exterior wood specialist, Mike Nichols, can be reached at (573)873-0007 for free estimates and additional information. Pictured are Ann Gezendorf, Steve & Cindy Gum, Ellen Bozich, Mike Nichols, owner, George Gezendorf and June Hackathorn.

Join the Fun at the HK Silent Auction



It's not too late to join the fun and help raise money for the cancer unit at Lake Regional Hospital. Patrons can bid on an extensive selection of merchandise and gift certificates at the HK Silent Auction and Pairings Party at the Lodge of Four Seasons exhibit hall. The event begins at 5:00 p.m. on Saturday, June 7. Neil Smith is the Honorary Chairman of this year's charity golf tournament. Smith was one of the NFL's most dominant defensive players, and current co-owner of the Kansas City Brigade.

Smith had an amazing 13 year career with both the Chiefs and the Broncos. During those 13 years he earned two Super Bowl rings, six Pro Bowl selections and the honor of being one of only 22 players to record at least 100 career sacks.

Smith, along with Dave Whitmore, Kansas City Chiefs retired Safety, who came from the San Francisco 49er's with Joe Montana; Kimble Anders, retired Kansas City Chiefs Fullback and 3 time Pro-Bowler; and other sports celebrities will attend the event. Attendees will enjoy delicious hors d'oeuvres, cocktails, and exciting live and silent auctions.

For a donation of \$100.00, you can become a "Friend of HK's" and get two tickets to the Silent Auction. The Lake Regional Hospital Foundation is still accepting merchandise and gift certificates for the auction, the value of which may entitle you to attend the event.

Don't miss your chance to enjoy this annual premier event at the Lake! Call the Lake Regional Hospital Foundation today at 348-8265 for more information.



The Camdenton Area Chamber of Commerce recently welcomed JAK Wireless as a new Chamber member. JAK is located at 956 N. State Highway 5 in Camdenton. Call JAK Wireless at 573-346-4015 or stop by Monday – Saturday 9:00 AM – 6:00 PM. Participating in the ribbon cutting from left to right: Mike Peters, Chamber Vice President; Deb-bie Davis and Susan Hall, Verizon Representatives; Heather Hogeland, Store Manager; Chamber volunteer Norman Allee; Charesa Sullivan, Sales; Charli Allee, First National Bank; Dottie Davis, Regional Manager; Amy Hadfield, First National Bank; and Bruce Mitchell, Chamber Executive Director.

BSDA contracts with C.H. Johnson Consulting

The Bagnell Dam Strip Association (BSDA) has entered into a contract with C.H. Johnson Consulting, Inc. (Chicago) to perform the Lake Ozark Downtown Revitalization District – Market & Economic Impact Study. The Market & Economic Impact Study is a key component of the application being put together for the City and the State's consideration in approving a MODESA Funding program for the District.

The Missouri Downtown Economic Stimulus Act (MOD-

ESA) provides supplemental state financial assistance for the redevelopment of designated economically depressed areas. MODESA is available for central business districts that are legally designated either a blighted or a conservation area. MODESA allows a portion of certain new state tax revenues generated in the redevelopment area to be diverted for a limited number of years to fund eligible public infrastructure and related costs.

CH Johnson Consulting is a nationally regarded economic

development, hospitality, tourism, and real estate consulting firm. The firm offers expertise in independently evaluating market's potential. Most recently, the firm performed Tax Increment Financing (TIF) revenue projections as well as economic and fiscal impact analysis for various projects funded by MODESA incentives such as the KC Power & Light project. They are currently working in downtown Tucson as advisor within the Río Nuevo TIF District in Tucson, Arizona.

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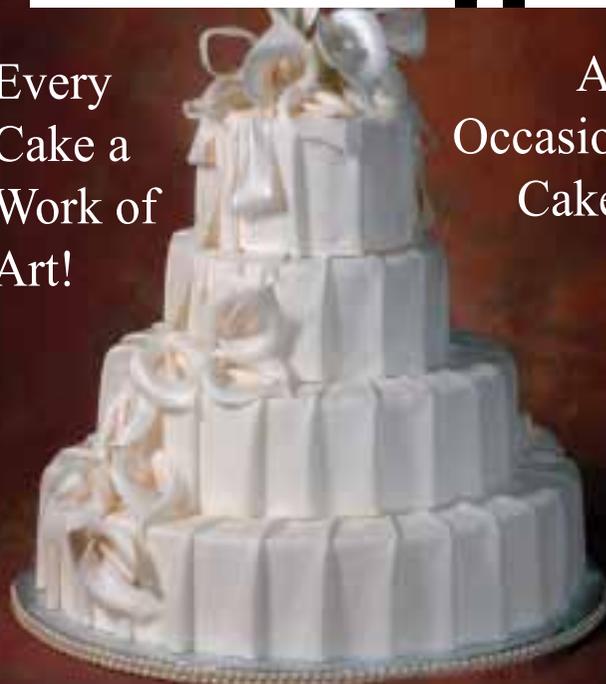


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Serving the Lake Since 1958

CADV chosen as annual community service project for AT&T Missouri Chapter Of Telecom Pioneers

AT&T chapter makes large donation of personal items to CADV

The AT&T Missouri Chapter of Telecom Pioneers selected the Citizens Against Domestic Violence/Victim Outreach Center as its community service project at the organization's annual all-employee event in May 2008. Following a six-month collection period, the group donated approximately 60 boxes, totaling more than 5,000 items, including personal care items such as shampoo, conditioner, soap, toothbrushes and toothpaste, for use by the families that receive services from CADV/VOC. In addition, the chapter donated handmade Hug-a-Bears for the children in shelter.

Telecom Pioneers is the largest industry-related volunteer organization in the world, with chapters located the United

States and Canada. Founded in 1911, Telecom Pioneers, formerly known as the Telephone Pioneers of America, is comprised of nearly 620,000 current and retired telecommunications employees who have joined together to make their communities better places in which to live and work.

CADV/VOC is a not-for-profit domestic violence shelter and sexual assault re-

sponse center serving Camden, Miller and Morgan counties. CADV/VOC has a 22-bed facility to house women and children who are displaced by domestic violence. Along with shelter services, CADV/VOC has various outreach services including support groups, onsite hospital advocacy, life skills training, transportation, legal advocacy, crisis counseling and more.



As the Lake Churns

Real Estate and Lake News with C. Michael Elliott

Second-Home Sales Accounted For One-Third of Transactions in 2007

The combined total of vacation- and investment-home sales declined with the overall market in 2007, but still accounted for 33 percent of all existing- and new-home sales, which is close to historic norms, according to the National Association of REALTORS® (NAR).

The market share of homes purchased for investment last year was 21 percent, while another 12 percent were vacation homes.

Fifty-nine percent of vacation homes purchased in 2007 were detached single-family homes, 29 percent condos, 7 percent townhouses and 5 percent other. In 2006, single family homes accounted for 67 percent of vacation-home sales, while condos were 21 percent.

There were no significant changes in investment housing types. Sixty-one percent of investment homes purchased in 2007 were detached single-family homes, 20 percent condos, 11 percent townhouses and 8 percent other. Twenty-eight percent of vacation-home buyers paid cash

for their property, as did 35 percent of investment buyers.

Sixty-five percent of vacation-home buyers and 71 percent of investment-home buyers purchased existing homes, while the remainder purchased new homes.

The typical vacation-home buyer in 2007 was 46 years old, had a median household income of \$99,100, and purchased a property that was a median of 287 miles from their primary residence.

In listing the reasons for purchasing a vacation home, 84 percent of buyers wanted to use the home for vacation or as a family retreat; 30 percent to use as a primary residence in the future; 26 percent to diversify investments; 25 percent to rent to others; 16 percent for the tax benefits; 14 percent for use by a family member, friend or relative; and 6 percent because they had extra money to spend.

Last year, 19 percent of vacation homes were purchased in the Northeast, 16 percent in the Midwest, 41 percent in the South and 24 percent in the West. In terms of location, 30 percent of vacation homes were purchased in rural areas, 20 percent in resorts, 20 percent in a suburb and

14 percent in an urban area or central city.

Eight in 10 second-home buyers consider it a good time to invest in real estate, compared with 59 percent of primary residence buyers. Forty-four percent of vacation-home buyers and 57 percent of investment buyers said they were likely to purchase another property within two years.

If you have a real estate question or would like to express an opinion about real estate activity at the lake, log on to www.AsTheLakeChurns.com. Who's representing you at the Negotiating table?

C. Michael Elliott can be reached at Gattermeir Elliott REALTORS, 1-877-365-CME1. www.cme1st.com



Bank Star One names new managers at Hy-Vee branch

Bank Star One has promoted Kristy Hamilton to Manager and Randy Gilleland to Assistant Manager of the bank's Hy-Vee Supermarket location here.

Both Ms. Hamilton and Mr. Gilleland have been with the bank since the inception of the Hy-Vee location in April of 2005.

"We're pleased to have two of our experienced people promoted to managerial positions at our Hy-Vee branch," said Rick Meriage, president of the bank. "With the branch open seven days a week, its challenges are unique. Their experience with in-store banking is a valuable asset to us."

Ms. Hamilton's banking experience is extensive, having served three years with another area institution. She has also successfully completed numerous banking courses and currently resides in Camdenton.

Mr. Gilleland, a Lake Ozark resident, serves as the bank's Star Guard administrator as well.



Kristy Hamilton



Randy Gilleland



Laurie Family Eyecare Associates was recently welcomed into the Lake West Chamber with a ribbon cutting. Call Dr. Brian Eveland or Dr. Lisa Masters. Pictured l to r: Denise Decker, Liz Brown, Stan Field, Jess Waddle, Karie Maasen, Dr. Lisa Masters, Bud Kidder, Cathy Thrower, Sharon Thompson, Terre Brown and Ann Gezendorf.

June 10 "Wine & Dine" auction offers boatloads of treasures for a great cause

A load of gravel, wheelbarrow full of wine, massages, pizza party, rounds of golf, jewelry, fishing gear, and gourmet dinners are just a few of the items that will be featured at the June 10 Wine and Dine Charity Auction.

Sponsored by the Laurie-Sunrise Beach Rotary to raise funds for the Westlake Aquatic Center, the Wine and Dine will begin at 5 p.m. at the Osage River Bar & Grill, 247 S. Main, Laurie. Tickets are \$25 each and may be purchased at the

Westlake Aquatic Center, 134 N. Fairgrounds Road in the Laurie Fairgrounds park. For more information, or to make a donation, contact a Rotary member or call the Aquatic Center at 573 374-7370.

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the Geek in All of Us*



Drobo Automatic Storage Robot

What's a Drobo? A box with a funny name, but more to the point, a USB storage device that accommodates up to four SATA I/II drives, for a total capacity of up to 2 terabytes. Why not more? It uses the fourth drive as a redundant backup, protecting the data inside. You can add drives as you go, the box automatically reconfiguring everything to fit. Mix and match sizes and brands, no problem. The USB 2.0 interface lets you store MP3's, movies, music, photos-- anything you like, and have instant access. With the optional DroboShare, you can put the device on a network and have the files available to every PC on it. If a drive goes bad, or you remove it-- no problem either, all of the data is still accessible. It's Dashboard control system monitors the hard drives and gives you status reports, warning you when to swap out bad drives. **\$500.** The DroboShare NAT addition is **\$200.** The drives are extra.



JVC GZ-MS100 Memory Camcorder

What? You say you don't have your very own contribution to YouTube yet? Well, there is time, and the JVC GZ-MS100 is designed to make it easier than ever. Similar to their line of Everio camcorders, the "YouTube" version is smaller, lighter and records to SD memory cards instead of a built-in hard drive. With the included software (Windows-only thank you), it then offers "one-touch" uploading of your shining moments to YouTube. It even adheres to the website's mandatory 10-minute clip limit. It also sizes the video appropriately for uploading, but retains the full size HD footage on your PC. So now there is absolutely no excuse for not doing your very own rendition of the "Numa Numa" song. Who knows? You could get noticed! How much? **\$350.**



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The Lake West Chamber is pleased to welcome Laurie Bait & Tackle to their new location in Laurie with a ribbon cutting. Laurie Bait & Tackle has moved from 102 N. Main (the site of Buster Laurie's first tackle store) to 107 N. Main, the location Buster's occupied for many years. They carry a full line of live bait, tackle, novelties and gifts as well as a large selection of water sport items such as ropes, life jackets, tubes, etc. Pictured l to r: Pam Brinkoetter, Donna Smith, Lisa Clark, Nancy Clark, Ellis Clark and Chamber Ambassadors.



The Lake West Chamber welcomed Clear Creek Collision and Marine into their membership with a recent ribbon cutting. Clear Creek Collision and Marine is a new auto body and marine cosmetic repair shop located in Sunrise Beach on State Hwy TT, two miles east of 5, or 1 mile west of MM. Hours are 8:00-5:30 Monday through Friday. Give them a call at 573-374-7400. Pictured are Steve and Amber Martin surrounded by friends and chamber ambassadors.



Camdenton Optimist Club Program Chairman Dale Wilkerson introduced Michele Kroll, University of Missouri extension agent, who told of 4-H Clubs for youths and 4-H Residential and Day Camping Programs as well as Youth Technology, Community Enterprise and Leadership Training. Optimists meet at Noon on Mondays at CJ's Restaurant. Visitors are welcome.

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Fire Lookout Towers

continued from page 32
deemed them necessary, but the idea was to build them in overlapping lines of sight so that two or more towers could get a fix on the same smoke. Most of those original towers were made of wood because the demands of World War Two had placed restrictions on the availability of steel.

Some of them were in the Lake area, and more would come. The first two were Hurricane Deck, an 80-foot steel tower along Highway 5 at Sunrise Beach — and Camdenton, 100 feet tall, built west of Highway 5 above Bridal Cave. Both were finished by early 1942. Proctor, a wooden structure went up in 1944 alongside Highway 135. After the war, Kaiser and Branch were built — both prior to 1948. Kaiser was in the state park while Branch was along Highway 73 at the south Camden County line. Climax Springs, a wooden tower, was built in 1948; it was the last of the wooden towers. Then came Rocky Mount, off C Road west of Eldon, constructed in 1949.

Eugene, was put up in late 1949 or early 1950 along Highway 54 at the Miller-Cole County line. Next was Ulman in 1950; it was located near the junction of Highway 17 and C Road in Miller County, south of Tuscombina. The last tower in the area was Ganter, near Decaturville, built in 1952.

At the top of each tower was a “cabin,” usually seven feet square. There wasn’t much in the way of comforts up there. Since the primary fire season was during the dry winter months, the cabins had a small electric or coal-fired heater. Other than that there was just enough room for a stool and an Osbourne Fire Finder. If the tower man sighted a line of smoke, he would point the crosshairs of the Osbourne device at it and record the azimuth. A contour map mounted under the swivel helped him estimate the distance to the smoke. The information was then phoned to a dispatcher. (As often as not, the phone was in the tower man’s house, which meant he had to climb down to make the re-



Measuring 80 to 100 feet tall, the galvanized steel towers were fabricated by a windmill manufacturer and assembled on-site, often by MDC crews.

port.) Other towers would call in their bearings and the readings were plotted on a map. The plot lines would cross at the location of the fire.

Jim Huffman, of Camdenton, now retired from MDC,

occasionally worked in Proctor tower. “You just sat there,” he said. “At Proctor we normally would sit in the northwest corner, that way you were looking toward the area where you had the most trouble.” It could

get a little boring after a while, but Huffman, who normally worked for the Department as a heavy equipment operator, enjoyed his time up there. “You got to see a lot of country,” he remarked.

And then there were the windy days to keep things interesting a hundred feet up in the air. “They’d move a little bit, the old towers — the big wooden towers,” said Hoffman. “The bolts would get loose. They would sway three or four inches sometimes if it was blowing real hard. The metal ones don’t do much more than just quiver.”

As Hoffman recalls, the tower men themselves, and other MDC employees in the area were the ones who were called to fight the fires: “Back when I went to work [in 1964], we didn’t have any fire department help. It used to be bad. Back then you’d have most of your fires from Stover to Laurie to Climax Springs to Macks Creek — down in that country — that’s what we used to call the Horrible Strip. There were some areas where we would let it burn because it was blocked

continues next page

1978



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Fire Lookout Towers

continued from next page
in by roads or the lake. I could sit on Proctor tower and watch a fire in the Coffman Bend country — watch it for three days. And then the fourth day it would be clear. They had everything in that bend burnt out.

“If the fires were in areas south of Camdenton, down the D Road country, we never did anything with them. They wanted it to burn — the landowners did. A lot of that land they didn’t even own, but they were using it. You’d put it out and before you got back to headquarters it would be set again. So a lot of those areas we just kind of blocked off. We didn’t fight anything south of 54 and west of 5 Highway because it was landowners purposely burning the land.”

Over time the wooden towers were replaced by steel. The new steel towers were fabricated by the Aermotor Company out of Chicago. The firm was best known then, and now, for manufacturing

windmills. The towers would arrive on site as kits, to be bolted together and mounted on concrete footings. Hoffman helped build the steel version of the Proctor tower in 1974. It had actually been disassembled from another location in the Gasconade district and moved to Proctor. It still stands today. The Climax Springs replacement steel tower was new at the time of its erection in June of 1958. It cost \$3700. The tower men who helped put it together were making one dollar an hour.

The tower sites always included a few acres of land. MDC would build a cottage and a few outbuildings on the property for the tower man and his family. They would usually plant a garden and raise a few head of livestock. There was plenty of time for that. The fire season lasted from November to April and the towers normally were not manned during the summer unless the weather turned very dry. But the tower men

were not without duties in the summer; they were assigned to grounds maintenance on MDC properties in the area. The tower men were nearly always married. A 1951 MDC memo stated that it was nigh impossible to get a single man to stay put at a tower site.

Beginning in the mid-1980s, the towers began to outlive their usefulness. None of them in the Lake area are routinely manned anymore. They fell victim to the airplane. One plane can patrol a large area, and if smoke is sighted that plane will quickly be over the fire. If it is a wildfire, the pilot uses his GPS system to pinpoint the site for the firefighters on the ground. Of course, there are days when the planes can’t fly, or aren’t available, and on those days a few towers, like Camdenton still come in handy. Not many of the towers still stand.

Nevertheless, two of the towers have risen again, or soon will do so. Rocky Mount tower was taken down in 2000 and moved to Jefferson

City. The top half was reassembled as a permanent display at MDCs Runge Conservation Education Center. Hurricane Deck tower was sold at bid to area businessman Rick Duncan with the understanding the he had to move it from the site. That was exactly what Rick had in mind.

“I’ve taken it down and I moved it up to the farm where my wife and I live between Tusculumbia and Eldon,” says Duncan, enthusiastically. “I’m going to put it back up the same way it was at Hurricane Deck.”

Duncan, who manages the Edward Jones Investment office in Osage Beach, explains his passion: “It’s more nostalgia than anything else. When I was a kid we used to drive around the country and see fire towers. There’s no telling how many of those I’ve climbed. And now when we drive around we see cellular towers in the place where the fire towers used to be. I think we’re losing part of our history, and that’s disappointing. I hate to see them torn down

for scrap; that’s the reason I bought it. I also thought it would be neat to have one on the farm. I can climb up there on a sunny day and see the whole farm and the Osage River bottoms.

“We took it down around January 4. We dismantled it and hauled it off in a week’s time. I had a crane come in; we took the top portion off and laid it on the ground, went up and had another 30-foot section taken off and laid it on the ground, and the same with the bottom portion. The top portion was small enough to put on a trailer and haul home. We used impact wrenches to disassemble the lower sections and haul them off with a trailer. When I put it back together I’ll do the same thing and work my way up. It’s just an erector set. We’ll be able to use a wrench to put the nuts and bolts back together.

“All my neighbors say I’ve got the biggest deer stand in the country.”

Duncan expects to have the tower up by this fall.

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Missouri DNR identifies non-complying water systems

The Missouri Department of Natural Resources has released a list of 26 drinking water systems that have chronically failed to conduct required bacteriological testing.

The department requires all public water systems to test for bacteria at least once a month to verify these systems are providing safe drinking water to the public. While failing to monitor does not necessarily mean that the water is unsafe, routine testing is a crucial part of maintaining a safe water supply.

The vast majority of community and non-community public water systems in Missouri comply with all monitoring requirements and meet all drinking water standards. Chronic violators are the exception rather than the rule, as this current list of 26 systems represents less than 1 percent of the approximately 2,800 public drinking water systems in Missouri.

Bacteriological testing can be the first step in identify-

ing and correcting a problem. The next step is to investigate the cause of any bad samples and perform corrective action, such as disinfecting and flushing the system. When a public water system has a record of both failing to monitor and a history of exceeding contaminant levels, this may raise concerns about the unknown quality of the drinking water.

If a water sample tests positive for total coliform bacteria, further testing is then performed for fecal coliform or E. coli bacteria, which can directly cause gastrointestinal illness. Most samples that test positive for total coliform, test negative for fecal coliform or E. coli. The total coliform-positive samples that are listed tested negative for fecal coliform or E. coli, unless specifically stated otherwise.

To view more details on the violators listed, visit the department's Web site at www.dnr.mo.gov/env/wpp/chronic/index.html.

Barry County; Country Din-

er, Fuel Express, Benton County; Sun Valley Subdivision, Camden County; Bambooze, Deepwater Inn, Donna's Ice House, Possum Holler, Cole County; Lohman's Eagle Stop, Franklin County; Charmwood Subdivision, Delta Motel, Greene County; Dalmas Feed Bunk Café, Jasper County; Royal Oaks Arena, Lawrence County; Route 66 Tavern, Youngberg Estates Mobile Home Park, Maries County; Moreland's Restaurant and Lounge, Miller County; Sunset Mobile Home Park, Morgan County; Three Pigs Bar B Q and Grill, Pulaski County; The Point Steakhouse, St. Clair County; Old Plantation Motel, Stone County; Cape Fair Mobile Home Park, Show Me Shores, Starlight Village, Starrlite Village 4th Addition, Taney County; Parkview Lodge, Washington County; L & M Mobile Home Park and Webster County; Tiny's Steak Ranch.

These systems' owners have been sent multiple violation notices in addition to

certified letters informing them that chronic failure to monitor is unacceptable. Representatives of the Department of Natural Resources also routinely make on-site inspections and attempt to reach an agreement with the responsible parties to ensure sampling requirements will be met.

If these parties continue to fail to comply with Missouri's drinking water law, the department pursues more stringent enforcement action through legal channels.

For more information, contact the department's Water Protection Program at 800-361-4827 or 573-751-8309.

Get Inside the "O" O Road Business Owner's Organization

Buck Creek B&B blends vacation with home cooking

GRAVOIS MILLS, Mo. -- Savvy Midwest vacationers leave work early Friday, load the cooler and head down the road to Lake of the Ozarks to escape.

They awaken at dawn Saturday for the first cup of coffee on a porch overlooking the glistening reflection of orange-pink water. The commute, the job, the rush, the calls all give way to hummingbirds, feathered friends and shad dancing at the water's edge. The air is crisp, clean like it's meant to be.

It's the kind of morning that melts away everyday life.

It's every morning at Buck Creek Bed & Breakfast.

June Hackathorn prepares fresh homemade pastries each morning, just like she has for the last nine years. Breakfast is served in a pavilion overlooking the lake and a dock famous for fat crappie.

Guests often use Buck Creek's dock as headquarters for pleasure boating, but it's not unusual for visitors to trailer the boat and never get it wet. Between the view, the comfort of a covered dock and fantastic fishing, there's little reason to head for open water.

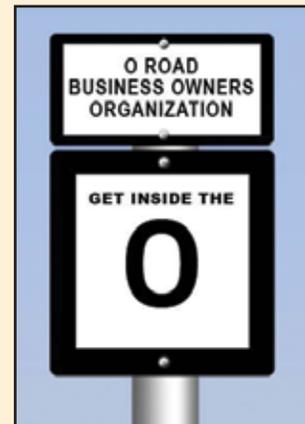
Golfers stay at Buck Creek for comfort and easy access to Indian Rock Golf Course, a short two-mile drive to O Road. Indian Rock offers 18 holes of Bermuda fairways separated by mature oak, hickory and dogwood trees. Par is 72.

When the weather turns wet or the sun gets too hot, guests catch blockbuster movies at the Lake West Cinema, also only two miles from Buck Creek B&B.

Regardless of how vacationers spend leisure time, they're bound to work up an appetite.

J's Grill and Sports Bar is the newest addition to the O Road family of businesses, affectionately called "The O" by locals. J's is the more casual WestSide version of J. Bruner's in

Osage Beach. Both restaurants are renowned for filet mignon, prime rib soup, hand-breaded onion rings and an array of fresh salads, just as a sampling of specialties.



Rocky Top Bar & Grill is just a few miles further down "The O." This neighborhood tavern has good felt, straight cues, well poured drinks, pizza and burgers worth bragging about.

By the time guests get a small taste of "The O," it's time to make it back to home away from home -- Buck Creek B&B -- where they can unwind, kick off their shoes and look forward to another homemade breakfast.

Buck Creek, in traditional B&B style, has four rooms ranging \$80-\$120 per night, breakfast included. Reservations are a breeze at BuckCreekBB.com

DIRECTIONS TO BUCK CREEK B&B

- Take Highway 5 to Laurie Mo.
- At the only stop light in town, turn east on "O" road.
- Go three miles to "Lake West Cinema" (On the right).
- Turn right on O-270, Buck Creek Road.
- Keep right at the first "Y", follow the black top for about 1 mile.
- As you go down the steep hill, turn left on Buck Creek Acres Road (gravel road).
- Forward 800 feet to the Bed & Breakfast, 32907 Buck Creek Acres Rd.

ON THE WEB:
<http://buckcreekbb.com>

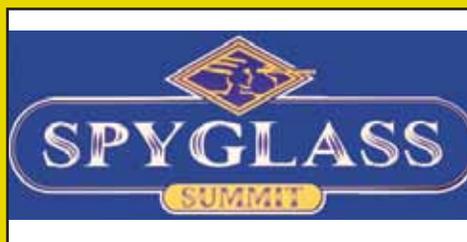


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Osage students earn Bash's "Better Than Best" awards



Four Students from the School of the Osage were selected for the first 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

The students named for the 1st quarter "Better Than Best" awards are 7th Grade students Natasha Thompson, daughter of Kevin & Lana Thompson; and Cole Miller, son of Ron & Rhonda Miller. The 8th grade students selected are Vincent

Sabourin, son of Daniel & Holly Sabourin; and Tara Allman, daughter of Larry & Marla Allman.

The students receive a framed certificate and \$25 in cash. Bash feels positive motivation at this age level is important and awards four students each quarter of the school year.

Bobbi also has the students attend the Lake Ozark Noon Rotary for lunch, enabling the students to meet some of our local business people.

Bash was a school teacher before her real estate career and knows how important education is for our youth.



Bowling Electric Machinery, Inc. was welcomed into the Lake West Chamber with a recent ribbon cutting. Stop by their newly expanded facility at the corner of North Hwy 5 and Mulberry Lane in Camden-ton or visit their website at www.bowlingelectric.com or call them at 573-346-7553. Pictured is l to r: Linda Fields, Cathi Cook, Bookkeeper, Jess Wadle, Mary Lou Alsin, Owner, James Ackelson, Technician, Tom Batty, Manager, Jim Duda, Technician and Bud Kidder.

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Missouri student loan agency ending interest rate breaks

continued from page 9

Gov. Matt Blunt, MOHELA is to transfer \$350 million to the state over six years to finance college building projects.

The loan agency sold some of its assets and tapped into excess cash to transfer the initial \$230 million to the state in September. But because of financial losses, it delayed a scheduled quarterly payment to the state in March.

Noting the general financial troubles in the student loan industry, Bayer said there is no connection between the college building payments and MOHELA's decision to curtail its interest rate breaks.

"This already has happened industrywide; borrower benefits virtually don't exist," Bayer said. "We had held out as long as we could."

But leading Democrats

suggested MOHELA's cutbacks resulted from the Republican governor's building initiative.

Democratic gubernatorial candidate Jay Nixon, the current attorney general, described the MOHELA decision as a "crushing blow" to students already paying higher tuition.

"When Gov. Blunt raided MOHELA's assets, the one thing he assured us was that it would cause no harm to Missouri students," Nixon said in a written statement. "It was obvious--at least to those of us who fought the MOHELA raid from the beginning--that Missouri students would end up paying the price. And now they are."

House Minority Leader Paul LeVota, of Independence, and Democratic treasurer candidate Rep. Clint

Zweifel, of Florissant, also claimed Blunt's college construction plan had weakened MOHELA and contributed to its decision to end its student interest rate breaks.

Zweifel pointed to a February 2007 memo by Liscarnan Solutions LLC warning that potential changes in federal student loan policies could invalidate its previous conclusion that the building payments would not jeopardize MOHELA's financial health or its benefits to students.

"The contention that when you suck \$350 million of assets out of an organization that it has no effect on their ability to work through a pretty tough and difficult time in the credit market is just silly," Zweifel said.

Blunt spokeswoman Jessica Robinson said the Democratic criticism was simply

wrong.

"Jay Nixon has always been opposed to every project funded by the Lewis and Clark Discovery Initiative, and Jay Nixon has never understood how MOHELA operates," she said. "Now he seems to be entirely unaware of a global problem that affects every entity that used auction-rate securities."

Missouri's loan agency has shaved between 2 and 3 percentage points off the interest rates charged to people who pay by automatic withdrawal, depending on whether they attended school in state and whether their loans are guaranteed by the state.

That will drop to a one-quarter of a percentage point reduction beginning June 1, Bayer said.

The loan agency also will cease a program that offered

interest rates of 3.25 percent--or 0.25 percent if payments were made through automatic withdrawal--for students who remained to work in Missouri as teachers, nurses, police, firefighters, paramedics, social service workers, state employees or members of the National Guard or reserves.

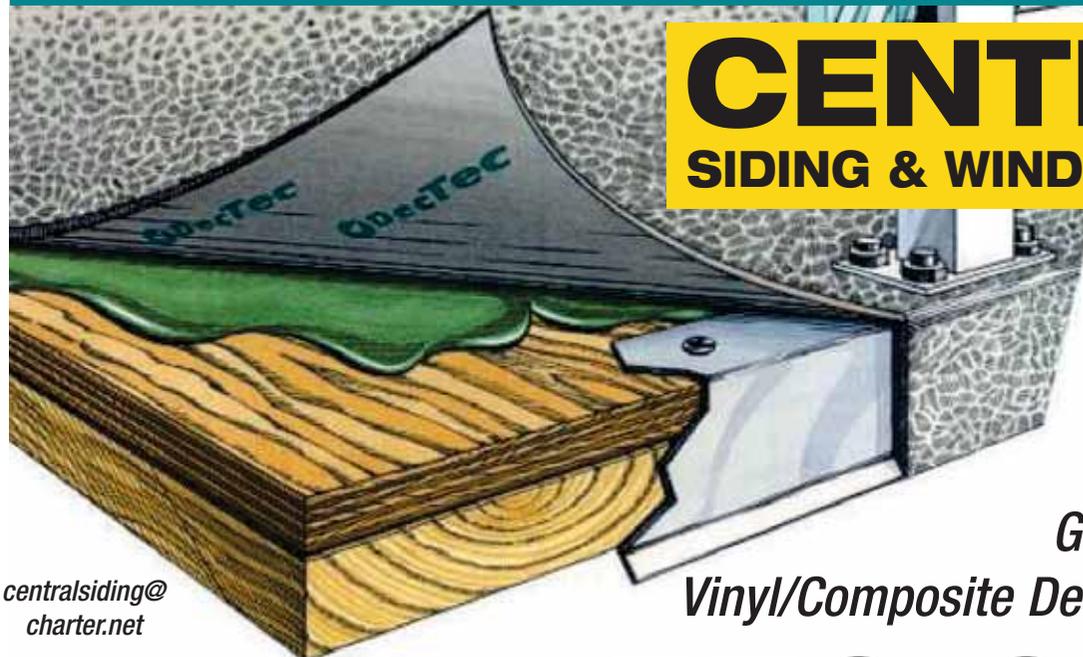
Bayer said those two interest-rate-reduction programs have benefited fewer than 5 percent of MOHELA's loan recipients, or about 23,000 of its roughly 500,000 borrowers. Those loans account for about \$170 million of its \$5.1 billion in loans, he said.

The agency will continue to offer loan forgiveness programs, including one it announced in December 2006 for college freshmen enrolling in pre-engineering programs.

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"Cats" comes June 6-18 to the Lyceum Theatre

continued from page 4
Broadway scene, Gresham says you can count on a show on par with those big theatres.

"You'll see a show as good as it can be," he says. "We build all of our productions from

the ground up. We hire the costume designers, the scenic designers, the lighting and sound designers. Everything is built for our theatre. To see "Cats" here is to see a "Cats" that was made for our space."

"One of the misconceptions

about this place is that it's a community theatre," Gresham adds, "While we *are* a theatre that's strongly rooted in our community-- that cares about the community, and on occasion offers the opportunity for members of the community to be involved in the productions—we are a professional operation, a professional theatre."

"One of the things that I think is terrific about this theatre is the ticket prices." Quin adds, "It's so affordable-- our top price is \$30. This is a theatre where middle-income families can still go. It's not like theatre in New York, where it's \$120 if you're lucky."

Price aside, you're lucky to be able to experience the magic of live on-stage performances by theatre professionals, and so close to home. There's something about the sights, sounds and smells of the theatre. It's a 'something' that is difficult to define.

Quin has an apt description. "The opportunity to sit with a collective group of people, and to follow a story as it unfolds-- breathe the air of the characters you're watching. That's the magic of it right there. A



Airbrushed spandex leotard costumes for "Cats".

live performance—and it's all for you—and it won't be the same the next night."

True enough—and it won't be there for long. "Cats" is playing from June 6th through the 18th, with shows at two and eight p.m. on June 7, 11 and 14. Matinee 2 p.m. shows only on June 6, 8, 12, 15 and 18. Friday, June 13th has an 8 p.m. show only. Adult ticket prices are \$30, students and seniors

\$28, children 4-12 are \$15. The Lyceum Theatre is just off of Main Street in Arrow Rock, Missouri, about 45 minutes West of Columbia. For more information about the theatre, the shows, accommodations, restaurants, tickets and more, visit the theatre's website at www.lyceumtheatre.org --or call the box office at (660) 837-3311.



Cast members rehearse the intricate dance moves in "Cats"

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Excellent Location!



Opportunity for the investor or developer. Partially developed subd. includes 22 platted lots w/city sewer, water, utilities, and electric. Property is ready to build residential. Road is constructed to the Cities requirements and partially paved. Lighted city streets, private setting. Subd. has restrictions and covenants in place. Within one fourth mile of Indian Rock Golf Course, movie theatre and senior center. Close to Elks Lodge, shopping and the lake. Nearly all development costs have already been completed. \$299,900 MLS#3048790

Commercial Opportunity!



3.7 acres in Laurie with possible 136 units currently renting. Has some double units w/ doors on both ends. Included 2 BR rental manager home w/workshop. (8) 5x15 units, (30)6.10 units, (35) 10x15 units, (16) 10x20 units, (12)10x30 units, (8)12x30 units, & mobile home, shed, & (1) 50x80 bldg w/open front. \$490,000 MLS33042753

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Motivated Seller



Awesome building totally updated in 07. All new zoned heat and air. New private well. All new low UE windows, doors and fixtures. This is a very attractive property with awesome view of the lake and Hurricane Deck Bridge. Shows better than new good level parking with great highway 5 visibility. \$199,900 MLS#3046530.

Prime Location!



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Awesome Point



3BR, 2BA 2720 sq. ft. open floor plan with lots of glass to enjoy the Million Dollar view. Main free exteriors, 239 ft. of gentle LF ,large cove w/deep water, pristine grounds, boat house, martini deck & patio at waters edge, detached garage. Great Parking. Black top to the door \$499,900 MLS#3047380

Commercial Building



Large building for commercial business, or service center of your choice. Formerly used as automotive repair and tire shop. Some nice equipment still on the premises. Gentle lot on F highway all paved parking. Excellent location with lots of traffic. \$269,500 MLS#3048937

Missouri long term care costs up three times national average

The cost of nursing home care in St. Louis, the most expensive city in Missouri for this type of care, has increased 57 percent since 2004, according to an annual Cost of Care Survey released today by Genworth Financial. Elsewhere in Missouri, over the past five years, costs increased 18 percent in Kansas City and 11 percent throughout the rest of the state. This compares to a 17 percent increase nationwide.

The study, which found that nationwide the cost of long term care in nursing homes, assisted living facilities and in the home increased for the fifth consecutive year, also found that one year in a private nursing home in St. Louis costs \$67,242. The comparable cost in Kansas City is \$63,980 and throughout the rest of Missouri the cost is \$46,018. By contrast, the national average for a year in a private nursing home is \$76,460 – more than one and a half times the average annual household income in the U.S. of \$48,201[1]. Most long term care services in this country are rising at a rate faster than inflation, as the cost of providing this type of care continues to rise.

Each year Genworth surveys the cost of care in more than 10,000 nursing homes, assisted living facilities and among home care providers in all 50 states and 90 geographic regions including the District of Columbia. It is the most comprehensive cost analysis in the industry, and the only one that provides comparative data for the past five years. For the first time, this year's survey also includes adult day health care costs.

This year's Cost of Care Survey is complemented by additional research released today by Genworth entitled "A Workforce to Care for Our Aging." This study reveals an imminent shortage of caregivers. The U.S. will need to recruit 200,000 new direct-care workers each year to meet future demand among the 78 million baby boomers as they age. In addition, the care giver workforce is dwindling and faces issues of retention.

"Rising long term care costs are creating significant financial planning challenges for millions of Americans and their families," said Buck Stinson, president of Genworth Financial's Long Term

Care Insurance business. "Genworth Financial continues to conduct research on the cost of long term care so that citizens of Missouri and nationwide understand what to expect in terms of paying for this type of care now and in the future. This information helps consumers and their advisors effectively plan to meet their financial security goals."

Additional findings from the 2008 Cost of Care Survey include:

Assisted Living: A private one-bedroom unit in an assisted living facility in the U.S. has an average annual cost of \$36,090. In Missouri, the average annual costs are as follows: St. Louis: \$34,178; Kansas City: \$42,247; and Rest of state: \$24,574.

Home Care: Nationally, the average hourly rate for a non-Medicare certified, state licensed home health aide is \$19.18, a cost that translates to \$43,884 per year for 44 hours per week of care. Costs in Missouri are as follows: St. Louis: \$18.75 per hour, or \$42,900 per year; Kansas City: \$18.96 per hour, or \$43,380 per year; and Rest of state: \$17.58 per hour, or \$40,223 per year.

Adult Day Health Care: First

year research findings indicate the average annual cost for five days a week in an adult day health care facility is \$15,236 nationally. The comparable costs in Missouri are: St. Louis: \$14,667; Kansas City: \$16,273; and Rest of state: \$15,837.

Conducted by CareScout between December 2007 and February 2008, the 2008 Cost of Care Survey provides national, state and local cost information. It is available, along with the research paper "A Workforce to Care for Our Aging," at www.genworth.com/CostofCare.

Long Term Care Financing: Who Pays?

Long term care is usually financed in one of three ways: through individuals, private insurance or Medicaid. The federal Medicare program does not generally pay for long term care services, particularly for an extended period of time. It pays for some services usually when provided at a certified healthcare facility, and coverage typically does not exceed 100 days. The state Medicaid program provides a large portion of long term care in the U.S., but pays only after a care recipi-

ent has exhausted his or her own financial resources and is financially destitute.

Considering the costs, paying out-of-pocket for an extended period of time can be challenging – if not prohibitively expensive – for most families.

According to the Congressional Budget Office, the U.S. spends more than \$200 billion annually on long term care, not including unpaid services provided by friends and family members.

Even excluding donated services, the cost is still a staggering \$135 billion per year. Genworth Financial currently pays approximately \$1 billion annually for long term care.

In 2005, Medicaid paid more than \$101 billion for long term care.²⁴ Medicaid financing is hampered by an increased number of individuals who rely on its funding for their long term care services. According to a 2007 national public opinion research poll commissioned by Genworth, some 44 percent of Americans incorrectly believe that Medicare or their private health insurance will provide the funding for their long term care needs.

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CADV issues call for help: Volunteers needed for Hospital Advocacy

Camden, Miller and Morgan Counties Citizens Against Domestic Violence/Victim Outreach Center issues a call for help: Volunteers are needed to provide hospital advocacy for victims of sexual assault.

In early 2008, CADV/VOC partnered with Lake Regional Hospital, the prosecuting attorney's office and local law enforcement from Camden, Miller and Morgan counties to create the Lake Area SART (Sexual Assault Response Team) program to better care for victims of sexual assault.

To keep this vital program in action, CADV needs volunteers to provide hospital advocacy.

Advocacy for victims is very crucial to their ability to deal with their assault and begin the healing process.

Following training provided by CADV, volunteers are asked to be "on-call" a few days per month to respond to the hospital as needed to provide support, information, resources, etc.

If you are interested in joining the Lake Area SART Team as a hospital advocate or would like information about other volunteer opportunities with CADV, please call 573-346-9630 or email cadvoc@sbcglobal.net.

CADV/VOC provides a 24-hour hotline, crisis intervention, shelter, advocacy and support to victims of family violence and sexual assault for Camden, Miller and Morgan counties. If you or someone you know needs help, please call toll-free 888-809-7233 (SAFE).



The Lake West Chamber was pleased to welcome Seasons Café and Bakery into their membership with a recent ribbon cutting. Seasons Café and Bakery is located at 248 S. Main Street in Laurie next to Lake Dog & Cat. Pictured from l to r: Bud Kidder, Stan Field, Shannel Howard, owners, Tom & Rachael Featherston, Lillian Bueker, Bonnie Ferment, Amanda Haggerman, Chris Christiansen and Ellen Bozich.



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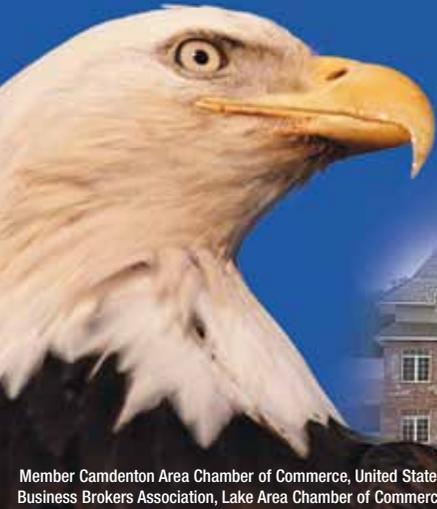
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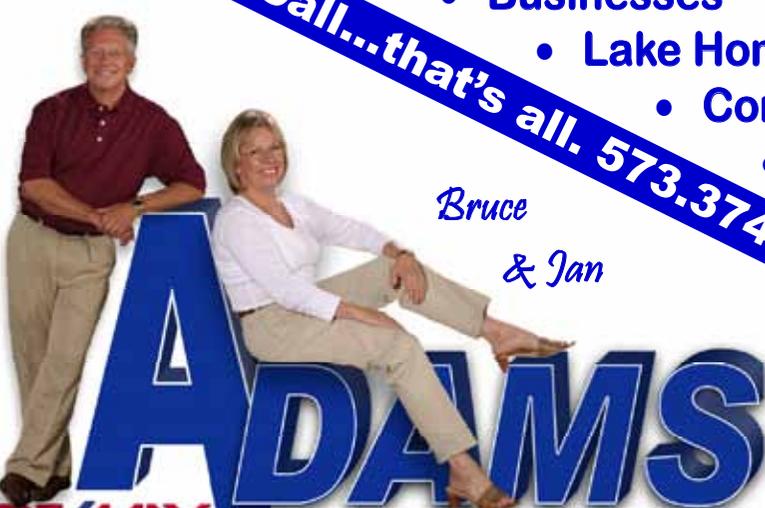
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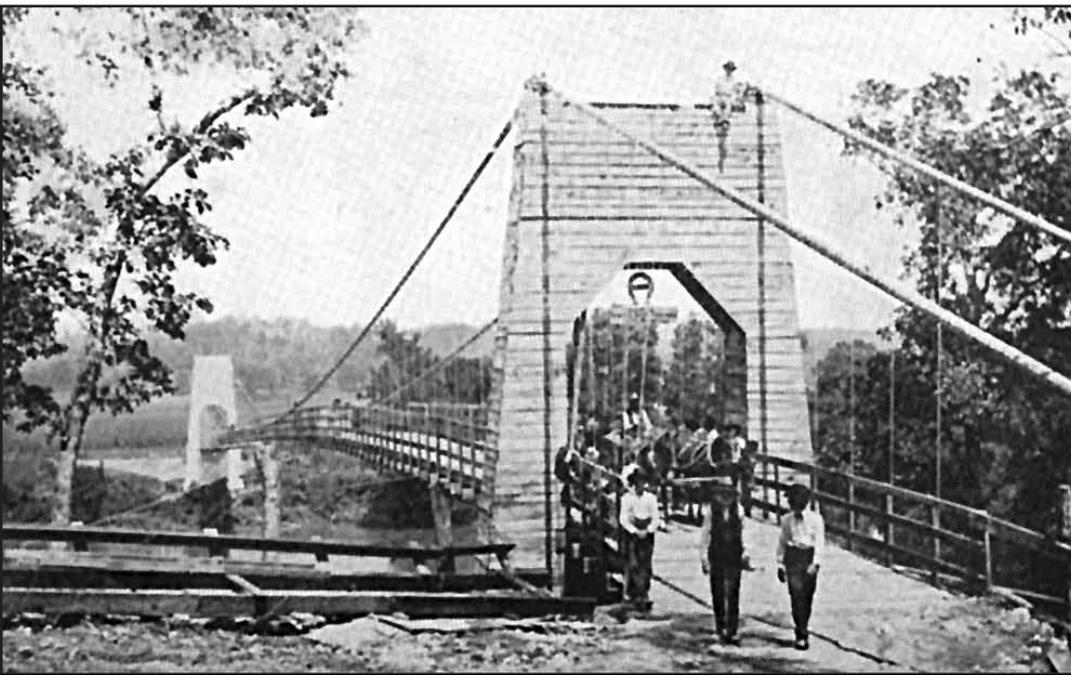


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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver



TUSCUMBIA TOLL BRIDGE -The old postcard photo by H. G. Zimmerman & Co, dated 1909, that accompanies this narrative features the Tuscumbia Suspension Toll Bridge, which was built across the Osage River at Tuscumbia, Missouri, in 1905. The bridge was designed and constructed under the supervision of Joseph. A. Dice of Warsaw, Missouri, who built

more suspension bridges across the Osage River and its tributaries than any other person in his time. According to Randall Dawdy, historic bridge information coordinator for the Missouri Department of Transportation, the total probably exceeds 40 bridges. Of that number only five still exist. The bridge across the Osage at Tuscumbia, which was among his most challeng-

ing to construct and stood from 1905 to 1932 when it was replaced by the steel truss bridge at that location today. The current bridge is scheduled to be replaced in a couple of years. The bridge carries Highway 17.

The old Tuscumbia Suspension Toll Bridge had a span of 600 feet. On the Tuscumbia side of the river the tower that supported the cables rose 80 feet

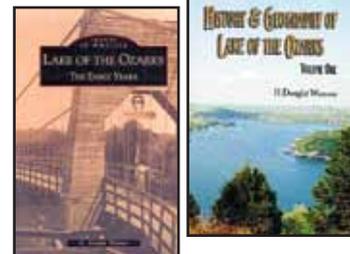
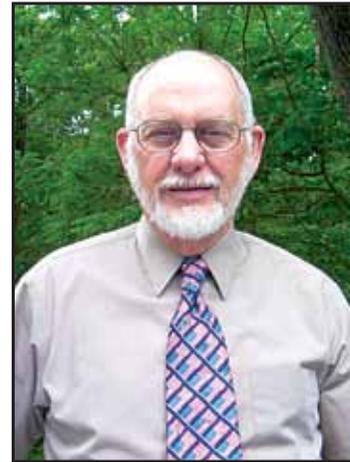
from the floodplain (the far end of the bridge seen in this photo) and the span had a high crown at its center. The foundation for the toll keeper's building was under construction when this photo was taken. The bridge was dedicated on Friday, August 4, 1905, and the celebration lasted for two days. A large number of people from throughout central Missouri attended, including Congressman Shackelford who delivered an address. In his speech he called the Osage River "the Hudson of the West," which is thought to be the first time the Osage was likened to the Hudson River.

F. M. McBride, of the *Miller County Autogram*, published at Tuscumbia, had campaigned for a bridge across the Osage at Tuscumbia for twenty years and lived to see its completion. It was the first bridge to be built across the Osage River in Miller County.

This vintage postcard is from the collection of H. Dwight Weaver. The photographer and publisher are unknown. Weaver is the author of three books on the history of the Lake of the Ozarks. "History & Geography of Lake of the Ozarks, Volume One," his newest book, is available from Stone Crest Book & Toy in Osage Beach, or by

mail. For information, contact the author at dweaver@socket.net.

Or call him at 573-365-1171. Other books by Dwight Weaver are available online at lakeoftheozarksbooks.com.



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The Lake West Chamber was pleased to welcome Ozark Insurance Services, Inc. into their membership with a recent ribbon cutting. Sonsearay Henderson recently purchased Ozark Insurance Services, Inc. and moved it to its new located at 220 S Main in Laurie (Hwy 5 South of O Road). Contact them at 573-374-4409 or Toll Free 877-374-4409. Pictured l to r: Ellen Bozich, Barbara Powell, office manager, Claudia Jewitt, Del Swift, Sonsearay Henderson, owner, Liz Brown and Bud Kidder.



The Lake Area Chamber of Commerce was excited to welcome new member OFFCO, LLC. with a ribbon cutting. While developing multiple sites in the Lake Area, OFFCO, LLC dedicated the Parkside Village Gateway Building, located at 5780 Hwy 54 in Osage Beach. In addition to the 45,000 sq. ft. monument building, Parkside Village is a professional office park development offering private custom office buildings. It is being developed to serve the medical and other professional needs of the rapidly growing Lake Area. For more information call 573-348-4688 or visit www.offcollc.com. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors are: 1st row: Lynn Farrell, John Farrell Real Estate; Linda Allen, Premier Bank; Neil Stewart, OFFCO General Manager; Annie Baker, OFFCO Sales Manager; Steve Schultz, OFFCO Project Development Manager; Dr. Erich Mertensmeyer, Lake Ozark Ear Nose Throat, and cutting the ribbon; Dan Frederickson, OFFCO Managing Director. 2nd row: Tony Reahr, Edward Jones; Brian Peterson, Pickled Petes; and John Farrell, John Farrell Real Estate.

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The Lake West Chamber welcomed Buck Creek Trucking into their membership recently with a ribbon cutting. Buck Creek Trucking will do hauling of creek rock, limestone, top soil and more; one ton or a hundred loads. They can also do re-ditching. Call Richard at 573-372-1212. Pictured are l to r: Steve & Cindy Gum, June Hackathorn, Ellen Bozich, George Gezendorf, Richard Hackathorn owner and Ann Gezendorf.



Bart Schulte, President of Lake Ozark Daybreak Rotary, presents a donation of \$3,015.00 to June Kaiser, representative of Miller County Board for Services of Developmentally Disabled. The organization supports Camp Wonderland as well as other programs for the disabled. Lake Ozark Daybreak Rotary is proud to support many charity organizations annually. For more information about Daybreak Rotary Club, you may contact any Rotarian or visit www.lakeozarkdaybreakrotary.org or www.rotary6080.org.

Daybreak rotary winterfest event – a great success

Lake Ozark Daybreak Rotary Club recently held their Twelfth Annual WinterFest fundraiser dinner and auction at Lodge of Four Seasons. Proceeds from the silent and live auction totaled over \$22,000. Funds raised by Daybreak Rotary go right back into our local community by donating annually to organizations such as Kids Harbour, CADV, Hope House, YMCA, Blue Moon Sanctuary, Project Graduations, Rotary Youth Exchange Programs, to name a few, and one annual contribution of \$2500 to Rotary International.

Lake Ozark Daybreak Rotary wishes to thank the sponsors of the WinterFest Event, HyVee, Premier Dental & Health, and Great Southern Bank, as well as the hundreds of local businesses that donated auction items or in-kind services to make this fundraising event a huge success. For more information about Lake Ozark Daybreak Rotary, call John Berry at 573-365-3384, or visit www.lakeozarkdaybreakrotary.org or www.rotary6080.org.

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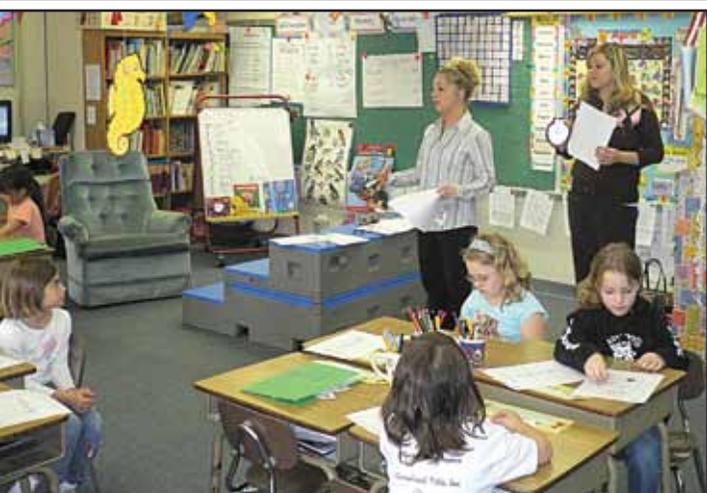
received the Top Sales Partner award for the most volume produced in all Gaslight offices at the Lake for 2007. She also received the GMAC Diamond Award, which is awarded on GCI and number of units sold. Stafford was also recognized from the HH office with the Above and Beyond Award, which is selected by the agents.

Margie received the 2002 REALTOR of the Year Award and strongly believes education is the key to providing supreme service. Stafford is a full time Broker-Salesperson at the HH office and holds the CRS, GRI, and ABR designations.

For more information about the award or listings call 964-3332, or 1-800-364-4664, Ext. 2332.

Stafford was honored at Gaslight Properties GMAC Real Estate Annual Awards program, held April 4th at the Country Club Hotel.

Margie Stafford, Gaslight Properties GMAC HH Office,



Kristy Hamilton (left) and Dianne Steingrubey, both of the Hy-Vee branch of Bank Star One (Osage Beach), were guest instructors at Mrs. Lehr's first grade class at the Mills Elementary School in Lake Ozark. The bankers were participating in the national "Teach Children to Save Day" on April 29th, sponsored by the American Bankers Association.

Morgan County Receives Enhanced Enterprise Zone Designation

Missouri Department of Economic Development Director Greg Steinhoff announced today that portions of Morgan County have been designated as an Enhanced Enterprise Zone (EEZ).

This designation will make the county eligible for tax credits under the EEZ program administered by the Missouri Department of Economic Development to help spur the creation of new jobs.

"We take great pride in our work to help Missouri communities enhance opportunities for their citizens," Steinhoff said. "This designation will make Morgan County eligible for state assistance to attract and retain jobs. I know community leaders will take advantage of this and work diligently with private sector businesses looking to expand or relocate in an area with a tremendous workforce."

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The Lake West Chamber recently welcomed Share the Harvest Food Pantry into their membership with a ribbon cutting. They serve 400-450 families each month. If they could help you or someone you know, please do not hesitate to give them a call at 573-873-5855 or drop by the pantry on Tuesday from 3-7 p.m. or Thursday from 10 a.m.-4 p.m. The pantry is located at 689 North State Hwy 7 in Greenview. The Twice Around Clothing & Furniture Nook opened in Mary of 2007 and the funds from these sales help keep the food pantry in operation. The clothing and furniture nook are open Mon.-Fri. from 10 a.m.-3 p.m. Pictured Front row: Ann, Ellen, Marcelle Buxton, Norman Wimmer, Judy Wimmer, Mary Jo Doores, Lucy White. Back row: Jim Bogar, Roger Hamblin, Ed Styer, Virginia Cheney, Bob Gersey, and Chamber ambassadors.



The Lake West Chamber is pleased to have welcomed Comfort Zone A/C & Heating into their membership with a ribbon cutting recently. Comfort Zone A/C & Heating has been servicing the lake area for over 10 years. Give them a call at 573/374-008. Pictured are l to r: Lee Stanley, Kevin Stutesman, Connie Stadler, Rose Vanderbeck, Scott Fahrer, owner, Ellen Bozich and Steve Rasmussen.

McNally receives Zenith award



Patty McNally

real estate profession with her attainment of the Zenith Level of sales and listings.

McNally received the Unassisted Zenith Level Award at the 2008 Bagnell Dam Association of Realtors Recognition Dinner, signifying more than \$10 million in transactions accomplished in a year by an individual, rather than a team effort.

"The most gratifying aspect of the award is that it represents so many clients whose lake dreams have been realized," McNally said. "My focus is always on helping clients have successful transactions."

Realtor Patty McNally joins the elite of Lake of the Ozarks

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The Lake West Chamber was pleased to have a recent ribbon cutting for Laurie Office Supply at their new location in Laurie. Owned by John Melcher since 1987, Laurie Office Supply has relocated to 113 North Main next to Don's Barber Shop. Stop by and see Donna Batliner at the Laurie Office Supply to get great help and service at your local office supply. 573-374-6868 Pictured are John Melcher, owner, Donna Batliner, manager, along with Chamber Ambassadors.



At a recent ribbon cutting, J's Grill and Sports Bar was welcomed into the Lake West Chamber recently with a ribbon cutting. J's Grill and Sports Bar is located at Indian Rock Golf Club on O Road in Laurie (2 1/2 miles east of Hwy 5). Pictured are l to r: June & Richard Hackathorn, Karie Maasen, Rose Vanderbeck, Rob Hoff, Paul Irwin, Patrick Boylan, Owner, Lauren Hughes, Manager, Jamie Montes, General Manager, Shane Claspill, Executive Chef, Ellen Bozich, Jess Wadle and Liz Brown.



Horizons alternate school reports to Optimists. Optimist Club of Camdenton member Jens Hansen, center left with Director Anne Wall of Camdenton R-III Horizon Alternate School with students Michael Barker, Jackie Graham, T J Snyder and Jordan Roberts as they report school activities. The students have received Service Learning Grants, which aid in their projects such as: shore line clean up, developing hiking trails at Ha Ha Tonka State Park and working with Dogwood Animal Shelter and Thrift Shop. Optimists meet at noon on Mondays at CJ's Restaurant.

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Chiefs Hall of Famer Neil Smith Honorary Chairman for HK's Benefit Golf Tournament

Neil Smith, Kansas City Chiefs Hall of Fame defensive end, named Honorary Chairman for HK's Golf Tournament

The HK's Hospital Benefit Golf Tournament Committee is excited to announce that one of the NFL's most dominant defensive players, and current co-owner of the Kansas City Brigade, Neil Smith is the Honorary Chairman for the 2008 HK Tournament, June 6-8.

Smith, had an amazing 13 year career with both the Chiefs and the Broncos. During those 13 years he earned two Super Bowl rings, six Pro Bowl selections and the honor of being one of only 22 players to record at least 100 career sacks.

After retiring in 2000 Smith was approached about getting involved in an AFL expansion in the summer of 2004. That July he became an investor and immediately went to work convincing the AFL that Kansas City was the right place for an arena expansion team, which launched his association with the Kansas City Brigade.

Times of relaxation will find Smith testing his coaching skills in Pop Warner football. Smith obviously connects with the young players since he has been able to take the seven-

and-eight-year-old Green Gators of Blue Springs to a Truman Super Bowl title. Smith also makes various appearances and speeches, as well as devoting himself to being a hands-on father to his four children.

The Tournament begins on Friday evening, June 6th, with an exclusive VIP/Celebrity Party at the beautiful Porto Cima Yacht Club for major sponsors at the \$2,500 sponsorship level and above. Smith and other sports celebrities will be available throughout the weekend events including Saturday evening's silent auction at The Lodge of Four Seasons and Sunday golf at Witch's Cove Golf Course.

This year's goal of \$200,000 will be used for combining the Medical Oncology and Radiation Oncology departments at Lake Regional Hospital. Special thanks to the tournament's gold sponsors: The Lodge of Four Seasons, Central Bank of Lake of the Ozarks, Koplars Communications International and OFFCO, LLC.

For more information on how you can sign up to play or become a sponsor call 573-348-8265 or visit the website at www.lakeregional.com/foundation/Hkgolf



At a recent ribbon cutting, FastLane C-Store in Laurie was welcomed into the Lake West Chamber of Commerce. FastLane is owned by Warrenton Oil Company located in Warrenton, Missouri. They are a family operated business that includes 31 convenience stores, 2 Holiday Express Hotels, 13 Chester Chicken delis and 15 car washes. Warrenton Oil also operates a transportation company delivering fuel to company owned stores and customers in Missouri and Illinois. Pictured l to r: June Hackathorn, Jayne Marie Trick, Jess Wadle, Betty Baker, Shanel Howard, Mgr. Jeff Fiene, R. G. Baker, owner David Baker, Rob Hoff, owner Robert Baker, Bud Kidder and Ellen Bozich.

Spa Shiki Director Ann Brown serves as radio show guest for Skin Health Today

SpaShiki director Ann Brown recently served as a guest on the radio program Skin Health Today, adding insight into the topic "Is Green the New Black?" The program reviewed how to understand terms such as organic, natural, green and sustainable in relation to skin care and spa visits.

Spa Shiki offers several treatments using organic and all-natural products, including its Green Tea Facial that uses 100 percent organic sencha green tea and the Seaweed Body Mask that uses food-grade seaweed harvested from the Brittany coast of France. Spa Shiki also used eco-friendly paraffin in manicure and pedicure treatments, Saline water mixes with food-grade minerals to organically warm the all-natural paraffin, eliminating the need for electrically powered, heated paraffin tubs and thus allowing the spa to conserve energy. Utilizing sealed, individual use tubs, the paraffin also eliminates the risk of bacteria and fungal



cross contamination, providing unmatched hygiene safety.

Hosted by renowned industry leader Celeste Hilling, Skin Health Today helps consumers take charge and make smart choices for healthy skin and positive self-image. Skin Health Today broadcasts live every Thursday at 12 noon Pacific, 3 PM Eastern on WorldTalk Radio.

For more information on Spa Shiki's eco-friendly practices, please visit www.spashiki.com.

Heart Of The Ozarks BPW wins awards at state conference

The Heart of the Ozarks Chapter of Business and Professional Women (BPW), won two awards at the state BPW annual Conference, which was held April 25-27 at the Country Club Hotel in Lake Ozark. Local member Peggy Cochran delivered the keynote address on April 25, titled "Coming of Age in Missouri," which told of the her personal experiences as a woman in a humorous and insightful way.

The local chapter won the storewide awards for the highest increase in membership in 2007-2008, and the statewide mentoring award for 2007-2008. The mentoring award was a result of the local chapter partnering with local non-profit Woman 2 Woman, to provide mentoring for underprivileged women to gain career skills and employment.

"The conference brings workplace equity and work-life experts, policy analysts, and business and professional

women to address the status of women in today's workforce. Panel discussions and workshops focused on legislative and corporate remedies to workplace discrimination and the challenges of balancing work and family," said Laura Gajda, local BPW President.

The state conference also featured competition for Young Careerist and Individual Development. Winners then advance to the national competition, which will be held in Atlanta in July 2008.

The Heart of the Ozarks members joined with more than 120 other BPW members from across the state at the annual conference. The next Heart of the Ozarks BPW meeting will be a lunch meeting on Wed. May 7 at 11 am at Pickled Pete's. To reserve a space contact Nancy Dille nancylakerealtor@gmail.com at or Join Walden at joniwalden@yahoo.com.

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Lake Regional Health System to hold Career Camp for Middle School children



Lake Regional Health System is sponsoring a career camp on June 26-27 at Lake Regional Hospital. The camp is designed for children 10-14 years of age. A broad spectrum of career opportunities in healthcare will be explored during the camp, and a panel of healthcare workers will be on hand to answer specific questions. The hours of the camp are from 8 am-3:30 pm. To register or for more information contact Linda Melton in the Education Resource center at 573-348-8222 or email lmelton@lake-regional.com.

First Annual Lake of the Ozarks Take A Kid Fishing Derby – set for June 7

Little Johnny sat patiently along side the pond, with his line in the water, as he sifted through his tackle box looking for just the right lure that would get a bite. The sun was high in the sky and ripples gently appeared as schools of small fish swam through the water. Suddenly the line jerked once... then again with more force... and suddenly he was using all of his might to reel in what was hooked at the opposite end... a large catfish... it was definitely a keeper!

Not a word was spoken as he unhooked his catch but the gleam in his eye and the smile on his face displayed ultimate satisfaction.

Doesn't every child deserve to have this rush of excitement at least once during childhood?

Make plans now to attend the First Annual Lake of the Ozarks Take A Kid Fishing Derby on June 7, 2008 at the new Osage Beach City Park, on Hwy 54 next to Osage Beach Premium Outlets, from 10:00am-2:30pm.

This FREE event invites kids from ages 3-15 to come and participate in various fishing contests, view demonstrations and actually catch and release a fish from the on-site pond.



Every child who registers will receive a tackle box with the basic fishing essentials needed, as well as be entered into random drawings that will be continuous throughout the day.

Contests, drawings and lots of activities will offer fun for boys and girls as they make their way through the different areas of the park.

Many area businesses and organizations will be on hand offering games, prizes, giveaways and concessions, as well as safety information for children and families alike.

Major sponsors to date include: City of Osage Beach, Zebco, Marty's Marine, Strike

King, Lake of the Ozarks Convention and Visitors Bureau and the Lake Area Chamber of Commerce.

The City Park will be closed to traffic during the event and shuttles will be operating continually from the High Pointe Center parking lot (Hardee's of Osage Beach location) throughout the event.

Bring the family and enjoy one of the most natural recreational options at the Lake – Fishing!

For more information on the event inclusions or sponsorship opportunities contact 573-348-1599 or 800-FUN-LAKE.

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20th Annual Magic Dragon Street Meet Nationals goes off without a hitch



Osage Beach resident Dan LaBonte's Grand Champion 1967 Pro-Max Vennon Nova SS won him \$200 and it will appear in the 2009 Show Logo.

For the Lake Area the coming of May also means the coming of hundreds of spectacular show vehicles to the Bagnell Dam Strip for the Annual Magic Dragon Street Meet Nationals Car Show.

Celebrating the 20th year of this ever growing show, the Lake Area Chamber of Commerce is proud to report this year the event was a huge success impacting the entire Lake Area!

Mother Nature cooperated for the most part, bringing mostly sunny skies to Lake Ozark and the thousands of spectators that filled the Strip over the three day event. A total of 728 vehicles registered from ten states including Arkansas, Arizona, Colorado, Iowa, Illinois, Indiana, Kansas, Nebras-

ka, Ohio and Oklahoma, as well as from 181 Missouri cities. The longest distance traveled to the show was from Golden Canyon, Arizona - 1,375 miles away. According to results of the Event Participant Survey conducted, the majority of show participants stay at least two nights in the area and 15% enjoyed their first visit to the Lake.

Dan LaBonte of Osage Beach, MO received the coveted Grand Champion Award, presented by Tom Dwyer and Troy Polston, representing the shows Presenting Sponsor O'Reilly Auto Parts.

The car of the hour is a 1967 Pro-Max Vennon Nova SS, which will appear in the 2009 show logo. In addition, Dan received a large trophy for his case as well as a \$200 cash prize

as the event Grand Champion.

Another exciting part of the show was the drawing for the Day Break Rotary's car give away. A 2008 Mustang Mach 6 Conversion went to Rich Meyer of St. Charles, MO, who was on hand for the announcement and to say he was excited would be putting it mildly!

The Lake Area Chamber of Commerce would like to extend a huge thanks to all who helped to make the 20th Annual Magic Dragon Street Meet Nationals another success including the City of Lake Ozark, the Lake Ozark Police Department, all of the volunteers who assisted, as well as the event sponsors including O'Reilly Auto Parts, Robin's Resort, Summer USA, Central Bank, Lake Ozark Speedway, First National Bank, Missouri Eagle, Hawken Paint & Body, Crown Power and Equipment, Surdyke Yamaha, and Tan Tar A Resort-- and of course all of the media sponsors who helped keep everyone updated as to what was happening when.

As the dust settles and the music fades into the distance, we are already gearing up for the 21st Annual Magic Dragon Street Meet Nationals, which will be May 1-3, 2009.

Registration and information is now available at www.magicdragonstreetmeet.com or contact the Lake Area Chamber of Commerce at 573-964-1008.

Community Hospices of America announce first annual Children's "Art-N-Motion" Grief Relief Camp

Community Hospices of America (CHA) invites Lake Area children, ages five through 15 to participate in the first annual "Art-N-Motion" grief camp for kids, Saturday July 12th, 2008 at Harper Chapel in Osage Beach, from 10 a.m. until 4 p.m. Children will participate in painting, drawing, music,

and other artistic activities specifically designed around a curriculum of understanding and coping with grief.

Artists from the Lake Area, along with professionals in the field of social work, nursing, and education will be on hand to assist and encourage children during the camp.

About Community Hospices of America: CHA is part of a family of hospices, which are deeply rooted in their communities. We exist to provide support and care for terminally ill people so that they and their families might live as fully and comfortably as possible.

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As per the City Planner, there is no possibility for condo rezoning. There are currently three buildings on the property and a two well dock. Dock engineer estimates twelve, 16x48' boat slips can be put on the property.



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Probstfield receives Founders Medal of Honor

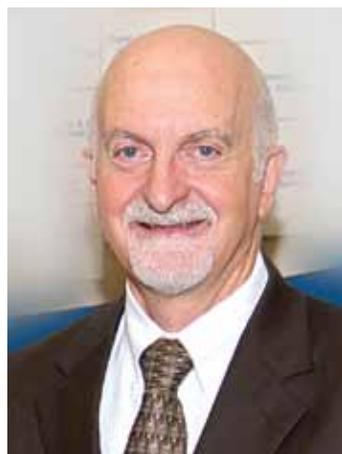
The Show-Me Chapter of the Healthcare Financial Management Association has presented the Founders Medal of Honor to Dan Probstfield, senior vice president and chief financial officer of Lake Regional Health System in Osage Beach, Mo. The Founders Medal of Honor recognizes Probstfield's involvement and outstanding service to the Show-Me Chapter. Only nine individuals have received the Founders Medal of Honor, including Probstfield, who has been a member of the Show-Me Chapter since 1974.

HFMA is the nation's leading membership organization for more than 35,000 health care financial management professionals. Established in 1986, the Founders Medal of Honor is part of the Founders Merit Award Series that acknowledges contributions made by HFMA members.

These awards are part of a merit-rating plan in which specific activities are assigned a range of point values. Other awards in the series are the William G. Follmer Bronze Award, the Robert H. Reeves Silver Award and the Frederick T. Muncie Gold Award, all of which Probstfield previously has received.

Probstfield joined Lake Regional Health System in 1986 as chief financial officer. He was promoted to senior vice president and CFO in 1999. Probstfield serves on the River Region Credit Union Board of Directors in Jefferson City, Mo., and is a member of Lake Ozark Rotary. A native of Verona, Mo., Probstfield currently resides in Linn Creek, Mo., with his wife, Barba. They enjoy camping and outdoor activities.

Lake Regional Hospital provides comprehensive health



care services to residents and visitors of the lake region. The hospital is accredited by The Joint Commission and is a past recipient of the Missouri Quality Award. Lake Regional Health System also operates six primary care clinics, 14 specialty clinics and three retail pharmacies to serve patients throughout the lake area.

Osage students earn Bash's "Better Than Best" Awards

Four Students from the School of the Osage were selected for the fourth quarter to receive Bobbi Bash's "Bet-

ter 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

The students named for the 4th. quarter "Better than Best" awards are 7th grade students Taylor Krog, daughter of Donna Mowery and Kolton Finck, son of Michael and Charlotte Finck. The 8th grade students selected are Kelsey Abbott daughter of Mike and Mary Abbott and David Hurtubise, son of Kevin and Debra Hurtubise. Congratulations!

The students receive a framed certificate and \$25 in cash. Bash feels positive motivation at this age level is important and awards four students each quarter of the school year.

Bobbi also has the students attend the Lake Ozark Noon Rotary for lunch, enabling the students to meet some of our local business people.

Bash was a school teacher before her real estate career and knows how important education is for our youth.



Versailles students attend state government day

Three Versailles High School seniors had a chance recently to watch Missouri government up close – and to meet their local representatives in the process.

Versailles seniors Allyse Collet, Katelyn Wiebers, and Amanda Biere were participants in the statewide Rotary State Government Day in Jefferson City.

Their very busy day included visits and chances to hear from

officials at the state House of Representatives chambers, the Senate chambers, and the Missouri Supreme Court. They joined other high school juniors and seniors from across the state for lunch at the Capitol Plaza Hotel and to hear a special guest speaker.

They were accompanied by Laurie-Sunrise Beach Rotarian Pam Cummins.

Turkish exchange student visits West Side Rotary



Turkey is not European nor Asian – nor African, says Turkish exchange student Denise Ez, although it abuts all three continents.

Denise, who is a Rotary Youth Exchange student presently attending the School

of the Osage as a senior, was special guest and speaker at the Laurie-Sunrise Beach Rotary Club luncheon last week. Besides a geographic description of her homeland, Denise enlightened the Rotarians on teenage culture and customs in Turkey. She also told the group about her hometown of Izmir, and her parents – a textile engineer and a teacher. She also has a brother who is a university student. Denise, who completed Turkish high school before coming to the U.S., will start college when she returns home. She is planning to be a chemistry major.

She is living with Rotary family of Rick Soetebier, an Osage Beach Rotarian.



The Lake of the Ozarks West Chamber of Commerce held its annual Board meeting and retreat at Ozark Bar B Que on April 17, 2008. Normal business was done along with the election of officers for the upcoming year. Corey Hall-Concordia Bank was elected President, Pamela Lanier-Ozark Bar B Que was elected Vice President, Liz Brown-America's Insurance Source was elected Secretary, Steve Rasmussen-First National Bank was elected Treasurer and Janay Renken-Absolute Interior Design was elected Member at Large. The board worked on goals and strategies for the upcoming year for the Lake West Chamber members.

Car raffle a big success for community charities



Lake Ozark Daybreak Rotary Club recently held their Third Annual Car Raffle fundraiser. Pictured above from left to right are: Wendy White, 101.9 The Wave; Tony Reahr, Daybreak Rotary Club; Donna and Rich Meyer of St. Charles MO, winners of the 2008 Ford Mustang Mach IV; Mike Larkin, Lakeway Ford in Eldon; and, Rick Soetebier, Daybreak Rotary Club. The drawing for the car was held on May 3rd at the Lake Dragon Street Meet. Daybreak Rotary raised over \$14,300 for charitable funds to be given back to our local community by donating annually to organizations such as CADV,

Hope House, Dogwood Animal Shelter, Habitat for Humanity, Kids Harbour, Project Graduations, to name a few. Special thanks to Lakeway Ford in Eldon, HyVee, Lake Area Chamber of Commerce, Leo Case, Hawken Paint & Body, Starrs Towing Service and 101.9 The Wave for their participation and also to everyone who sold or purchased car raffle tickets, making this fundraising event a great success!

For more information about Lake Ozark Daybreak Rotary Club, call John Berry at 573-365-3384, or visit our website, www.lakeozarkdaybreakrotary.com.



Negwer Materials based out of St. Louis was recently welcomed into the Lake West Chamber at the chambers annual Home Yard & Dock Show in Sunrise Beach. Located throughout Missouri and Illinois, Negwer Materials is pleased to have opened its 13th site here at the Lake of the Ozarks. Pictured l to r: Lee Stanley, Kevin Anderson, Ellen Bozich, Rose Vanderbeck, June Hackathorn, Gary Ellis, Branch Manager, Morgan Ellis (daughter), Dawn Ellis (wife), Ann & George Gezendorf and Liz Brown. For more information please contact (573) 317-9425, www.negwer.com

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McNally Named MLS Committee Member of the Year

Realtor Mac McNally has been recognized for his outstanding work on the Multiple Listing Service Committee of the Bagnell Dam Association of Realtors.

McNally was named MLS Committee Member of the Year at the recent BDAR annual awards dinner.

"I enjoy being involved in realtor association activities," McNally said. "It's important to interact with other realtors and

to be part of our professional organization."

McNally concentrates on commercial transactions at McNally Properties where he also designed the state-of-the-art website, mcnally-properties.com. He has been a realtor since 2005.

McNally Residential and Commercial Properties is located on Highway 54 in Osage Beach across from Panera Bread.



You are not alone

Your Hospice questions answered

by Ashley Brown, M.Ed.,

When you hear the word "hospice" - do you immediately think of death? If so, you are not alone. Most people equate hospice with death; but, you might be surprised to learn that hospice is about living the best life possible within the limitations of a terminal illness.

Actually, hospice means care that is comfortable or palliative for those no longer able to seek aggressive therapies for terminal illnesses. Studies have shown that terminally ill patients can experience a much fuller life when placed in the care of hospice, primarily because the patient is allowed to live out their remaining time as a dignified human being - not as a "sick person." This is accomplished through quality care administered by a dedicated team of hospice professionals.

To ensure patient's needs are fully met, each is assigned an RN case manager who coordinates care, manages physical pain and monitors the patient through continuous communication with the patient, his or her family, and the family physician. Other hospice services include chaplains who address spiritual needs; active volunteers who help with daily activities or companionship; and social workers and bereavement counselors who assist families in dealing with grief for up to one year after the loved one has passed. These services can be provided to the patient whether he or she is at home or living in a nursing facility.

Though you may have heard patients must be at the very end of life and actively dying from cancer in order to be appropriate for care, this is untrue. As long as a physician has diagnosed a patient to have six

months or less to live, he or she is eligible for hospice care. Patients who outlive their six month prognosis are simply re-evaluated for hospice appropriateness according to State and Federal regulations.

Although cancer does remain one of the most common diagnoses for patients who choose hospice care, there are other chronic diseases which can render a patient appropriate. Common diagnosis include, but are not limited to: end-stage heart disease, end-stage chronic lung disease, end-stage liver disease, renal failure, stroke or coma, advanced dementia, adult failure to thrive, amyotrophic lateral sclerosis (ALS), and/or any combination of the abovementioned.

One of the most widely unknown aspects is that hospice care is a benefit of both Medicare and Medicaid; and in most cases, a patient's private insurance provider. The benefit pays the expenses of care, equipment, supplies and medications related to the patient's terminal diagnosis, pain management and symptom control. Since many families are unprepared for the challenges brought on by a terminal illness, hospice can alleviate much of the financial burden and allow them to focus on helping their loved one live their best life possible within the limitations of the illness.

If you would like to know more about in hospice, your physician can help answer your questions and provide you with the information necessary to make an informed decision about choosing the right hospice care. With hospice care, you're not alone.

Ashley Brown, M.Ed., is a communications instructor and palliative care consultant with Community Hospices of America..

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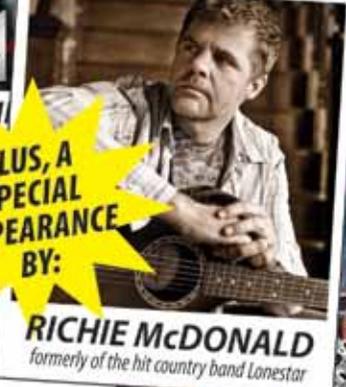
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Dale Wilkerson, Optimist Club Program Chairman, introduced Vicki Barr, Citizens Corps Coordinator at Camden County Emergency Management Agency. Barr told of opportunities for volunteer service on Community Emergency Response Team, Medical Reserve Corps, Volunteers in Police Service, and Fire Corps.

LAKE OF THE OZARKS BUSINESS JOURNAL CLASSIFIEDS

REAL ESTATE COMMERCIAL

COMMERCIAL BLDG & SALES LOT IN SUNNIBEE BEACH. 9,000 sqft commercial building on busy hwy 5 frontage currently used as auto sales/service business, but could serve a variety of uses- or use what you need and divide/rent-out the rest. Metal construction with concrete floor, heat/ac throughout, spacious showroom, large overhead door to roomy service bay area. The completely paved sales lot has new landscaping with tiered hwy frontage to display more vehicles. \$250/mo income from rental of small corner of lot. \$649,900. MLS #3046164. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

FOR SALE: RETAIL/OFFICE STRIP CENTER Laurie Landing. Great location in Corporate Woods business center. 5 units/totaling 7250 sq. ft. quality construction, great parking, front & back access. Adjacent lots available for expansion of existing bldg. Good tenants in place. \$495,000. MLS # 3040358. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

LAKEFRONT MARINA & C-STORE: INCOME PRODUCING lakefront business with great potential at the 66MM. Well populated community with both full time & weekend residents. Currently operating as a C-store with liquor sales, gas dock/marina, snack/sandwich shop with bar, slip rental & boat storage. 225' of LEVEL lakefront with deep water & almost 4 acres. Can easily be operated as-is or plenty of room to expand. Adjacent residence also available for add'l \$. MLS# 3040353. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

MARINA, LAKEFRONT PROPERTY & BUSINESS. Established business, large dock complex w/ newer high volume, fuel system. Booming boat rental business producing great income. NEW 5,100 sq ft 3-level building right on the lake w/ Marine/C-Store

& 3 residences. Includes 1-3/4 acre 2nd tier lot with 2BR/1BA apartment/office/shop with room for expansion for storage or other facilities- or magnificent views make it perfect for condos or town homes. This property will produce positive cash flow! Also includes +/- 26 acres behind property great for other development. \$1,750,000. MLS #3047192. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

OFFICE/RETAIL CENTER FOR SALE. Professional Retail/Office building on busy Lake Ozark hwy. Also has 2 apartments & 2 garage/service-bay units on lower level. Great investment. Annual Property Operating Data available to qualified buyers. Call Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

WATERFRONT RESTAURANT. Popular restaurant, great location on 51MM, level lakefront main channel with boat dock's & swim beach. Established food/bar business on well maintained property with indoor & outdoor seating. Adjoining owner's home & 4-car garage included. Good well/septic system, tremendous Lake views, fast growing area. MLS# 3040355 \$749,900. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

REDUCED NEW PRICE! Nice building with fresh paint job on north end of Laurie. Excellent Hwy 5 frontage with paved parking and high visibility. \$124,950 MLS#3046066. John Gibson Re/Max At The Lake, www.teamgibson.com, 573-374-3214.

WELL ESTABLISHED, PROFITABLE C-STORE/MINI MART. Very busy traffic location with excellent visibility and vehicle access in popular, fast growing Lake of the Ozarks community. Strong fuel and inside sales producing fantastic cash flow. Loyal customer base and plenty of opportunities to expand. Call Bruce Adams 573 216 4690 Adams & Associates- RE/MAX Lake of the Ozarks 573 302 3620 www.AdamsAtTheLake.com

REAL ESTATE COMMERCIAL FOR LEASE

FOR LEASE: DISTRIBUTION/WAREHOUSE/SERVICE CENTER: 2,400 sqft commercial space located on busy hwy in the heart of Lake Ozark. Large open area with corner office- even has a view of the lake! Insulated/dry-walled & X-wide 9ft overhead door. Would work great for warehouse, distribution, service or variety of businesses. Minimum 12 month lease required. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

FOR LEASE: PROFESSIONALLY FINISHED OFFICE SPACE. Located in Laurie Landing of Corporate Woods Business Park. 2000 sqft professional finish & décor with multiple offices, front counter admin/reception area & large office that could be made into bull-pen area. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

REAL ESTATE COMMERCIAL LOTS

EXCELLENT TRACT. Only 1.3 miles off Highway 5. Aprox 503 feet of highway O frontage and 7.1 acres. Property lays high and dry and is cleared. This land lays flat to very gentle and has tremendous visibility across the entire tract. City sewer and water on property. Existing buildings on property. The building on the highway front was formerly used as a bait store. \$250,000 MLS#3048389. John Gibson Re/Max At The Lake, www.teamgibson.com, 573-374-3214.

FLAT! COMMERCIAL LOTS HWY 5, GREENVIEW On site utilities, graded/build-ready. Great location north of Hwy 5 & 7 Highway close to Camdenton, MO, 377 ft Hwy 5 road front. +/- 3 acres. Perfect for strip center, restaurant or office building. Owners will consider subdividing or pad site for anchor tenant. \$389,900. MLS# 3040348. Also approx 6 acres available adjacent to this location with utilities \$119,900 MLS#3040351. Bruce Adams (573) 216-4690. Adams &

Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

GREAT INVESTMENT. Excellent commercial tract with nice 4219 sq. ft. buildings. Lower level living quarter, approved sewer on property very gentle 2.8 acres for expansion and lots of Hwy 5 frontage. \$103,000 MLS#3044699. John Gibson Re/Max At The Lake, www.teamgibson.com, 573-374-3214.

HWY. 42, KAISER, 266' Hwy. 42 Frontage, 2.27 +/- Level Acres an Excellent Commercial Hwy. 42 Property in a High Traffic Location. 266x359x233x500, State approved sewer and water hook-up, a totally flat parcel. 50' entrance on Hwy. 42 to be installed soon, property is cleared and ready for construction. A great location for all service businesses, owner will build to suit if needed. Property will be deed restricted against any tool or equipment rental business. MLS#3045937 \$359,500 Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365-cme1

REAL ESTATE LOTS FOR SALE

FSBO - 20 acres 600 ft Highway 5 frontage south of 5 & 7 intersection Greenview \$199,000 573-346-7169

Large Tract! Fantastic acreage in Laurie. Great price for this beautiful parcel with approx.68 acres adjacent to Ozark Meadows. \$292,500 MLS#3044446. John Gibson Re/Max At The Lake, www.teamgibson.com, 573-374-3214.

LOTS 197 & 198 FORESTRIDGE LANE, The Villages at Shawnee Bend, One of the last great upscale point lot locations left! 1.4 acres with 378' lakefront in the gated Forestridge Section of The Villages at Shawnee Bend . Breathtaking view, cul-de-sac location, Outstanding South & SW exposure, very level driveway area-with a two level home built on site the lakeside will be very gentle. Village amenities. MLS#3045412, \$1,495,000 Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365-cme1

REAL ESTATE RESIDENTIAL

258 CARSON LANE, Camdenton, Beautifully Updated 2907 sq. ft. one level home on 150' of gentle lakefront in a lovely cove setting. 3 Large Bedroom, 2 Bath, Oversized 3 car garage with extensive electrical outlets including 220AMP, concrete RV pad with electric hook up, blacktop to the door. Partial Basement makes excellent storage. Storm Shelter in well house, includes one well dock w/10x20 slip, Low maintenance exterior and landscape, additional storage, great lakeside deck for entertaining or enjoying sunsets. MLS#3049445 \$398,900 Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365-cme1

BEAUTIFUL, WELL-MAINTAINED newly updated 3BR; 2.5BA lakefront home with new encapsulated dock located at the 18.5MM off Lake Road 54-22 in Osage Beach. A must see! For more info visit www.4605 SunsetDrive.com or call Jeff (314) 306-4017.

FORECLOSURE. 3BR, 2BA new lake home. Wide open floor plan w/soaring ceilings and lots of glass to enjoy the lakeview. Huge master suite and bath. Maint. free exteriors, oversized attached garage, 159 ft. of gentle LF in a protected cove. \$269,000 MLS#3048604. John Gibson Re/Max At The Lake, www.teamgibson.com, 573-374-3214.

FSBO - 3 BR 2 BA lakeview home 5 minutes from Camdenton West 54 Lake Road 54-79 close to two golf courses \$165,000 573-346-7169

PRIVATE SETTING! Large 4BR,3BA, 3250 sq.ft. home on 38 acres. Open floor plan, lots of glass, porch. Outstanding view overlooking the Ozark hills. 3 car garage/workshop. Blacktop to the property. Great location for deer and turkey hunting or just enjoying nature at its best. \$269,900 MLS#3046528. John Gibson Re/Max At The Lake, www.teamgibson.com, 573-374-3214.

Chateau moving forward despite fight

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"The city is confident that the proper procedures have been followed and we are looking forward to a successful resolution of the issue," he said.

However, Bridges said they are watching a case now that may have an effect of future rulings. The Great Rivers Habitat Alliance filed a suit against the city of St. Peters that challenges actions taken related to the city's adoption of a TIF. The TIF would be used for development of a 1,640-acre tract of farmland in the city. The court initially granted summary judgment in favor of St. Peters, however, Great Rivers filed an appeal and that appeal has been remanded for trial.

"This may change how the courts look at TIFs," Bridges said.

Viselli also said she was puzzled by the Browns' move and said she wondered why they would want to block the development.

"Any new project ultimately helps us all. Since the announcement was made that John Q. was coming to the Lake, you wouldn't believe the number of other developers who have contacted us. And if they're contacting us, you can be sure they're looking at other areas around the Lake as well," Viselli said.

However, Bridges said the reason for the suit was simple.

"We're taxpayers and we don't believe it's a good use of tax-payer money. If the TIF is approved, part of our tax

dollars will be given to John Q. Hammonds to build this development," he explained. "We're not against the development – we believe it should be built. We just don't believe it should be built at our expense."

Bridges also said he supports TIFs "when there's a reason for them. We just don't think there's a good reason for this one."

He also said they did not plan to request a temporary restraining order or a preliminary injunction to stop the project from going forward, but said he could not discuss the reasoning behind that decision.

In the meantime, Chase Resorts Inc. D/B/A Lodge of Four Seasons, which also lists Peter and Susan Brown as directors and officers, petitioned the courts to form a Transportation Development District (TDD) on Lodge-owned property only. A TDD is a political subdivision designed to facilitate public transportation improvements through the collection of taxes and the borrowing of funds.

The proposed district, dubbed the Horseshoe Bend Pedestrian Corridor Transportation Development District, is to encompass the main lodge, convention and exhibit hall, Spa Shiki and the golf course and clubhouse across Horseshoe Bend Parkway, but not the marina.

According to Derek Cooper, spokesperson for the Lodge, if the request is approved, the Lodge and Witch's Cove Golf

Course will begin collecting an additional 1-percent sales tax, the maximum allowed by law, for a period of not more than 35 years.

He said no other businesses would be affected by the special tax and promised the money would be above and beyond the current sales tax and would not interrupt the flow of tax dollars to the Village.

In May, Cooper made a presentation to the Village of Four Seasons Board of Trustees, explaining that the funds will be used to demolish and rebuild several roads and a parking lot on Lodge property and to widen the main entrance to the Lodge.

He told the trustees the tax also would be used to reimburse the Lodge for the cost of extending the hiking and biking trail on Horseshoe Bend Parkway from the Village of Four Seasons city limits to Susan Road, which was done in May. Monies will also be used to extend the walkway from Susan to Duckhead Road later this fall.

Cooper said the work, estimated to run around \$3 million, would be done by the Horseshoe Bend Special Road District (HBSRD), which owns the majority of the roads on the Bend, and the roads would be built to their specifications.

He also said that once the work is completed, ownership of the path, roads and parking lot would transfer to the road district.

"We will no longer own any of them," Cooper told the Vil-

lage Board of Trustees at their May meeting, adding, "A portion of what we collect will go to the road district for maintenance, but the rest will be used to pay for the construction."

However, in a later interview Bridges, who also represents the road district, said the property to be improved must be turned over to the district before any work is done with TDD revenues.

"Under the Missouri constitution, you can't use public money to maintain private property, so everything – the roads and the parking lot area – will have to be dedicated to the district first," he said.

John Jenkins, president of the HBSRD board, said, also in a later interview, that while he supported the Lodge's efforts to improve the roads and extend the hiking path, he was leery about taking ownership of a parking lot.

"We aren't in the parking lot business and we don't really want to be," he said. "If we take possession of a parking lot, then we probably would have to keep it plowed and I don't think that's something we want to get into."

At the meeting, trustees also questioned whether police would be required to routinely patrol the newly built roads and whether they would be able to issue "DUI" tickets to drivers who were still in the district-owned parking lot.

Sgt. Jeff Morgan with the Camden County Sheriff's Department said once ownership was transferred, the roads as well as the park-

ing lot would become public and laws would be enforced, just like any other area in the country.

Bridges also said once ownership was transferred, the Lodge would not be able to close the roads to the public during holiday fireworks displays.

Jenkins said he originally "got the ball rolling" when he asked Peter Brown Jr. if they would be interested in extending the hiking path to Hogan Road, which borders the golf course.

"The Lodge owns some rental properties on Hogan and we thought it would benefit their guests. He called later and said he was talking to people at the Lodge who were looking at putting together a TDD to pay for that work, as well as some new roads. Since the only people who would have to vote it are owners of the property, and since the Lodge owns the property alongside the Parkway all the way to Duckhead, we figured it should be simple to put it all together," Jenkins said.

To be approved, the petition must win approval of the Missouri Highway and Transportation Commission as well as other entities affected by the move. Both the HBSRD and the Missouri Highway and Transportation Commission signed off on the measure by mid May. The Village board asked attorney Jon Kaltenbronn to look into the matter further before deciding whether to support or oppose the move.

**The Villages
at Shawnee Bend**



319 Woodhaven Lane
5BR 6BA 126' Lakefront
\$2,800,000



387 Stonebridge Lane
5BR 6BA 171' Lakefront
\$2,275,000

Who's representing YOU at the negotiating table?

C. Michael
ELLIOTT
LakeMansions.com

Gattermeir Elliott, REALTORS
877.365.cme1

