

LAKE OF THE OZARKS

BUSINESS JOURNAL

NEWS IN BRIEF

Local man triggers audits

Questions result in management district being labelled as "high risk" after audits. Page 9

City Skipping Chamber Event

A lawsuit results in Osage Beach not attending the annual event - held this year at Four Seasons. Page 3

Horseshoe Bend Parkway

Work has finally begun on the new Lake Ozark link. Big box stores are firm enough to get going. Page 48



A Roadmap for Growth

Communities need planning. Camden County hires firm to develop the "master plan". Page 26

Sweetwater Drive Upgraded

Road district begin construction. Page 21

Changes Coming in Camden County Zoning Laws

Changes would aid entrepreneurs. Page 27

No Hanging Chads

New voting machines means the chads are gone and the lines will be shorter on election day. Page 18

Monthly Features

Technology/Lifestyles

A look at some new gizmos and gadgets. Page 36

Glimpses of the Lake's Past

Dwight Weaver's continuing look back. Page 22

Lake Stories with Mike Gillespie

The popular long-running feature. Page 24

Quarry blasting shut down

Judge makes it clear- no blasting until appeal heard

by Nancy Hogland

On Sept. 25th, Senior Judge Byron Kinder strengthened the wording and upheld the stay issued Sept. 18th by Judge Kenneth Oswald against quarrying by Magruder Limestone Co. Inc. on property that houses the Lake Ozark/Osage Beach Joint Sewer Treatment Plant and two lines feeding that plant which carry more than one million gallons of raw sewage each day.

The action was requested by attorneys representing the Joint Sewer Plant after Magruder began blasting again, just a few days after Judge Oswald ruled against it.

At the Sept. 25 hearing, Magruder's attorney, Adam Troutwine, told Judge Kinder that the company was blasting under a recently acquired land disturbance permit and as such, they were not bound to the ruling by Judge Oswald.

Judge Kinder disagreed with that assumption and stated that even though Judge Oswald had not spe-

cifically banned all blasting in his earlier ruling, he believed that was the intent of the stay and said he would uphold Judge Oswald's decision. He also said he would be hand writing out a new stay that would specifically state that no blasting would be

allowed until the appeal could be heard.

After Troutwine said Magruder needed to level the land for a shopping mall in case they weren't allowed to quarry, which brought laughter from the 30 or so people in attendance, Judge Kinder gave

Magruder cites expressway contract as reason to blast, but with whom?

Prior to the Judge Kenneth Oswald's ruling at the Sept. 15 hearing, Magruder Limestone Attorney Richard Brownlee promised if a stay on blasting was ordered, he would seek a reversal because the quarry had to produce rock for the Highway 54 Expressway project.

Brownlee said the company stood to lose an estimated \$1.2 million by not being able to operate.

However, a check with both Bob Lynch, Lake area engineer with the Missouri Department of Transportation (MoDOT), and with Chad Reineki, Expressway project superintendent with the McAnnish Corporation, which is responsible for providing the material and labor on the project, found that no such agreement existed with either of them.

"We have a contract with Magruder to build three of the four bridges we'll need - Magruder does more than just mine rock, they also have a construction company," Lynch explained. "But the only material needed for the bridges will be concrete, and Magruder won't be providing rock for that. Other than that, we are getting all rock from McAnnish."

Reineki said his company has a contract with Lake Asphalt for rock and a contract with ANPAC for paving but no such agreement exists with Magruder.

Calls were placed to both Mark Magruder and Dean McDonald, vice-president of Magruder Limestone, but neither men were available and the calls were not returned.

Magruder permission to use bulldozers to remove trees from the property. "Just no blasting," he added.

The fight to stop the quarry has been going on for more than a year. In July, the matter was finally heard by the Department of Natural Resources Land Reclamation Commission, part of the Missouri Department of Natural Resources (DNR) Division of Environmental Quality. At the conclusion of the hearing, the Commission issued Magruder a permit to quarry with stipulations that limited the blast area to 50 acres and forbid the company from blasting closer than 200 feet from the lines.

Soon after, Attorney Steven E. Mauer, representing the Joint Sewer Board, and Brian McGovern, representing a group of concerned citizens, many of whom live near the quarry site, filed the appeal. At that time, they requested a stay on blasting until that appeal could be heard.

continues on page 31

BUYING OR SELLING... WE'LL MAKE IT EASY!

CALL (573) 365-7050



Angie Terry
Broker - Sales A.B.R.



COMMUNITY
Real Estate Co.



Mike Terry
Two-Time REALTOR® Of The Year
Bagnell Dam Association of REALTORS®

LAKE OF THE OZARKS BUSINESS JOURNAL



Publisher Denny Benne Editor Darrel Willman Production Assistant Corey Scott	Marketing Associates Sara Clark Mo Benne Writers Michael Gillespie	Writers Monica Vincent Dwight Weaver Joseph Lewis Alison Schneider Nancy Hogland
--	--	--

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.

Letters to the Editor are welcomed, provided a valid name, address and phone number are provided. Anonymous letters and comments will not be published. We reserve the right to edit the content for space and clarity. All submissions become the property of Benne Publishing, Inc. and will not be returned. Letters and comments are subject to publication without recompense to the author.

Freelance writers with story ideas are welcome to send a one-page written synopsis, clearly outlining the story proposal, including possible sources and any additional materials to the editor. Unsolicited manuscripts will not be returned unless a SASE is included. No phone calls please. All works submitted to the Lake of the Ozarks Business Journal must be the sole, original creation of the contributor and cannot infringe on any other publication or individual's copyrights. The Lake of the Ozarks Business Journal assumes no legal liability whatsoever for the works of contributing authors.

Local businesses are invited to e-mail or mail relevant press releases to the editor for possible inclusion. Mailed submissions will not be returned unless a SASE is included. Include any photographs or supporting materials.

The contents of this publication are Copyright ©2008, Benne Publishing, Inc., and may not be reproduced electronically, in print, on the Internet, or in any other form, unless written permission is obtained from the Publisher. All rights reserved.

All opinions presented herein are those of the material's author and do not necessarily reflect the views of Benne Publishing, Inc. Annual subscription rate via third-class mail in the United States is \$36.00 per year, subject to change without notice. Send name, address and phone number along with check or money order for the amount to: Benne Publishing, Inc. - 160 N. Highway 42, Kaiser, MO 65047.

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

Sara Clark 573-480-0315 • Mo Benne 573-280-9032

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

Visit us and read the magazine on the web at:

www.lakebusjournal.com • businessjournal@charterinternet.com

Letters to the Editor

This letter is in response to Alison Schneider's August 2008 LOBJ story entitled "Added ethanol damages engines".

Dear Editor:

Missouri drivers are reaping the benefits of the Missouri Renewable Fuel Standard by saving money at the gas pump and utilizing a homegrown, environmentally friendly, renewable fuel. Boat owners can enjoy the same benefits of ethanol on the water as they do on the road - it burns cleaner, reduces greenhouse gas emissions and prevents groundwater pollution.

Ethanol has been used in states such as California and Minnesota for years, both of which have large boating populations, with limited problems, mostly in older boats. In fact, since there are no pump labeling laws in Missouri, oil companies have been selling boaters ethanol blends for years. According to the U.S. Department of Energy, nearly half of all gasoline sold in the U.S. is now enriched with ethanol. Here in Missouri, that percentage is higher. Last year, over 70

percent of Missouri's gasoline supply contained ethanol.

As with any vehicle, there are a few considerations and maintenance techniques to keep in mind. Because of the solvent characteristics of ethanol, using E10 can loosen particles settled in fuel tanks, making it important to check and replace fuel filters frequently. When burning the first few tanks of E10 in your boat, replace the filter regularly and always keep a spare on hand. A 10 micron filter is recommended.

During your maintenance routine, check your overall fuel system, including hoses and connections. This is a smart step regardless of the type of fuel burned in an engine. In boats older than 20 years, it's especially important to monitor plastic and rubber components. Topping off your tank for winter storage and using fuel stabilizers is also a good idea.

If you are still concerned ethanol is not compatible with your boat, consider fueling up with premium unleaded gasoline with an octane rating of 91 or higher. The Missouri Renewable Fuel Standard exempts

premium grade gasoline from the ethanol blending requirements. Be sure to check with the fueling station or marina before you fill up, because though exempted, premium may still be blended with ethanol. You can also consult your equipment manuals or manufacturers to discuss any concerns you may have regarding the use of ethanol in your boat.

By utilizing a fuel made in Missouri, boaters take pride in knowing they are helping reduce our dangerous dependence on foreign oil and keeping dollars here at home.

Respectfully submitted,
Mike Geske

Missouri Corn Growers Association President, Corn Farmer from Southeast Missouri
4694 State Hwy E,
Matthews MO 63867

Your comments on stories published in the Lake of the Ozarks Business Journal are always welcome. Remember that without a name and address, we will not print your letter. Send them to:

LOBJ Editor, 306 E. Second St., Eldon, MO 65026. Or email your message to businessjournal@charterinternet.com -Ed.

Trash talk: Lake Ozark aldermen look at regulating dumpsters

by Nancy Hogland

Lake Ozark aldermen said they've had enough of squabbling between uncooperative business owners on the Strip.

At last week's board meeting, the aldermen said if those business owners can't work out a solution to the placement of trash cans, they will adopt an ordinance that prohibits trash containers from being placed anywhere on city right of way except in specially designation locations, and decide the issue for them.

"This is getting ridiculous. We have spent an inordinate amount of time on this issue and it's time to put an end to it," said Alderman Larry Buschjost.

They held a first reading on the ordinance, but then decided to give the businesses one more opportunity to work out their differences before adopting the new law.

According to aldermen, the problem started early in the spring when the owners of one business refused to allow the

neighboring business owner to put her trash can at a spot between the two shops. Push came to shove and police were called in several times to break up disagreements between the two.

Because aldermen were also looking at ways of ridding the public walkways of "smelly, overflowing dumpsters," they decided to try to solve two problems at once. However, according to Alderman Bill Bolin, every time they came up with a solution, business owners disagreed.

In the meantime, Bolin, who, with Alderwoman Judy Neels, sat on the committee assigned to address the trash issue, looked for places to put larger dumpsters that business owners could share. Before the meeting, he said he had found four locations that would be convenient to businesses that generate a lot of trash - three of which are on city property and one on private property. A long-term lease would have to be signed for the privately owned spot.

At an earlier meeting, Bolin also suggested the city build enclosures for the dumpsters and requested a more frequent pick-up schedule, especially during summer months.

However, at the latest meeting, neither Bolin nor Neels voted to support the ordinance, citing their desire to let business owners first try to work on a solution.

Jim Vanderveld, owner of Handy Jon, said should the city decide to do away with the rolling poly carts, because his crew will have fewer receptacles to empty, the cost of service could possibly be lowered for many of the business owners. Currently, those with the carts are paying \$39 per quarter.

Business owners in Lake Ozark are required to provide proof of subscription to trash service before obtaining a business license.

At the meeting, the city also promised to put city owned trash containers on the lower end of the strip for tourists.

J. Bruner's
The Lake's Fine Dining
Choice
Since 1980

Experience casual, fine dining at J. Bruner's!
Open seven days a week at 4:30pm year-round

5166 Highway 54 | Osage Beach, MO | 65065
Reservations Recommended | 573.348.2966 | www.jbruners.com

Osage Beach skipping annual Chamber function

by Nancy Hogland

Osage Beach will not be paying for board members or city officials to attend this year's annual Lake Area Chamber of Commerce membership dinner, to be held Oct. 15 at the Lodge of Four Seasons.

At a recent meeting of the Board of Aldermen, Mayor Penny Lyons discussed the decision, made in response to the lawsuit filed against Osage Beach by Four Seasons Marine Rentals, Inc. which lists Mark, Peter and Susan Brown as members of the board. The Browns also own the Lodge.

"This litigation has pushed Hammons' project off a year and is costing the city about \$500,000 in lost sales tax revenue. I can't see any reason to give anyone at the Lodge our money," she said. "Of course, some of our board members may decide to attend on behalf of their businesses, but as a representative of the city, I certainly won't be attending."

That suit was filed in November 2007 in an attempt to block the city's Tax Increment

Financing (TIF) Redevelopment Plan that would be used to fund \$3.7 million of a proposed \$100-million development off Passover Road in Osage Beach. The project, to be built by developer John Q. Hammons, will include a European style, 15-story, 320-room waterfront hotel, 100,000-square-foot convention center and spa.

City Administrator Nancy Viselli said she and the mayor

but that development will benefit many other business owners in the area."

The lawsuit was filed 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.

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 predominance of defective or inadequate street layout, insanitary or unsafe conditions, deterioration of site improvements, improper subdivision or obsolete platting,

chapter 353, RSMo, sections 99.800 to 99.865, RSMo, or sections 99.300 to 99.715, RSMo.

Lew Bridges, from the law firm Curran and Sickal, which is represent Four Seasons Marina, said he and his clients did not believe the property fit that description. He also said they didn't believe an adequate investigation of the property was done and challenge the finding that the property would not be developed without the TIF.

He said the Browns wanted to file the suit because, as taxpayers in Camden County, they didn't believe it was a good use of tax-payer money.

"If the TIF is approved, part of our tax dollars will be given to John Q. Hammons to build this development," Bridges said. "We're not against the development - we believe it should be built. We just don't believe it should be built at our expense."

Viselli said the suit has been sent to federal court but they did not have a date when the matter would be heard.

"...a portion of the cost will be turned over to the Lodge. Why should we give them any of our money after they decided to try to stop one of the biggest things that ever happened to this city..." NANCY VISELLI

discussed the situation prior to the meeting.

"We understand this is a chamber function, but a portion of the cost will be turned over to the Lodge. Why should we give them any of our money after they decided to try to stop one of the biggest things that ever happened to this city," Viselli said. "It's really a shame because not only has it put on hold many other developments waiting to come in because of the Chateau,

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,

discussed the situation prior to the meeting.



THE Bobbi Bash TEAM

RESALE
LAND SALES
LUXURY PROPERTIES
NEW HOME
CONSTRUCTION
AFFORDABLE PROPERTIES
COMMERCIAL

Bobbi Bash, ABR, CRS, GRI



Imperial Point, Four Seasons
\$465,000



Horseshoe Bend Area
\$338,000



Hwy TT Area
\$339,000

MY CLIENTS HAVE COME FIRST FOR 20 YEARS!

Go To **BobbiBash.com** to View These and ALL Lake Listings

(573) 365-2622 | (877) 365-2622



Sexual assault victims have SART at the Lake

by Nancy Hogland

In the past 12 months, more than 30 Lake Area women and children, ages 11 months to 60-plus, have been sexually assaulted.

Because several people cared enough to make sure those victims were treated properly and with respect, and that evidence of the assault was collected and handled in a manner that would aid in prosecution, the area now has a Sexual Assault Response

Team (SART). The team celebrated its one-year anniversary Oct. 1.

"I've been an ER nurse at Lake Regional for six years and during that time saw the need for more specialized training to handle these cases. I talked to the hospital, which is very supportive of this program, and they paid for me to attend Sexual Assault Nurse Examiner (SANE) training," said Dee Ballard, director of the Lake Area SART.

Ballard said while she was at the training, she learned that some communities had established entire teams of specially trained individuals that were called in to coordinate immediate, high-quality, victim-centered responses.

"When I got back, I approached several people, including Sheriff Page, about forming our own team and everyone agreed that it was something we needed," she said, adding that

the group works hard to make sure victims aren't made to feel ashamed for reporting the incidents.

The team, which consists of members of several lake area law enforcement, emergency response agencies and women's and children's advocacy groups, is on call 24 hours a day, seven days a week.

Sgt. Arlene Page, the public information officer for the Osage Beach Police Department and a member of SART, said the group has made a tremendous difference.

"Instead of relying on an emergency room doctor who may get called away to take care of other patients, we now have two nurses that are certified to do the examinations. They are there specifically for this purpose so they can tend to the victims in a timely manner and the exams are done correctly and the same way every time," she said. "We also have advocates with CADV (Citizens Against Domestic Violence) and Kid's Harbor on call who will respond immediately when needed. The entire program has made it easier on the victims."

Because the group needs to purchase a culpascope, a \$26,000 specialized piece of equipment that will help them better collect evidence and treat patients and aid in prosecution, on Saturday, Oct. 11, they will be holding a paintball tournament.

"Usually, everyone holds a golf tournament, but we thought this would be more fun," Page laughed, adding that for \$1 a pop, participants would also get the opportunity to "paint" some of their favorite cops. "My husband (Sheriff John Page, president of the SART Board of Directors) will

be one of them. They won't be standing still though – they'll be moving, kind of like at an arcade when you have the little ducks going from right to left. I've been getting a hilarious mental picture just thinking about it!"

The tourney, open to the public, will be held at Blazing Paint Balls at 4530 South Highway 5. The cost is \$50 per three-man team if registered before Oct. 8; \$75 after. Sign in is from 7:30 to 8:30 a.m. A team captain's meeting will be held at 8:30 and matches begin at 9 a.m.

Stacey Mosher, an officer with the Missouri State Water Patrol and coordinator of the event, said the entry fee covers rental of guns and protection, however, for safety reasons, teams will have to purchase paint from Blazing Paint Balls on the day of the tournament. To register, call 346-4226.

Ballard said in addition to the culpascope, the group also needs donations of new underwear and new sweatpants and sweatshirts in all sizes.

"After a sexual assault, we have to collect the clothing of the victims and we can't send them out of the hospital naked. For instance, last night we had a little boy come in and we needed underwear and clothes for him to wear home. And they need to be new – these women and kids have gone through enough. They don't need to be handed old, ragged clothes to put on," she said, adding that donations can be brought to the hospital emergency room, Kid's Harbor or to the Osage Beach or Camdenton police departments.

For more information about the group, visit www.lakeareasart.com.



Our New Highway 54 Location is Now Open!

Come and Browse Inside Our Spacious New Indoor Showroom!



3545 Highway 54 • Osage Beach

573-348-3888



Lake Rd. 54-56 to Dude Ranch Rd.
10NM Past Grand Claize Bridge
Osage Beach, MO

573-348-4700

REGAL

SILVERTON

PRINCECRAFT

Boysen

FOR SALE Rockaway Center



21,650 Square Feet, 3 Buildings
Imos, Radio Shack and Dollar General

4344 Highway 54 - Cherry Properties
100% Occupancy (314) 220-7786

RHINOSHIELD GIVES YOU THE

ULTIMATE PAINT JOB

25 YEAR WARRANTY!

NOTHING is tougher than



Permanent Ceramic Coating

The Ultimate Home Paint Job

Servicing the Lake area with installers that aren't on Lake Time!

- Won't Chip, Flake, Crack or Peel
- Looks like Fresh Paint
- Endless Colors
- Reduces Energy Cost
- Allow Wood to Breathe
- 25 Year Transferable Warranty
- Waterproofs, Ends Rot
- Bonds Completely
- Resists Fading, Mold and Mildew
- Retards Fire and Flames
- Used Internationally Since 1977

Act NOW to Protect Your Investment and CASH IN on 2008 Pricing!



SAVE UP TO \$750

For More Information Call **1-888-RHINO41**
 15% Discount up to \$750!
FREE Home Inspection!
 Not good with any other discounts or previous contracts - Expires 10/31/08

888-RHINO41



www.rhinoshieldmo.net www.rhinoshield.net

Favorite local fishing tournaments scheduled for October

By Michael Gillespie

Lake of the Ozarks is a fisherman's paradise. And for good reason. The lake has produced some big fish. A 134-pound paddlefish was caught in 1998; a 47-pound striped bass was taken in the winter of 1988-89; and the lake once yielded a 103-pound catfish. Lake of the Ozarks has rendered several state records, including an 80-pound bighead carp; a 36-pound smallmouth buffalo; a 41-pound muskellunge; a 20-pound hybrid striped bass; and a 40-pound drum.

Bass fishing, especially, has traditionally held up well, even with all the boat traffic and intensive fishing pressure. Unlike most other Ozark impoundments, Lake of the Ozarks features over a thousand miles of privately owned shoreline. Experts state that the 25,000-plus dock slips in the lake offer good fish cover. Also, many property owners create fish beds by throwing dead cedar trees into the lake. Dion Hibdon, an FLW and Bassmaster Classic champion has said that the lake is the best in the world for bass in the two to four pound range.

Because Lake of the Ozarks supports a large bass population, it is a frequent site of tournament fishing — some 500 tournaments a year. Two of the annual tournaments are strictly professional — the FLW (named for Forrest L. Wood, founder of Ranger bass boats), and the B.A.S.S. circuit. It's big business and it brings a lot of money into the local economy. An average tournament will attract 150 to 200 fishermen. The entry fees commonly range from \$100 to \$300 per person.

Jim Divincen, administrator for the Tri-County Lodging Association, cites an example of how fishing tournaments, whether pro or amateur, fuel the economy: "The Charger Boats Bass tournament generates between 350 to 450 boats, times two fishermen. It's a two-day tournament, but that does not include pre-fishing. When you have fishing tournaments that offer over a hundred thousand dollars in cash prizes, like the Charger tournament does, these folks get pretty serious and will come down up to a week before to try and find what pattern

is working and a couple of hot spots that might be working."

Most lake area tournaments operate out of the marina at Public Beach 2, in Lake of the Ozarks State Park. Tournament prizes typically are awarded based on the total weight of five fish caught during a set period of time. That's one reason why bass fishermen have such high-powered boats — they need to get to their favorite spots, and back to the weigh-in, in a few short hours.

The Tri-County Lodging Association works to attract and maintain new tournaments with special events funding. "We try to use our funding to help new fishing tournaments get off the ground in the hopes that in two or three years they will be able to sustain themselves financially," says Divincen.

The great thing about many fishing tournaments is that you don't have to be a professional angler to enter one. For years, local resorts and civic groups have sponsored weekend tournaments in the shoulder season, when boat traffic is light and the weather is benign. Two of those home grown tournaments are coming up this month and there is still time to enter.

The 14th Annual Fall Classic Buddy Bass Tournament will launch from Alhonna Resort on October 25 and 26. "It's an open tournament sponsored by the resort," says Sheryl Elia, general manager and second generation family owner of the resort. Alhonna pays back one hundred percent of the entry fees. There

is a free breakfast on both mornings. "It's normally a two person team — rarely, we do have one person teams," says Elia. The entry fee is one hundred dollars per team; ten dollars more will get the fisherman into a big bass pot for the three largest bass. Entries are accepted up to the morning of the tournament.

Alhonna's fall tournament usually draws about fifty boats. "We have quite a few out of town guests for the tournament; they stay here with us," Elia notes. "They have their boats in the water, but we do have others that come on the day of the tournament and launch their boats here. The other half of our registrants are locals, and they drive over by boat. There is a live well check in the morning, then they all take off at the same time. It's a beautiful thing." Most of the entrants come from Missouri or southern Illinois.

"We do get some professionals in our tournament," she says, "but it's mostly amateurs." In past tournaments the contestants have brought in bass as large as seven pounds.

Alhonna also sponsors an early spring bass tournament.

Another tournament takes place on Saturday, October 25 — the 19th Annual White Bass Tournament, sponsored by the Gravois Lions Club. This one looks to be especially good for those who are new to fishing tournaments.

Harriet Wittrock, treasurer for the Lions Club, is handling the entries. "This is a one-day event — Saturday only," she

says. "It starts at the public access ramp in Gravois at 7 a.m. We take the entries in the order they were submitted. We give them a number, and when it's their turn in line, away they go!" The weigh-in will also be at the public access, at 4 p.m.

The entry fee is fifty dollars, with an eighty percent payback for the first six places. Five dollars more will enter the fisherman in the biggest fish contest — the winner will get the whole big fish pot. Last year the event attracted more than forty entries, and early indications are that it will bring in at least that many for this year.

Entrants will be treated to a free breakfast at the Gravois Lions Club from 5 to 6:45 a.m. on the day of the tournament.

In past years, entrants have come from all over Missouri, plus Illinois and Kansas. "We've even got one that comes from South Dakota," says Wittrock. "We've got one fellow every year that registers for the next year as soon as he brings his boat in. Then we've got another one, as soon as he gets his fish weighed in he pays his entry fee for the next year plus he donates fifty dollars to it."

Wittrock says that the secret to the tournament's success is the service that the fishermen get — the way they are greeted, the way people make them feel at home.

Entry forms for the Gravois tournament are available at area bait and tackle stores and from the Wittrock Craft Center, at (573) 372-1787.

**FACTORY-DIRECT PRICES
BUY THE BEST FOR LESS!**

- Cabinets • Ceramic Tile
- Countertops • Laminate Flooring
- Porcelain Tile • Much More!



www.neighborhoods-inc.com
neighborhoods@hotmail.com

**NEIGHBORHOOD'S
HOME**

IMPROVEMENT STORE

HWY 5 N. at Houston Rd • 20 Min. S. of Camdenton
Mon. - Fri. 8:00 AM - 5:00 PM • Sat. 8:00 AM - 3:00 PM

417-533-5080 • 888-776-0038

Come for the wine...Stay for the atmosphere...

Remember the view!

FULL SERVICE FACILITY

**OUTDOOR WEDDINGS • RECEPTIONS • REHEARSAL DINNERS
CORPORATE EVENTS • PARTIES • CUSTOMIZED MENUS**

Seven Springs Winery is the Lake's newest reception facility. We offer complete culinary services and Missouri wines. An experienced event planner is provided to handle various aspects of your event here at Seven Springs Winery. Our spacious property boasts a beautiful atmosphere for up to 300 guests. Every detail of your event is custom designed for you.

**SEVEN SPRINGS
WINERY**

www.sevenspringswinery.com



Nestled in the Ozark hills, it is the perfect setting for your wedding or event.

573.317.0100

846 Winery Hills Estate • Open 11-7 Daily
Located in the Ozark hills, minutes from Osage Beach.
Hwy 54 to Y Road, North 2 miles to Lapoint, Right
2/10 of a mile to Winery Hills Estate Road, road winds
1 & 1/3 miles to winery.



THE CHRISTENSEN TEAM

Mike and Frank Christensen



mikechristensen@charterinternet.com • frankc@remax.net • WWW.FRANKCHRISTENSEN.COM

WATERFRONT ESTATE

www.frankchristensen.com/ZK3048963

“One of a Kind Lake Estate”

Outstanding 800’ of WF on a point in a cove location! No other house quite like it. An estate setting with security gate and privacy. Features include large patios, pool, 3 kitchens, courtyard, fountains, landscaped yard, 6-car garage, guest house & 2 slip cruiser dock all on 2.9 acres. **MLS# 3048963 \$2,490,900.**



WATERFRONT ESTATE

www.frankchristensen.com/ZK3051567

“An investment grade estate.”

800 feet of level shore line in Chimney cove. Home built by Thomas Construction was designed for this property. Over 6,000 sq.ft. complete with an indoor pool and spa. There is a separate 1,000sq.ft. guest house rebuilt by Duenke Construction. One of a kind estate! **MLS# 3051567 \$2,375,000**



RESIDENTIAL

www.frankchristensen.com/ZK3052624



Affordable Lakefront. Vintage cabin at the lake. Take a step back in time with this octagon home. Property features 120’ lakefront of deep water. Large 2 well encapsulated foam dock and an expansive view of the lake. Octagon style cabin with wrap around deck and fully furnished. Excellent location on Horseshoe Bend off Duckhead Road. **MLS# 3052624 \$274,900.**

FORECLOSURE

www.frankchristensen.com/ZK3051768



Foreclosed waterfront home on flat lot with 318’ of lakefront. Solid 4 bed/3 bath home with outstanding 180 degree views of the lake. House is in the KK area on the 23 mile marker. Call today for details.” **MLS# 3051768 \$480,000**

CONDOMINIUM

www.frankchristensen.com/ZK3051681



Fabulous End Unit at the Palisades. Known for its huge main channel views, this unit comes with the entire package. Furniture, 12’x32’ slip, hoist, garage, PWC slip and hoist. Everything you could possibly want or need, its here! Nicely furnished and recently painted. Fresh paint and tastefully designed, this unit is a must see! **MLS# 3051681 \$274,950**

CONDOMINIUM

www.frankchristensen.com/ZK3048675



Seascape Point Condo Extraordinary views from the 5th floor! Highly desired 3 bedroom/3 bath unit floor plan with large 14x40 boat slip included. This unit has the best upgrades in any unit at Seascape. Get it quick!! **MLS# 3048675 \$279,900**

COMMERCIAL

www.frankchristensen.com/ZK3046570



Great Commercial Lot. Zoned C-1 and full curb-cut access granted by MODOT. **MLS# 3046570 \$499,000**

COMMERCIAL

www.frankchristensen.com/ZK3052415



Office Building For Sale! Excellent retail or commercial facility in an established shopping center. High traffic count on N Hwy 5. 3,000 sq.ft. plus 3,000 unfinished. Property is zoned C-2. Unit is owned fee simple, but connected to next unit. Complex was a former strip mall facility that sold off the individual units. **MLS# 3052415 \$349,000**

COMMERCIAL

www.frankchristensen.com/ZK3013978



6 Acre Development Parcel in the heart of Osage Beach. Frontage on Highway 54 and 54/29.

Suited for retail outlets, medical park, hotel /motel or executive offices. Zoned C-1. A premier property adjacent to the Factory Outlet Mall. **Call Frank for details at 573-280-1030. MLS# 3013978.**

COMMERCIAL

www.frankchristensen.com/ZK3051345



A high quality warehouse and office facility. Office area 4,600 square feet with 5 private offices, 4 bathrooms, conference area, & kitchen. Warehouse is 7,200 square feet 3 large overhead doors. All clear span construction for easy expansion if desired. All sitting on 4.5 flat acres. **MLS# 3051345 \$699,900**

Village, residents seek ways to deal with the 'wild side' of Lake living

by Nancy Hogland

Wildlife has been taking its toll on Horseshoe Bend.

Recently the Village of Four Seasons was required to replace a 55-foot, type 3 utility pole supporting a 275-pound early warning siren because a woodpecker had hollowed out a foot-long section of the pole.

"I couldn't believe my eyes when we took it down," said Trustee Neil Williams, who oversees the Village's early warning system. "From the ground I could see that a woodpecker had made a hole in the post, but I never dreamed that it would have hollowed it out like this. It's unbelievable! We're still scratching our heads trying to figure out what kept that siren from falling."

Several months ago, when the woodpecker damage was first noticed, the Village hired a firm to wrap the pole

with a metal plate. However, the determined woodpecker was also able to peck its way through the metal sheet.

The upper section of the new pole, just installed in early September, was first wrapped in chain link fence before installation in an attempt to save it from suffering the same fate.

Attacks on property are not just coming from overhead; they're also moving in on the ground below. A swelling population of deer on the Bend has resulted in several motor vehicle accidents as well as the loss of numerous landscapes, according to Arnold Sandbothe, Village trustee and member of the Four Seasons Property Owners Association Board of Directors.

Because deer have become so thick, the POA and the Missouri Department of Conservation (MDC) are looking into partnering on a bow-and-

arrow managed deer hunt on Horseshoe Bend.

Officials with the Village of Four Seasons said a recent "head count" by the MDC showed an estimated population of more than 1,200 deer in the area.

At the Village's September meeting, POA Security Director Russ Mitchell said the organization would be conducting a survey throughout the month among its residents to determine if the majority would be in favor of the hunt. The results would be looked at in early October before making a final decision.

"So far, it seems that about 90 percent are in favor of it. The problem is you've got one guy who hates them and does everything he can to keep the deer out of his flower beds, and then you've got the guy right next door putting out salt blocks. The deer are pretty to look at ..."

"But they're not pretty on the hood of cars," Village Trustee Don Ruppin quickly injected, adding that on his way to the meeting, a four-point buck ran across the road in front of him, then bolted up the hiking and biking trail along the Parkway. "You should have seen the jogger that was on the path backing up, trying to get out of the deer's way!"

Sandbothe said, if approved, the hunt will take place during the entire month of November on property within POA boundaries only. The POA takes up about 9,000 acres on the Bend.

He said the hunt will be conducted on common ground. However those who own large tracts of undeveloped land can notify the MDC that their property also can be used. Hunters will be required to register in advance with MDC. A lottery system will be used to assign territories.

Sandbothe also said hunters must use deer stands in trees so they will be shooting down, which he said would be safer.

Mitchell said although the MDC would have a hand in

setting it up, the POA would oversee the event, checking in the hunters and also making sure they stay in the areas assigned to them. He said hunters would be asked to bring their deer to the check-in station so accurate count could be kept.

"There was a managed hunt a couple years ago, but because a lot of hunters didn't report back in, we don't have a good count of how successful it was," he explained.

Sandbothe said hunters

who don't want the meat are being asked to donate the deer to the Share the Harvest program. Hunters take their deer to an approved processing plant where the venison is packaged and transported to agencies such as Lamb House in Camdenton, which then distributes it to needy families who request assistance. The Conservation Federation and its partners reimburse processors at an amount set each year.

REMODELED CAMDENTON 3 BR - 2 BA HOME

3 bed/2 bath home w/1 car att. garage totally remodeled this year in one of Camdenton's best neighborhoods. New roof and re-sided w/vinyl. Vaulted ceilings in living room with slate fireplace already set up for your new home's Plasma TV. French doors off the dining room to a huge back yard. New kitchen & bath cabinets. Laminate flooring in the kitchen & dining. New 200amp service. New construction - old foundation - there are a couple of cracks in the foundation which has been looked at by a structural engineer - as a extra precaution cracks have been strapped.



Asking \$119,900 - this could be a great opportunity!

THE EBLING GROUP
Where Excellence Resides

RE/MAX
SALE OF THE CLASSES

Web: www.EblingGroup.com - Office: 573-302-3606 - Toll free: 800-748-7812



Village of Four Seasons Trustee Neil Williams poses with a section of the utility pole they were forced to replace after a woodpecker hollowed it out. Nancy Hogland photo.

Local man petitions for change

DNR audit reveals numerous problems with Lake's Solid Waste District

by Nancy Hogland

A Macks Creek man, interested in learning why he was never notified about the outcome of a request for grant money to build a recycling center, started making phone calls that resulted in two separate audits of the Lake of the Ozarks Solid Waste Management District T (SWMD). Because of the audit findings, the District recently was placed on "high risk status."

The Lake of the Ozarks Council of Local Governments (LOCOLG), headed up by James R. Dickerson, is the administrative contractor for the local SWMD, which covers Camden, Laclede and Miller counties. Robert O'Keefe is chairperson of the local SWMD executive board.

Jerry Palmer, who eventually used his own money to construct the facility that recycles approximately two semi loads of aluminum, copper and radiators per year, is now trying to change the bylaws governing that agency.

"The law states you have to have a population of 500 or more to have representation on the

board. Since Macks Creek has only 268, we aren't allowed to have a representative," he said, adding that in addition to talking to legislators, he also plans to visit several boards of aldermen to ask for their support in changing the law. "I also want legislators to look into the rules governing the Council of Local Governments. I believe there needs to be a change on who oversees the Solid Waste District and how it is run. After seeing the results of the audits, I think something needs to be done."

According to the report, completed in 2006 by representatives from Clair McCaskill's office, several problems were uncovered.

First, grant reimbursements were made for expenses that were not related to the purpose of grants.

"The district awarded \$18,000 each year for the three years ended June 30, 2005, for the purpose of locating and cleaning up illegal dumping sites. Over these three years, only \$4,641 was spent of the \$54,000 made available, and this entire amount of \$4,641 was paid to a district board member

for mileage reimbursement and wages. The board member's time and mileage records indicate that only \$626 was paid to him for the purpose of illegal dump clean-up, and the remaining \$4,015 was paid to him for administrative activities, including time and mileage to drive to the district office and sign district checks," the report states.

The report also stated that 80 percent of the time, the district reimbursed subgrantees for grant expenses even though quarterly reports were not submitted on a timely basis. It also showed that District T had funds encumbered for grants awarded as far back as 1996. This district approved new grants for educational and dump clean-up programs, while grant monies awarded in previous years for the same purposes had not yet been spent. Regulation require that any district grant funds not spent within 24 months of the grant award date should be reallocated by the Department of Natural Resources (DNR), however that was not the case.

The auditor's report also said



Macks Creek resident Jerry Palmer, dedicated to cutting down on solid waste in the county, used his own money to build a recycling center even though funds for such an operation, made available to the Lake of the Ozarks Solid Waste District T, went unused. Photo provided.

that although DNR requires detailed property records be kept on all equipment purchased, capital assets purchased with district grant monies were not adequately accounted for or monitored as required by department regulations.

The Department of Natural Resources's compliance audit, which followed on the heels of the financial audit, found the district to be seriously out of compliance in several areas.

Jim Hull, director of Solid Waste Management for the DNR, said during 2006, the district did not award any new grants as the district worked to resolve the state auditor's office audit findings.

DNR performance audit findings included failure to comply with the Sunshine Law by not posting notices of meetings and by not keeping adequate minutes. The District was also faulted for not holding regular meetings as

continues on page 11

The Lake the way it's meant to be ...

GATED COMMUNITY, WORLD CLASS GOLF, DINING AND SPA



OLD KINDERHOOK

Old Kinderhook Realty, LLC

Exclusively selling Old Kinderhook
Home sites • Homes • Condominiums

Lake Road 54-80, Camdenton

www.oldkinderhook.com

To schedule Tee Times, Lodging Accommodations or view available Real Estate, phone: 888-346-4949

THE TROPHY ROOM
At Old Kinderhook

Now Open!

Casual Dining - Affordable Prices
Open to the Public Daily at 4 p.m. 573-317-3560
Closed on 9/20 & 10/4 for Wedding Receptions

**Welcome to
Old Kinderhook**

Located at the 12MM of the
Big Niangua Arm on the
beautiful Lake of the Ozarks,
Old Kinderhook is a residential golf
and lake community like no other.

- CHAMPIONSHIP GOLF
- SEMI-PRIVATE
- OPEN TO THE PUBLIC
- TOM WEISKOPF
SIGNATURE COURSE

Study to look at safest way in, safest way out of Prewitt's new Shoppes at Eagles Landing

by Nancy Hogland

Because developer Gary Prewitt agrees with Missouri Department of Transportation (MoDOT) and Lake Ozark city officials that safety is of the utmost importance, he is ordering a traffic study to determine the best and safest locations for entrances to his newest shopping mall, the Shoppes at Eagles Landing.

The new center, funded in part through a \$63.5 million Tax Increment Financing plan approved in 2007 by the Lake Ozark TIF Commission and Lake Ozark city officials, is across from Denny's Restaurant at the current intersection of Highway 54 and Business 54. According to Andy Prewitt, who is in charge of property management for Prewitt Enterprises, the mall will include more than one million square feet of retail and commercial space and will feature everything from big box retailers to small, privately owned restaurants.

Although the 220-acre parcel already has seven public access points, Prewitt said they plan to abide by the recommendations made in the study.

"We're interested in finding out if the stop light at 54 and Business 54 can be turned into a four-way intersection without causing a traffic back-up. I've never been involved in a study like this before so I don't know all

the details, but I believe they'll be putting together models that use high-traffic counts like we'd see on holiday weekends, as well as traffic counts throughout the year," he said, adding that even if the traffic study shows an entrance to the mall will "work," they don't anticipate adding it until the Expressway is completed and open.

"In the meantime, we currently are using a pre-existing road that's several hundred feet from the proposed interchange with the new Expressway and the Horseshoe Bend Parkway extension. However, before we turn that into anything more than a truck entrance, we will confer with MoDOT and Lake Ozark," he promised. "We're as

concerned about safety as much as they are."

Lake Ozark officials had expressed displeasure about allowing any intersections to be added to the highway before completion of the Expressway, which has been pushed off until 2010. To answer some of those concerns, District 5 Engineer Roger Schwartz and other

"Right turns in and right turns out are fine – it's the cars crossing the highway that concern me," he said. "People are driving 65 miles per hour along that stretch. If we allow cars to be crossing traffic, we'll end up with the same situation they have in Linn Creek."

MoDOT officials recently decided to lower the speed limit from 65 to 60 mph on that stretch of Highway 54 after numerous accidents – some fatal – took place. From 2001 to 2007, there were 45 accidents at the Route V intersection. During that same period of time, 41 accidents were reported at the Business Park intersection.

However, Andy Prewitt said although they too are concerned about traffic issues, because they hope to have buildings going up by this time next year, they will need an entrance to the mall sooner than 2010.

"That's why we've agreed to spend \$40,000 on a traffic study," he said, adding that they sent bid requests to two different engineering firms, both approved by MoDOT and hope to select a firm and get started with the study as soon as possible.

At the meeting, Schwartz also assured Lake Ozark officials that nothing was going to change the three-party agreement to provide an interchange at the Horseshoe Bend Parkway extension to link that road to the Expressway. The agreement, made between MoDOT, Lake Ozark and the Horseshoe Bend Development Group, held the city responsible for completing the extension if the developer failed to do so on time. However, because the timetable on the Expressway has changed, MoDOT was willing to also allow a delay on the extension.

Once the road is built, it will open up some 450 acres of ground between Bagnell Dam Boulevard and the highway. Plans were presented by the development company for a \$580 million project that eventually would be home to more than 1 million square feet of leasable area, 540 units of medium density housing, 1,739 units of high-density housing and all the infrastructure needed to serve the area.



Crews have been busy leveling property at the intersection of Highway 54 and Business 54 in Lake Ozark in preparation for a new shopping mall, the Shoppes at Eagle Landing. Developer Gary Prewitt is paying for a traffic study to determine the best and safest site for an entrance to the new mall. Nancy Hogland photo.

We Have All Dock Accessories In Stock at Our Showroom!

Vinyl Edging & Corners • Swim Ladders • No Wake / Idle Buoys
Dock Lockers, Lines & Rope • Windssocks • Diving Boards/Platforms
Submersible Pumps • De-Icers • Ryan-O Dock Rollers • Windssocks

*Whatever you want in a new dock,
TRICO Dock Center can custom
build it to suit your needs!*



Trico Dock Center

1 Mi. West of Grand Glaize Bridge • Lake Rd. 54-49 • Osage Beach

Call **573-348-2737**

MoDOT officials attended a recent Lake Ozark Board of Alderman meeting.

"We're trying to work with Mr. Prewitt because he's got us between a rock and a hard place," Schwartz said. "He needs an entrance to his shopping center and we need to acquire right of way for the Expressway. And right now he either owns the property we want or he has rights to negotiate on it. If we can come to an agreement it would be much easier and faster because if we have to go through the process of condemning each parcel, it will take a lot longer to complete this project."

Alderman Jeff Van Donsel said while he understands MoDOT's predicament, he said he is very concerned about traffic crossing Highway 54.

Local man petitions for change

continued from page 9

is required by law. The DNR also reported that bank statements and related reconciliations were not independently reviewed to ensure their accuracy and verify their propriety, nor had the District arranged for the required financial audit for the current two-year period or the prior two-year audit period.

The performance audit also stated the District did not follow the grant evaluation process as is required by law and that quarterly reports submitted to the DNR were not accurate or complete. Of the reports that were submitted, DNR found quarterly reports prepared for projects during the audit period showed project periods of two years whereas the project financial assistance agreement showed project periods of one year. Of 11 active projects reported at June 30, 2007, seven had been expired over a year from the expiration date per the project financial assistance agreement. Expenditures were made for two of these projects after the projects

had expired.

In addition, \$38,722 paid in administrative costs for salaries and fringe benefits were not supported by time sheets, and employees and executive board members were not covered by surety bonds, as was required by policy. The DNR also concurred with the state auditor that the District did not maintain an inventory of equipment purchased with sub-grantee funds.

Finally, the report stated documentation to support the proper formation of the District was not available for review.

The DNR also looked at compliance of recommendations made after an audit conducted for the fiscal years 1993, 1994 and 1995. Of the 10 audit findings, 6 were implemented by the District and 4 either were not implemented or were only partially implemented.

Although the Council of Local Governments administers grants and federal spending for several programs and departments including State Emergency Management Agency (SEMA),

Office of Homeland Security or federal agencies such as the U.S. Economic Development Administration, U.S. Department of Agriculture, or U.S. Small Business Administration, in instance after instance, the District's reason for not complying was listed as "was not fully aware of the criteria requirements." On the required audit, the District stated a financial audit was not ordered because the board "did not fully understand the need for a financial audit."

Hull said his staff met with the Region T executive board earlier this year to deliver the audit report and gave the board 60 days to "adequately address" the issues. However, because the DNR felt the board's "minimal" efforts were inadequate, the district was placed on "high risk" status effective Sept. 1.

He said LOCOLG was asked to pay back some \$36,000 that was allocated two years ago but never used for scrap tire pickup, education and illegal dumping projects. That money, to be distributed to other solid waste dis-

tricts throughout the state, was returned to the DNR in mid September.

In addition, Hull said compliance deadlines have been provided, and if they are not met, the district's administrative funds may be withheld.

Tom Wright, presiding commissioner for Miller County and a member of District T executive board, said they are working to resolve the issues and will continue to work until the DNR is satisfied.

In the meantime, Palmer said he plans to continue to monitor the local Solid Waste District and promised to continue to push for more local representation and keep an eye on the grants that are handed out.

"I don't believe it should have taken this long for all these problems to come to the DNR's attention. We're not talking about one or two minor infractions - we're talking many major issues. This money was made available to help us better handle solid waste disposal in our area. If they continue to mismanage it, we're in jeopardy of losing it altogether and that will ultimately hurt us all," he said.

Solid waste management dis-

tricts were created and funded to help cities and counties work cooperatively in developing local waste prevention programs and in providing resource recovery services and safe disposal options.

In 2005, the Solid Waste Management Law changed, providing the department the authority to conduct performance audits of solid waste management district grant funds.

Hull said in the future, the audits will be conducted at least once every three years if the department has funds available. The audits are intended to determine whether districts are exercising appropriate control over district grant funds, which are generated through landfill tonnage fees collected at permitted solid waste facilities in Missouri, and their compliance with state regulations governing their use.

The most recent audit was conducted by the department's contract audit firm, McBride, Lock and Associates of Kansas City. The complete audit report and resolution document is available on the DNR website: www.dnr.mo.gov/env/swmp/swmd/DistrictT.htm

Country Lake Living, Estate Sized Lots Waterfront and Lake Views

WHETHER YOU'RE LOOKING FOR

MAINTENANCE FREE HOME, VILLA, ESTATE PROPERTY or EXCLUSIVE ESTATE PROPERTY with waterfront shoreline and spectacular views - we have a place for you to relax and enjoy GRACIOUS COUNTRY LIVING while in the serenity of the BIG ISLAND. Our communities offer a relaxed atmosphere, exceptional ownership privileges and full lake access on "the best water on the west side of Lake of the Ozarks".

THE VILLAS AT BIG ISLAND is a planned maintenance free community offering waterfront and lakeview Villas and Homes with private docks and exceptional design and comfort.

ISLAND VIEW ESTATES boasts 3 to 12 acre estate sized lots with up to 480 feet of waterfront, panoramic lake views, and private docks.

BIG ISLAND ESTATES enjoys 1/2 to 2 acre estate sized lots, exquisite lake views and private community docks.

OWN A PIECE OF THE ISLAND!

www.BigIslandLakeOzarks.com

1-866-313-9555

Located 15 minutes West of Camdenton, Missouri



Luxurious Vacations For Every Season



THE Resort & Yacht Club
@toadcove

TAKING RESERVATIONS 365 DAYS A YEAR WWW.TOADCOVE.COM 573-365-5620

Ha Ha Tonka Haunt

By Michael Gillespie

What better place to get in the Halloween spirit than at a castle ruins? That's the idea behind an event called Ha Ha Haunt, being held Friday evening, October 24, from 5 to 8 p.m., at Ha Ha Tonka State Park. The special occasion is a combination trick-or-treat party and storytelling event, all held on the front lawn of the old Snyder castle.

The festivity starts with a pumpkin carving contest for first through fifth graders at Camdenton Elementary school. Staff members from Ha Ha Tonka will visit the school during the day and award prizes to each grade. Then they will take the pumpkins — about 100 in all — to the park and line the walkway to the castle with them.

Beginning at five o'clock, visitors of all ages are encouraged to follow the trail of candlelit jack-o-lanterns up to the castle ruins. There will be games and treats, and kids are encouraged to wear their scariest costumes.

After picking up bags of treats and filling up on s'mores, kids

and their parents are invited to sit down on the castle lawn and listen to the tales of professional storyteller Larry Brown.

A co-founder of the Mid-Missouri Organization of Storytelling, Brown is a professor at the University of Missouri, and a former church pastor. As he tells it, he got into storytelling when he noticed that his congregations paid more attention when he told stories to illustrate a point.

"So I went to a workshop and heard, for the very first time, from a professional storyteller," recalls Brown. "I didn't even know they existed. This was back in the early eighties. It sort of clicked in my mind that I think I can do that. So I tried it out locally — at that time I lived at the Lake of the Ozarks, on the north shore — and found out that there were others. And I began to go to some workshops and festivals, and was telling stories that other people had composed and written. And then I started doing my own. It's kind of grown and grown over the years."

Brown, who now lives in Ful-

ton, is very much in demand and performs live just about every week at various venues in central and western Missouri. Regarding his presentation at Ha Ha Haunt, Brown says that his stories will not be bloody or gory: "I'm going to do mostly original, scary tales. They're not all technically ghost stories, but mysterious tales. I'll tell some traditional ones, too, and a couple of Ozark tales involving strange phenomena. A lot of the ghost stories are centered around people who died under strange circumstances and come back to do either good or ill.

"There are a few 'jump' stories," he says, regarding those tales that make the audience jump out of their seats. "I don't use too many of them, but my stories usually have a twist at the end. Not a 'gotcha!' but more of an 'aha!' And there are a few stories that I leave dangling."

Ha Ha Tonka State Park is located south of Camdenton on D Road. Take Highway 54 to D, then follow the signs to the castle. For more information, call 573-346-2986.

Ducks unlimited to hold fundraising dinner

By Michael Gillespie

The annual fundraising dinner for Ducks Unlimited will be held Thursday, October 9, at the Elks Club, 5161 Highway 54, next to the Brass Door restaurant. The doors open at 5:30 p.m. and the event is expected to last until about 9:30. The function will feature speakers, games, and a silent and live auction. Tony Reahr, of Edward Jones Investments in Lake Ozark, is the area chairman for Ducks Unlimited.

"The cost is \$35 per person, or \$50 per couple," says Reahr. "It's open to anyone." Reahr expects at least 150 people at the event. "We'll have a lot of different dice games and card games — a fun time. There will be quite a few different guns given away — shotguns predominately. We've got prints to be auctioned off, and sculptures. And local golf packages will be up for auction, too."

Reahr says that Ducks Unlimited is the largest not-for-profit wetlands preservation organization in the country. "There are many folks in the area who are

members of Ducks Unlimited — close to 250 members," he says. "A lot of businesses are members, as well. Approximately half of our members are not hunters. Folks have been getting into it because of conservation concerns."

Ducks Unlimited began in the 1930s, when thousands of acres of wetland habitat disappeared under the searing winds of the Dust Bowl. Since that time, Ducks Unlimited has based its conservation programs on sound biological research. The organization uses various methods to encourage the continued breeding of water fowl, including the restoration of grasslands, forests, and watersheds. Recognizing that three-fourths of America's wetlands are on private land, Ducks Unlimited works with landowners to make their property more wildlife friendly.

Reahr speaks proudly of the numerous Ducks Unlimited preservation projects around the state. "Just in Missouri alone, there are over 86,000 acres of

continues on page 15

Simply the Best...

- ❖ Starting in the \$170,000s
- ❖ Customize your unit today
- ❖ Granite counter tops available
- ❖ Over sized living rooms
- ❖ Walk-in shower with dual shower heads
- ❖ Heated swimming pool and spa
- ❖ Upgraded appliances

Blue Anchor Bay
Condominiums
Lake of the Ozarks, MO

SEE OUR LIVE WEB CAM AT
www.blueanchorbaycondo.com
Fitness Center, Spa,
Playground,
Basketball Court

Doris Howard
Realty
816-878-2942
573-372-0022

❖ 6-miles east of Laurie on "O" Road
❖ 3-miles from movie theater and golf course ❖ 1/2 mile marker of the Gravois Arm

Nautical décor for the lake area — a natural fit

By Michael Gillespie

Nautical Landing, a retail shop that specializes in nautical and tropical items, has a different history than most family owned retailers in the area. While others may have originated their businesses at the lake, Linda and Ron Grossman, along with son Andrew, opened their first store in Kansas City and later moved the business to Osage Beach. The story begins in 2001.

"My wife wanted to decorate our house in Kansas City with nautical décor," says Ron, "and there were no stores in Kansas City that carried anything nautical. So I said jokingly, with tongue in cheek, 'Why don't you open your own store?' And she said, 'Okay!' And she researched it and worked on a business plan. After about nine months of work she put it in my lap and said, 'Here. Put up or shut up.' The rest is history, as they say."

During their three years of operation in Kansas City, the Grossmans discovered that many of their customers owned places at Lake of the Ozarks. "They kept on telling us, 'You need to move to the lake!'" recalls Ron. "Our

lease [in KC] was about up, so we checked out the lake and decided to move the store here."

Picking up a retail business and moving it half-way across the state was no easy task. The Grossmans wondered if they could attract new customers and still retain many of their previous patrons. "Our biggest customer base was in the Kansas City metro area," says Ron. "But we had people from all over the state coming to our store. We let those people know that we moved. We started advertising down here until we found out what worked. We did radio, newspaper, word of mouth. It was a difficult move; though not as difficult as when we first opened. Our décor is more geared for the lake. It took us three weeks to pack up everything. When we got here it was the coldest day of the year: January 17, 2005."

The Grossmans were surprised to learn that the lake area didn't have a store that featured similar merchandise. After all, the lake had been touted by many as the Midwest Coast. "There really wasn't anything here that was dedicated

to nautical and tropical décor," says Ron. "After we opened we heard a lot of our customers say, 'Oh, we wish you were when we bought our condo.' They had to find décor in Des Moines or St. Louis or on the internet. What I thought was strange was that when we went around looking for a house or condo, the décor was oriental or southwestern. It was everything but nautical."

Linda and Ron have since discovered that a lot of lake home and condo owners want to redecorate in a nautical theme. Ron says that many folks start with the bathroom or a guestroom and then carry the style throughout the house. "It entails such a wide range of decorating," says Ron.

Nautical Landing's goal is to bring "nautical" and "tropical" to the middle of America. Strolling through the 4,000 square-foot store, customers find a variety of unique, intriguing, and conversational items to decorate their home, boat, dock, or office. The store features everything from garden and pirate flags, to collectible seashells, to boat barometers, and tropical home

décor.

A few examples illustrate the point. Currently, Nautical Landing's most unique item is the GurglePot™. "It's a pitcher that makes a gurgling sound when you pour out a beverage," Ron explains. "It's been our number one gift item for weddings, birthdays, and housewarmings. We've even had nine-year-old girls that wanted it for their birthday — they told their moms they would drink more water if they had it! It's fun to pour the water."

"Our boaters' clothing, which is the Cottonseed clothing line, is very popular with the ladies and the guys. It's wrinkle free."

"The Tervis Tumblers are one of our big sellers. They are double insulated tumblers that are guaranteed for life. They are a well-made American product."

"We have a lot of pirate accessories; nautical and tropical Christmas cards and ornaments. We carry Harbour Lights collectible lighthouses; they're award winning, hand-painted and numbered lighthouse sculptures."

"Our Pali Hawaii sandals are one of the most comfortable

sandals you'll ever wear. We have ladies who come in every year just to buy the sandals."

Also featured are bathroom accessory sets, an array of kitchen towel sets, wall clocks, ship wheels, ceiling fan pulls, sketched window artwork, lamps, and wallpaper patterns as well as mermaid figureheads, statuettes, welcome mats, and more than 100 light switch covers.

And for the historically minded, Nautical Landing offers a reproduction of a large 1930s lake area survey, and map posters depicting the location of towns, roads, and farms that were covered by the lake.

Nautical Landing is located in Stone Crest Mall, 3797 Highway 54, Osage Beach, phone (573) 348-3885. The store entrance is located directly behind Starbucks. They are open year-round, seven days a week. For those who cannot visit in person, Nautical Landing has an online shopping website, at www.NauticalLanding.com.

Luxury Lifestyle... at the Lake of the Ozarks.

The Lake's best golf - Spa Shiki - excellent dining - marina services - shopping - room service and more!



Now offering special packages to preview Avila*

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.
- A two-hour presentation of Avila.

Summer and fall rates through November 30, 2008
\$115 per night, plus tax and resort fee.

Winter rates from December 1 through March 31, 2009
\$89 per night, plus tax and resort fee.

Call 1-888-265-5500 for reservations. A representative with Avila will confirm your reservation and tour times, and supply you with your \$150 certificate at completion of the Avila tour.

* Packages based upon availability. Not available to groups or existing conventions.

Avila at the Lodge offers everything you want - in one place - the ultimate Lake of the Ozarks condominium. Currently under construction by Four Seasons Homes and located on Horseshoe Bend, Avila will offer 146 two-bedroom condominiums featuring the most inclusive list of amenities and services for any condominium at the Lake. Enjoy the lake's best golf, Spa Shiki, dining, marina services, shopping, room service and more. You may also choose to join the Lodge of Four Seasons rental program. Visit us on the web at www.4seasonsrentalco.com

Avila

Condominiums at the Lodge



ANOTHER LODGE OF FOUR SEASONS EXPERIENCE

Offices (866) 442-8452 or (573) 365-8080

Tom Cross, sales (573) 745-0611 cell

Holly Cross, rentals (573) 745-0612 cell

www.avilacondos.com

All plans and information are preliminary and subject to modification at developer's sole discretion. Need not be built.

Built by the Lake's top homebuilder - Four Seasons Homes

A full day's activities at the 23rd Annual Eldon Turkey festival

By Michael Gillespie

It may all have begun as a simple turkey shoot, but expect a full day of entertainment and activities at the 23rd Annual Eldon Turkey Festival, on Saturday, October 11. The hours of the festival are 9 a.m. to 5 p.m. The event is sponsored by the Eldon Area Chamber of Commerce. Here's a run down of the day's activities —

Art, Craft, and Food Booths — About 250 booth spaces will be set up on Maple Street between 3rd and North Streets. Wayne Morgan, director of economic development for the Chamber, says: "We will have food vendors, crafters, information booths, and probably this year there will be political booths. We are still accepting applications." Craft and information booth spaces are \$50.

Parade — "A huge parade," says Morgan. "Being a political year we are receiving a lot of entries from political candidates. The parade will last about an hour and a half, and will include the Eldon High School and Junior High bands. The parade will start at 2 p.m. at the high school on Franklin Avenue, and will follow a zig-zag route between Mill and Pine Streets and 1st and 3rd Streets.

Quilt Show — At the Community Center, 309 East 2nd Street. Expect as many as 150 quilts on display. Many will be for sale. "We invite anyone who would like to display their quilts," says Morgan. "There is no charge to set up. We also have started raffling a quilt, which is on display at the Citizens Bank. We will be giving that quilt away on the day of the festival."

Entertainment — "We are going to have four stages this year," states Morgan. "We will have a gospel stage, a country music stage, a rock 'n roll stage, and a smaller stage that

will have people playing contemporary music. One will be on the Community Center parking lot; another at the end of Maple and 3rd; and another at the north end of Maple at North Street; and a fourth one over at Mill Street. There will also be a pet show, and there will be gymnastics, and a juggler at one of the stages." Look for a banner at each stage telling what time the different acts and bands will perform.

5K Walk/Run — The race will be handled by the Eldon Parks and Recreation department. Contact Keith Walk, at 392-2291, for details.

Old Time Machine Show — The show will feature antique tractors, both steam and motorized, and some power displays. The Osage Power Group club will host the exhibit, which will be located in the parking lot of off Mill Street.

Art Display — Located in the Community Center, this exhibit will feature paintings and other art works for sale by local artists.

Kids Rides and Petting Zoo — "We'll have the Superplay Company out of Tulsa, Oklahoma, bring inflatables with different types of novelties," says Morgan. "We'll also have pony rides. This will be in the Community Center parking lot."

Turkey Bowling—Says Morgan: "We set up the pins and you roll a frozen turkey down the lane, and if you get a strike, you win a free turkey. We'll give away twenty-five turkeys during the day." This free event, which promises to be a crowd pleaser, will be held in the Gerbes parking lot.

In addition to the above activities, the Missouri National Guard out of Jefferson City will also display some of its equipment.

Ducks unlimited fundraising dinner

continued from page 13
waterfowl habitat," he explains. "A lot of those places are in the Missouri River valley, and also in northwestern Missouri and southeastern Missouri. Wetland preservation is not just for ducks, but for wildlife as a whole."

In the nearby Truman Lake area, Ducks Unlimited joined forces with the Army Corps of Engineers, the Missouri Department of Conservation, and several other groups to restore nine sites in the Truman

flood basin. The project involved a technique that created gradual contours on the land by scouring shallow areas and forming raised mounds throughout the marsh. Partners planted mast producing trees on some of the mounds and allowed natural wetland plants to grow on the slopes and scours throughout the wetland.

The project lands provide resting and foraging areas in the spring and fall for migratory waterfowl including northern pintail, gad-

wall, green-winged teal and mallards. Resident wood ducks nest and raise broods in the Truman Lake area and will use the restored wetlands to support their needs.

For Reahr and the other dedicated members of Ducks Unlimited who are helping to put together the fundraiser, their motivation comes from seeing the impact of money well spent to improve and enhance waterfowl and wildlife habitat in the region.

*"Known for our quality,
appreciated for our service."*

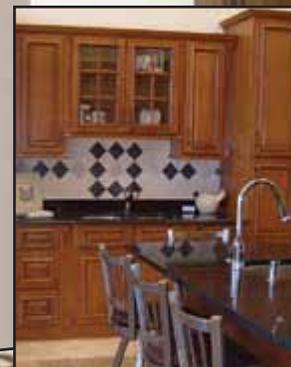
Creating kitchens and baths of enduring quality and timeless beauty...

We provide cabinets, appliances and plumbing fixtures in many styles and price ranges to suit your discriminating taste. Everything you need is in one beautiful showroom.

5211 Highway 54
Osage Beach

552-0138
866-357-5043

Callier & Thompson
Kitchens, Baths and Appliances



Foundation works to increase awareness of mission, accomplishments and needs

by Nancy Hogland

Although participation in the Sharing and Caring Foundation of Camden County has been deemed "good," because the demands have been greater than the supply, this fall a group of volunteers will be contacting businesses, asking if they would consider participating in an employee payroll deduction program.

The 4-year-old Foundation is a volunteer-run organization that acts as a clearing house for donations, primarily received through payroll deductions and individual business donations. To date, half a dozen employers in the area participate in the program. Lake Regional Health Systems and the Camdenton R-III School District are two of the largest.

The funds raised through the employee deduction program are given to Camden County not-for-profit organizations. The decision of how to dole out the money is made

after a special committee, comprised of a cross section of Camden County residents, reviews grant requests submitted by the organizations.

"We have tried to take the time to do this right so that we have a coordinated county-wide collection and distribution system in place," said foundation president Gerry Williams. "We spent three years researching projects such as this across the country, and then customizing one that would meet the needs of our area. I know the residents of Camden County care about this area, and so I am asking them to join with us and share their time and resources with those less fortunate in our county."

Jackie Rasmussen, vice president of the organization, said she believes they have been so successful because of their policy that every dollar that comes in is a dollar is given out.

"We guarantee that 100 percent of all donations received are used to meet the needs of the charities. If we have any administrative expenses, we raise the money another way. And no one is paid – we are all volunteers," she said, adding that the group tries to distribute the funds as far as possible to maximize the benefit.

"We look at both who has the greatest needs but also which programs wouldn't be able to continue without the foundation's help. These grants aren't meant to be a standing source of funding – they are to meet the excess needs these charities have," she said.

2008 Grant Recipients were:

- Kids Harbor – \$3,000 to offset costs of sex abuse prevention training program
- Camden County Child Advocacy – \$1,000 to help with its sock and underwear program for needy children
- Medical Missions for Christ – \$2,100 for patient pre-

scription assistance

- Lamb House – \$3,000 for its Utility Disconnect Prevention Program
- Big Brothers Big Sisters – \$3,200 to help set up a mentoring program at Hurricane Deck Elementary
- Pregnancy Help Center – \$1,000 for client education material
- Share the Harvest Food Pantry – \$2,268 to help provide laundry detergent for needy families
- Citizens Against Domestic Violence – \$2,450 offset cost of a children's support program
- Lake Area Helping Hands homeless shelter – \$3,000 to help meet medical, transportation and food needs

"It's great that we could help so many, but we actually received requests totaling about \$40,000 – so we could have done a lot more if we'd had the resources. And as you can see by the list, we have just been able to meet basic needs of the groups. That's why we're going to reach out to the business community and ask for their participation," Rasmussen said.

She said although the fundraising drive was still in the planning stages, they are looking into working with Leadership Camden County alumni on the project.

For more information, to volunteer or to make a donation, contact Rasmussen at 346-2644 or at rasmussenj@missouri.edu. Pledge cards and information also can be obtained by calling Williams at 374-9147. Contributions can be sent to the Foundation at P.O. Box 821, Camdenton, MO 65020.

Donations received before the end of the year will be included in the total amount of funds available to distribute to Camden County non-profit groups in January 2009. All donations are tax deductible.

In the meantime, Camden County charities are invited to submit grant applications for 2009. Those applications will be received until Oct. 31, 2008.

Any non-profit organization is eligible to apply and can request a grant application packet by contacting Rasmussen.

WILSON, TOELLNER & ASSOCIATES, L.L.C.

Certified Public Accountants & Business Consultants

New Lake Location! Sunrise Beach

32 AMERICAN LEGION ROAD
SUNRISE BEACH ♦ 573-374-9944

NOW FOUR LOCATIONS IN MISSOURI!

403 CLIFFSIDE CENTER
2140 BAGNELL DAM BLVD.
LAKE OZARK ♦ 573-964-5739

2700 MATTHEW DRIVE
SEDALIA ♦ 660-827-4990

2751 SOUTH ODELL
MARSHALL ♦ 660-886-6815

- ❖ Estate Planning
- ❖ Financial Planning
- ❖ Retirement Planning
- ❖ Tax Preparation
- ❖ Tax Planning
- ❖ Business Consulting
- ❖ Accounting Services
- ❖ Payroll Services
- ❖ Employee Benefits
- ❖ Audit & Review Services
- ❖ Business Succession Planning
- ❖ Accounting Software

YOUR PARTNERS IN PROGRESS ♦ WWW.WTCPA.COM

**We Sell
and Support
QuickBooks!**

2006 &
2007 Computer
Technician
Reader's Choice
Award!

**Sales & Service
For the Entire
Lake Area!**



MONDAY - SATURDAY
10:00 AM - 6:00 PM

SUNDAY
12:00 NOON - 5:00 PM

New location by Hallmark Suite
F1 Stone Crest Mall

573-348-2448

**The Lake
Area's
Laptop
Specialist!**

Internet Access Room

TNT COMPUTERS

We Accept:



Help! My computer won't boot!

If your computer doesn't boot, there are problems with either the software or hardware, and professional help from a computer shop is always recommended. If your computer tries to startup, but you get a blue screen or some other cryptic "file missing or corrupt" message, there may be hope. If it will not light up and run at all, the motherboard or power supply (or other hardware) could be bad—take it to a friend or professional for help.

Use the following techniques at your own risk. It is always advisable to seek professional help when you are having computer troubles. You may eventually have to re-install your operating system.

If your computer will boot-up (start) and can progress to the desktop (after you log-in), you can start here.

Download the very nice free version of Glary Utilities if you can. From the first menu after installing and running the program, you can select "1-Click Maintenance", which can cure many Registry related errors. It's a great tool to have (and use) frequently.

<http://www.glaryutilities.com/gu.html>

Once you've done this, navigate from Start at the bottom left of the screen to "My Computer". You'll likely see a hard drive labeled "C" and a CD or DVD drive (Any extra drives will also be shown). Right-click on the "C" hard drive (for most users) and in the dialog that pops up, go to the bottom and select "Properties". Inside the box that appears, click the "Tools" tab. In this window, the top button is "Error-checking" and clicking it will bring up a small box with two options: "Automatically fix file system errors" and "Scan for and attempt recovery of bad sectors". Leave the top one checked and click the "Start" button (checking the second option results in a thorough but time-consuming 5-step disc check). This will make your computer run the 3-step "Chkdsk". The dialog box will notify you that it cannot continue and will check the disc at the next boot. Restart your computer.

When it starts up, a screen will appear and notify you that a disk check has been scheduled and will start soon. Allow it to begin, and wait patiently for it

to finish. The larger the disc, the longer the wait. Do not interrupt the process, even if it appears to stall—or reboots during the check.

If this process clears up your problem, great. It's now a good time to defragment and backup your computer if you haven't done so recently.

If Disk Check does not complete successfully after several attempts, or does not cure the problem, restart the computer.

If necessary, hit any key during the disc check start-up (when prompted) to abort the scan. Boot as normal to the desktop if you can, and go back to the disc's properties to then select both options for the check—and complete the longer 5-step checking process. Repeat if necessary, and be patient. If these do not cure your system's ills, you may have to re-install.

On a side note, also inside "Tools" are the Defragmentation and Backup utilities, which are both something you should do semi-frequently.

If your computer will not start-up and progress to the desktop, start here.

Before you resort to restoring/replacing/reinstalling, don't panic. Using your Windows installation disk, start up from the CD into the installer. If you have an OEM "restore" disk, you may be limited to restoring your installation to "factory fresh" configuration—wiping out what is on the disk currently.

For Windows Vista: if it is an upgrade or retail/express install disk, you will go through the "Windows is installing files..." screen, followed by a large dialog in the center of the screen inviting you to "Install Now". At this point, on the lower left corner of this dialog, the option to "Repair my Computer" is available if the installer can find a previous installation of Vista. Clicking this will bring you to the Repair options, from which you can go through these if you like, but for now select "Command Prompt".

For Windows XP/Windows 2000: at the end of the loading phase the screen will display choices for Repair or Install. Choose the Repair Console option and then in the following window, enter a "1" and hit the Return key. A command-line interface is next, with a "C" prompt in most cases.

For Windows 95/98/ME:

choose option 1 or 2 if you need CD access (you do), and then at the command prompt, type: scandisk /all --notice the space between scandisk and the forward slash. You can also run chkdsk as outlined below.

In the command window, you should see the "C:/" prompt. Type the following line:

```
Chkdsk C: /f
```

Please note that there is a space between the C: and the /f.

When it has completed, it will

tell you it has made corrections to the drive, or that it has found no problems. If it finds errors, type it in again to make sure it has corrected the problems. In some circumstances, I have seen the application restart itself during the repair when it encounters severe problems. It may take several times to correct your problems.

If this solves the problems you were experiencing, then you can stop here, then perhaps defragment and backup your drive (in case).

Having exhausted these other

options, if you are still experiencing problems you may have to re-install your operating system. This is a good time to evaluate whether or not you should upgrade your operating system and/or computer. In any event, for the less-experienced it is a good idea to take your computer to a professional for re-installation. They can often recover all of your important files and documents if you have not or were not able to backup before your problem began. They can then install a fresh copy of your system and restore your data intact.

LOOKING FOR A LENDER THAT...

**...you can count on!
...talk to face to face!
...will still be here after
you get your loan!**



Libby Holland
Loan Production Manager
23 year Lake Area resident
30 years of lending expertise

**We're right here!
IROQUOIS FEDERAL**

- We service our loans
- Mortgage and construction loans
- Investment property financing
- Commercial loans
- Boat and auto loans
- Jumbo loans available
- We've been in the mortgage business for 124 years

Iroquois Federal was established in 1883. With four offices in Central Illinois to back the loan production office in Osage Beach, we're trained and ready to handle your requests.

Please call, stop by, or we'll come to you.
We hope to hear from you soon!


IROQUOIS FEDERAL
MORTGAGE/LOAN PRODUCTION



Landmark Center • Suite 303 • 3535 Highway 54 • Osage Beach MO 65065

Iroquois Federal
573-348-6686

New voting equipment promises faster lines, no hanging chads

by Nancy Hogland

Local county clerks said the new voting machines that will be used during November's General Election should expedite the process and do away with the three-to-four-hour-long lines seen in 2004.

They will also do away with any questions about voter intent.

"After the debacle in 2000, the

state decided to do away with punch cards. Although we never had any 'hanging chads' in Camden County, this new method of voting is much faster. With the new equipment, voting booths and punch cards are done away with. Instead, paper ballots are filled out with pencils, then read electronically and recorded on a hard drive as voters place them in the ballot box," said Camden

County Clerk Rowland Todd. "Another benefit is voters can watch the electronic readout which tells them their vote is counted. And if there's a mistake – if someone votes twice for the same candidate, for instance – the ballot is kicked out. The voter simply takes it to the election judge, gets a new ballot and votes again."

He said the new machines, mandated by the state and funded in part by a federal grant, also will allow them to seat several voters at a time around tables sectioned off with table-top cardboard screens for privacy.

"That's especially important for this election. We think turnout will be historical – at least 80 percent or maybe even higher," Todd said. "I can't remember when I've seen this kind of interest in an election."

Morgan County Clerk Cathy Daniels and Miller County Clerk Clayton Jenkins agreed, saying they too expected – and hoped for – record crowds. Camden County, with 29,000-plus registered voters, Miller County, with more than 17,000 registered voters, and Morgan County, with

close to 13,000 registered voters, all reported a 64-to-67-percent turnout for the last presidential election.

Clerks in Camden and Morgan counties said in addition to the new voting machines, they will be taking additional steps to speed the voting process along.

Todd said he plans to increase the number of judges at some polling sites. However, he said he still needs more workers to accomplish that, adding that he always tries to place workers in polls as close to home as possible. He said the pay is \$7 per hour plus mileage. Those interested in the positions can call 317-3890.

To help with the flow on Horseshoe Bend, where there are some 2,800 registered voters, the polling place was moved a couple years ago to the Four Seasons Convention Hall. In the last presidential election, voters cast their ballots at the Village of Four Seasons City Hall, which is much smaller.

"I can see the day coming when we'll have to split Horseshoe Bend into two precincts because of the growth, but I think

we'll be okay for this election," Todd said. "In the last presidential election, I had to send a deputy out to stand in line at 7 p.m. when the polls closed. No one other than the polls closed. No one other than that came after him could vote. This year, we'll be able to simply lock the door."

Daniels said she is adding greeters at her 10 polling sites.

"They'll meet people at the door, make sure they have their voter ID ready, make sure they're actually supposed to vote in that precinct and help guide them to the appropriate line," she said. "I'm hoping this will make things flow a little smoother because we expect a tremendous turnout."

Daniels said while she has plenty of polling judges, she does not yet have the greeter positions filled. The positions are paid but Daniels said she has not yet determined the amount. To be considered, call her at 573-378-5436.

Jenkins said he has all positions filled.

Those who are not yet registered only have until Oct. 8 to register in order to vote in the General Election. According to

continues next page



To use the machines, voters slide their ballots into the slot on the right and after those ballots are "read," voters are told whether they were counted or if a mistake was made and a new ballot is required.

Nancy Hogland photo

METRO MARBLE & GRANITE



Metro Marble & Granite L.L.C. provides a complete diverse line of natural stone to meet both interior and exterior needs. Metro Marble and Granite has the experience, craftsmanship, and professionalism you need.

5211 Highway 54 • Osage Beach
573-552-0140 • 866-543-2610

Call Krissy our designer Today!

Voting equipment

continued from previous page
 law, residents must be registered four weeks prior to an election to vote in that election. In addition, those who have not voted for eight years or more need to re-register because after that time, records are purged.

Residents who won't be in town to make it to the polls on that day can begin requesting absentee ballots now. They can do that by visiting their county courthouses or, in Camden and Miller counties, by going online, printing out the application and mailing it in to the address posted. Morgan County does not yet have a website.

In order to be counted, absentee ballots must be received by 5 p.m. the Monday before Election Day—in this case, Monday, Nov. 3.

"When the absentee ballots come in, we put them into a locked box and the key remains in the vault. Then on Election Day, six judges – three Republicans and three Democrats – feed the ballots through a machine. However, the results don't get printed out until 7 p.m.," Todd said, adding that he expects to receive "quite a few."

Residents who have changed their names must visit the county clerk's offices in person to obtain a new card. Those who have moved since first registering need to file a change of address before voting this fall. However, the change of address cannot be handled by phone because a signature is needed. Residents can

make the change by providing the new address information on the back of their voter identification cards. If those cards have been lost, residents can visit their respective courthouses or they can fax or mail the following to the courthouses:

- Name
- Old address
- New address
- Mailing address, if different
- Date of birth
- Telephone number
- Signature

Todd said registered voters who show up at the wrong polling place will still be allowed to vote by using provisional ballots. Judges research whether the voter is actually registered and if he or she is, the ballot is counted.

On election night, Camden and Miller county residents can keep tabs on votes cast by going online.

Camden County results will be available by clicking the November election link at <http://www.camdenmo.org/clerk/index.htm>. Those votes will be posted as they are tallied.

Miller County won't post the results until all ballots have been counted. The results will be posted on the November election link at <http://www.millercountymissouri.org/County-Clerk.html>.

Although Daniels said Morgan County results won't be available online, she's hoping that will change in the near future.



Camden County Deputy Clerk Barbara Willis poses with the county's new electronic centralized ballot counter. Behind her are the counters that will be in place throughout the precincts on election night.
 Nancy Hogland photo.

LOOKING FOR A FINANCIAL ADVISOR NEAR YOU?



You just found one.

For more than 40 years, Raymond James has been committed to personalized service. In fact, ours was one of the first firms to focus on financial planning, a discipline based on long-term client relationships. That's why we chose Raymond James. And it's how we can offer individual solutions from one of the most comprehensive ranges of financial services anywhere.

Look no further. Contact us today.

Robert L. Cotter
 Branch Manager

26 Years Experience
 12-Year Lake Resident

RAYMOND JAMES
 FINANCIAL SERVICES, INC.
 Member FINRA/SIPC



Iroquois Financial

Landmark Center • Suite 303 • 3535 Highway 54 • Osage Beach MO 65065
573-348-6888

Securities and Investment Advisory Services offered through **Raymond James Financial Services, Inc.**
 Member FINRA/SIPC
 • NOT FDIC Insured • NOT GUARANTEED by Iroquois Federal • Subject to risk and may lose value

www.ClassicHitsRadioOnline.com





Presents the march of dimes® 10th Annual SIGNATURE CHEFS AUCTION™

Wednesday, November 12th, 2008, 6 pm The Lodge of Four Seasons, Lake Ozark Missouri

For ticket information call (573) 635-5350 or purchase your tickets on line at marchofdimes.com/missouri

- The Lodge of Four Seasons
• The Club at Porto Cima
• Baxter's Lakeside Grille
• Tan-Tar-A Resort, Golf Club & Spa
• JB Hooks
• Seven Springs Winery
• The Trophy Room at Old Kinderhook
• The Country Club Hotel & Spa
• The Sugar Loft Cake Shoppe
• Portside Restaurant at the Resort at Port Arrowhead
• Eagle View Grill
• Pickled Pete's Sports Bar & Grill
• Stockton's Pub & Grill
• Ruthie D's Dining & Spirits
• The Trail House Restaurant
• Peckers Gourmet Grill & Bar
• Horny Toad Bar & Grill
• Supertime Express
• The Pasta House Company
• Wobbly Boots BBQ
• Cold Stone Creamery
• Lil Rizzo's
• HalfSauced BBQ
• Hy-Vee
• Wine by Paul's Supermarket
• Wine by Lake Liquor & Tobacco
• Coffee service by Ronnoco Specialty Coffee



Horseshoe Bend Road District on Sweetwater

Road crews have begun the process of upgrading Sweetwater Drive on Horseshoe Bend.

The two-mile-long street, home to dozens of houses occupied by full-time residents, was part of the road transfer from the Four Seasons Property Owners Association (POA) to the Horseshoe Bend Special Road District, which was approved July 7 by the Camden County Commission.

Arnold Sandbothe, a Village of Four Seasons trustee and a member of the POA Board of Directors, said the POA was

happy to finalize the agreement.

"They're real professionals. They've done a great job of keeping the roads in the district above par. In fact, I think we have the best roads in the entire county," he said. "In coming years we can look forward to a time when all our roads in our area are in that same great shape."

Road District Board President John Jenkins said the Sweetwater project was a "big job," but added, "It will also help the most people. There are a lot of people that live along Sweetwater so we knew it would be a priority."

Under the agreement between the two entities, the road district agreed to take over the private POA roads, maintain them and eventually bring each one up to country standards. To fund the work, the POA agreed to hand over more than \$3.5 million to the road district in eight yearly payments of \$439,740. The first payment was made in July 2008; the last check will be written in 2015. The money is coming from the portion of annual POA assessments that were earmarked

for road work, according to

The project, expected to last several months, began in August with surveying. Workers are now clearing the easements, which Jenkins said could prove to be challenging because of the terrain, steep on both sides of the road in many spots. When finished, the road will be built on six inches of base rock; it will have four-foot shoulders with a ditch line on each side and it will be a minimum of 20 feet wide.

"We don't just throw these

things together. The way we build roads, they last," Jenkins promised.

Sweetwater is one of 114 drivable roads taken into the system. According to Jenkins, the district took over 17.4 miles of paved and 2.93 miles of unpaved roads.

In addition to upgrading the roads, district employees will also keep the grass cut on the shoulders and keep snow plowed this winter.

Linn Creek speed limit reduced

by Nancy Hogland

The speed limit has been reduced from 65 mph to 55 mph on a 1.4-mile stretch of Highway 54 that passes through Linn Creek.

The 55-mph section runs between the Route V/East Valley Drive intersection and the traffic signal at the Camdenton Walmart.

The lowered speed limit, which went into effect Tuesday, Sept. 30, was adopted in an attempt to reduce the accidents taking place when motorists attempt to cross or pull on or off the highway. More than 80 accidents and two fatalities occurred from 2001 to 2007 in that section. Officials estimate more than 30,000 vehicles use Highway 54 each day.

The Missouri Department of Transportation (MoDOT) made the decision to reduce the speed limit after meeting with residents and local officials who were concerned that accidents were continuing to occur even after MoDOT installed flashing lights to warn motorists.

In addition to reducing the speed, in 2010 MoDOT plans to add new access lanes for vehicles entering and exiting Business Park Road and Route V.

MoDOT encourages public input regarding transportation comments, suggestions and/or concerns. To contact the department call toll-free Customer Service Center at 888-ASK-MODOT (888-275-6636) or visit www.modot.org/central.

MODOT speakers available

It seems everywhere you look lately, road construction is taking place.

Because there are many transportation plans underway at the Lake, and because officials with the Missouri Department of Transportation (MoDOT) are eager to talk about them all, they've designed a website that will allow residents to easily arrange for a speaker to address their groups, businesses or schools.

"Whether it's talking about local projects or what the future holds for Missouri transportation, we are excited to talk about our work," said MoDOT Director Pete Rahn. "We want Missourians to be informed so they can help us make good decisions on transportation issues."

Located at www.modot.org/requestaspeaker, the online service lets those who want to

be in the know fill out a simple electronic form to request a speaker.

Groups can be informed about why a shared four-lane highway is planned for Highway 5 between Camdenton and Lebanon, when drivers can expect to bypass traffic through Osage Beach or what improvements are planned for the stretch through Linn Creek.

In addition to discussing local highway improvements, speakers can cover a range of topics including dedicated truck lanes, job openings, work zones, snow removal and project delivery. The site also provide potential transportation topics and lists speakers by regions of the state.

To schedule a speaker, fill out the online request form or contact the local MoDOT Customer Service Center toll-free at 1-888 ASK MoDOT (888-275-6636).

MISSOURI TRUST & INVESTMENT COMPANY
a division of STC

Jim MacKay
Portfolio Manager

Trenny Garrett
Senior Vice President

Kenneth Homan
Senior Portfolio Manager

Missouri Trust & Investment Company now providing comprehensive Investment and Trust services to the Lake of the Ozarks region.

At *MTi* we create *lifetime partnerships* through *traditional values* and *global performance*.

5179 Highway 54, Osage Beach
573.348.9990

GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

FRANKLIN'S OSAGE BEACH HOTEL

Very few rock buildings constructed in Osage Beach in the 1930s are still standing and those few which do are isolated on lake roads and are mostly small rock cottages. Two styles of architecture, both indigenous to the Ozark region, characterize a majority of these structures – giraffe rock veneer and cobblestone veneer.

Giraffe rock is a colorful type of flat slabs of sandstone of irregular shape. When used as a veneer, the sandstone slabs

normally have thick, raised, rounded, convex mortar between them. The mortar was usually painted, the more common colors being white, black and maroon.

Cobblestone, which consists of irregularly-shaped stones, composed of flint, limestone, or dolomite, range in size from fist size to basketball size. Cobblestone is also known as “field-stone” or “Ozark diamonds.” Both kinds of rock -- sandstone and cobblestone -- were obtained locally. These styles of

rock veneer were popular until the late 1950s.

Franklin's Osage Beach Hotel, which opened for business in 1932, is shown in the vintage photo that accompanies this article. The photographer is unknown. The old hotel has a two-story cobblestone exterior at its front and sides. A frame exterior faces the lake on this multi-story building which is still standing, still occupied, and sits adjacent to Kirkwood Lodge off Osage Beach Road.

The hotel has 23 rooms.

B. Ray Franklin, who owned the hotel, had it erected in 1931-32 and the architect was S. Kelsey. Franklin was a prominent Jefferson City man.

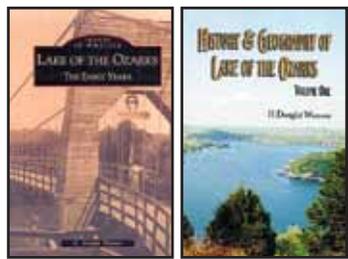
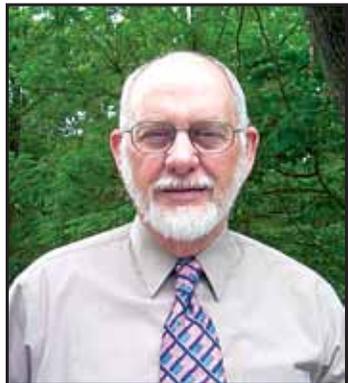
Franklin died in the mid-1930s and his wife continued the operation until selling the business in 1946 to the Bruner family of St. Louis. Descendants of the Bruner family still own the property. The hotel was in business until about 1960. It then became a private residence.

Because of the wave of new development that is now rapidly changing the face of the built-environment at Lake of the Ozarks, all of these landmark buildings from the Lake's beginning years are vanishing. The old Osage Beach Hotel building is thought to be the largest cobblestone-veneered structure built in Osage Beach in the early decades of the Lake's history.

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@sock-et.net.

Or call him at 573-365-1171. Other books by Dwight Weaver are available online at lake-of-the-ozarks-books.com.



“Why is my computer so slow?”

by Darrel Willman

Chances are good that as you have used your computer, it has become less responsive. Files and programs accumulate, problems creep in, maybe even a virus or two.

So what can we do to restore that “fresh out of the box” feel? The easiest way is to restore it to that condition, with the system or restore disk the computer came with.

A fresh installation of the operating system is always a good start. Windows over time develops problems. Of course you also have to install all of the updates—and there can be hundreds—along with all of your other files and applications.

Set Your System for Speed

If you navigate from Start to Control Panels and then open the System, you'll see several tabs across the top of System Properties. Here you will also see your serial number, the version and type of Windows you are running, and the basic information on your computer. Take note of the amount of RAM (Random Access Memory) you have installed. You may want to add more, we'll

get to that in a bit.

Selecting the “Advanced” tab under Windows XP brings up Performance, User Profiles as well as Startup and Recovery. Click the Settings button under Performance. This list of graphic enhancements to Windows XP makes it more attractive but requires resources. To simplify things, it allows you to choose options for best performance, best appearance or system managed. To speed up, choose “best performance”.

Get Rid of Bloat

Navigating from Start to “All Programs” at the bottom, go all the way to the top under “Accessories”, and then move over and down to “System Tools”. Select under that heading, “Disk Cleanup”. The application will ask which disk you wish to clean, and then display the amount of hard drive space you can recover by getting rid of unnecessary files. Check the boxes to the left of the items you want to delete and click “OK” to clean the drive. Under the “More Options” tab at the top, you can also recover space by ridding yourself of Windows components you don't use,

programs that are not needed, and by deleting all but the most recent System Restore point.

When removing installed programs, you can tell a couple things about the programs—how often you've used them, and how large they are. It's worth noting that just because you don't know what a program does, doesn't mean it is not needed. Programs often have modules or “helper” applications that once removed, can force the re-installation of the main program.

Speed Up Hardware

Inside the System control panel's General tab, we noted how much RAM is installed in the computer. For those running Windows 98, Windows ME or Windows 2000, you may first wish to upgrade to a more modern operating system like Windows XP while you can. It won't be easy, but copies of Windows XP can still be purchased through vendors or on internet sites like eBay. Unless you bought your system pre-installed with Windows Vista, I don't recommend automatically upgrading to it.

If you have one of these older versions of Windows, I would

recommend you have at least 512 MB of RAM installed. If you aren't comfortable with installing memory (It requires opening the computer case) please take it to a local computer store for upgrading. They will know the type of RAM needed and perform the upgrade for you. For users of Windows XP at least 1 GB of RAM should be installed for best performance. If you crave speed, install as much as your system will handle.

Upgrade your graphics

Many prebuilt or store systems ship with “onboard” graphics. These motherboards have graphics chips built-in that often share a portion of the system memory to display graphics (many also have built-in sound). This often however, is a bare minimum setup, and can seriously degrade the system performance on older machines—especially when running new operating systems and games. Buying an inexpensive nVidia or ATI PCI or AGP (or PCI-e) video card and installing it can make your computer feel much faster. These cards are installed into an available slot on the motherboard. A low-end card can cost as little as \$20 currently, but can be an improvement over onboard graphics. If you don't

know how to buy and install these cards, see a local computer shop for help.

Finally, older slower systems often use 5,400 RPM hard disk drives (or slower). These can be upgraded for performance to faster 7,200 RPM SATA or ATA hard drives—and increase storage capacity at the same time. This will of course require a re-install of the operating system, along with all files and programs. Again, seek the help of a local computer shop if needed.

A faster hard drive can make a big difference in performance, especially on systems with smaller amounts of RAM. If your system is old enough to have one of these drives, it may be advisable to get a new computer instead. For a bit more money, you'll get more performance all across the board, not just from the hard drive.

You may also have a processor (Pentium 4, Pentium III, etc.) that is upgradeable. This is almost always outside the realm of users' abilities. And, it is not always cost-effective. It may be cheaper and easier to simply purchase a newer computer. Ask a local computer shop if your computer's processor can be economically upgraded.

The Vandervort Report

Another Successful Championship Race!

The second annual Horny Toad Offshore Super Series National Championship Powerboat Race was a monumental success! Tens of thousands of fans and spectators filled Toad Cove and boats lined all along the six mile course for a truly memorable event. Having the new Resort & Yacht Club complete for this race truly gave the event that finishing touch for all the fans and racers alike.

According to the Missouri Division of Tourism and the Convention and Visitors Bureau, last year's National Championship race generated over four million dollars to our local economy, and no doubt this year's race will have topped that figure. Traffic all over town, hotel rooms filled with fans and people selling goods and services the likes of which we haven't seen since the Fourth of July holiday.

I would challenge any business that is at all related to tourism here at the Lake to compare their sales figures over the weekend prior to the race, versus the weekend of the race. I would bet your numbers are up fifty percent from one week to the next, and the weather was beautiful both weekends! My niece works at one of the local gas docks at one of the Osage Beach marinas, and she was called in to work the weekend, and had been laid off since the first of September; she said it was the best day for that marina all year long. I have heard the same story from numerous restaurants, grocery stores and convenience stores.

Creating a holiday like weekend at the end of September has the significance of extending our summer season by another month, which is a big shot in the arm to many, many businesses here at the lake. Since most businesses make 90% of their revenue from June through August, adding another month to our season has the potential of increasing everyone's revenue by over 20% for the year! What better reason could there possibly be for everyone to jump on board and support both the Lake of the Ozarks Bike Fest and the National Championship Power Boat Races?

I have the option of bringing the National Championships back to the Lake of the Ozarks again next year, but I cannot do it alone; I need the continued support of the few who did help sponsor this year's race, as well as the help of many other forward thinking individuals and businesses that care about the future of our local economy.

We had a lot of great volunteers again this year, and I absolutely appreciate all that they did for this race, as well as all of the help from the Fire Departments, the Camden County Sheriff's Department and the Missouri State Water Patrol. We unfortunately didn't have very many local businesses sponsor this year's race. And, a couple who said they would but backed out at the last minute, after they had received all of the benefits of being a sponsor I might add.

I would like to thank the following businesses for their continued support in helping to bring this fantastic event to the Lake: Relocating Magazine, Tri-County Lodging, Dave Scott Bud Light Racing, Benne Media, ABC Channel 17 Columbia, LO Profile Magazine, Ozark Village Docks, Mike Adkinson and the Lake of the Ozarks Marine Dealers Association. Please be sure and extend a big thank you to all who helped make this event possible.

See you at the Toad!

Merlyn Vandervort

Horny Toad Inc./Toad Cove Resort Properties, LLC

Millennium Group of Companies

Subscriptions are available to our readers from out of the area! If you don't want to miss a single issue while you're away, give our business office a call at 573-348-1958 and ask them about home mail delivery of the Lake of the Ozarks Business Journal!

Be Selective

Budweiser Select.
Brewed for a crisp taste
that finishes clean.

RESPONSIBILITY
MATTERS

©2008 Anheuser-Busch, Inc., Budweiser® Select Beer, St. Louis, MO
99 calories, 3.1g carbs, 0.7g protein and 0g fat, per 12 oz.

Mix 92.7
TODAY'S BEST HITS!

Listen to the "THE BIG SHOW" with Mike Clayton and Jeff Karr each morning on Mix 92.7! Win great prizes, hear the latest entertainment news, your favorite stars and local celebrities, and of course the best mix of today's hottest music!

Listen LIVE Online at www.TodaysBestHits.com

LAKE STORIES WITH MICHAEL GILLESPIE

"Does the Lake turn over?"

And other questions you always wanted to ask someone

by Michael Gillespie

I maintain a website known as the Lake of the Ozarks Area History Pages. It's been a labor of love for the past nine years. Most people who visit the site are familiar with the lake area, but they have questions about it — things they'd like to know if only they knew who to ask. So I can't resist trying to answer their e-mails. Here's some of what I mean —

Does the lake turn over?

According to the Missouri Department of Conservation, it does — twice a year. Water is densest at 39 degrees Fahrenheit. In the spring, when the surface temperature warms up to 39 degrees, it becomes heavier than the water below, and it begins to sink. That forces the water on the bottom to rise. The process can go on for up to several weeks if the weather is cool and windy. When the water temperature reaches about 50 degrees, the water stratifies into layers and turnover ceases.

Conversely, in autumn, when the surface temperature falls to about 50 degrees, it begins to sink and create a circulation known as fall turnover. As water moves upward from the bottom in the fall, it sometimes carries sulfur dioxide gas from rotting vegetation. This can give off a hint of rotten egg odor on the surface. Fall turnover can last several weeks, especially if enhanced by windy weather. The process is complete by the time ice forms on the surface.

Whether it occurs in spring or fall, lake turnover affects oxygen levels in the water. Since fish seek out areas of greater oxygen, you will find them near the bottom in the winter and closer to the surface in summer. During the turnover periods, when the oxygen is circulated with the water, fish are apt to be found at any depth.

Are the hills that surround the lake really part of the Ozark Mountains?

Yes, and no. They are part of the same geologic strata that defines the Ozark region. Most of

the rock outcroppings you see around the lake consist of dolomite with pockets of chert and sandstone. Dolomite is similar to, but not quite the same as, limestone. Dolomite dissolves more easily in slightly acidic water, which results in deep fissures and cracks, and "crumbly" deposits in the valleys.

Like the rest of the Ozarks, the lake region is known for its karst topography. This manifests itself in an abundance of sink holes, caves, and springs. And the area is known for its mineral deposits, principally lead, iron, and barite. This, too, is a common trait with the rest of the Ozarks.

In terms of elevation, however, the lake area more rightly could be called a ditch rather than a mountainous region. The highest ridges around the lake are no higher — and most are lower — than the flat land north and west of the immediate lake region. The maximum difference in elevation between the highest hills and the lake itself is about 350 feet. The hills may be steep, but they are not mountains. Some maps refer to the local topography as the Osage River Hills.

How many highway bridges cross Lake of the Ozarks?

Most folks can easily name four bridges — the Community (toll) bridge, the Grand Glaize bridge, the Niangua bridge, and Hurricane Deck bridge. But there are more than twice that number. Don't forget the Highway 54 bridge southwest of Camdenton, the Highway 7 bridge at Warsaw, and Bagnell Dam, which includes a short segment of roadway bridge at the curve on the north end. Too, there is a bridge on D Road southwest of Ha Ha Tonka, and the short Highway 5 bridge at Gravois Mills. And finally, there is the old swinging bridge at Warsaw — it is closed but still stands. That makes ten bridges, altogether. There are, by the way, at least two pedestrian bridges across narrow inlets, as well as one car ferry. If you can name all of those, count yourself as a navigator without peer.

What is the oldest, unaltered building still standing on the Bagnell Dam strip?

Did you say the White House? Good guess, but wrong. The White House, which was once a

combination gas station, café, and hotel is certainly one of the original buildings on the strip, but one wing of the building was destroyed in a fire — so what you see there today is a bobtailed version of the original road house.

The oldest of all the original buildings on the strip — dating to 1931 — was the Casino restaurant, which burned to the ground in a later fire. All that's left of it is the foundation, which is today a viewing patio located near the dam.

There are several buildings on the strip that date to the 1930s. Most were built of stone, which makes them easy to spot today. But which of the existing buildings is the oldest, unaltered structure? Here's a clue — it's wood framed. It was amongst the first to be built when the strip came into being and it remains today looking very much as it always has — only the nature of its business clientele has changed. It is the Haunted Hotel, located about halfway up the strip on the north side. Back in 1932 it was the Overfelt grocery store. The store was on the first floor; the Overfelt family lived upstairs. Nothing too scary about that.

How deep is deepest part of the lake?

The answer to this question has changed over the years. First, keep in mind that the bottom of today's lake was once the floodplain of the Osage River. The river itself was about a hundred yards wide, some places wider, some narrower. There were several islands in the river, though they were no higher in elevation than the surrounding bottomland. Throughout its course, the Osage River meandered back and forth — at one place butting against the base of the hills on one side, then gradually crossing over to the bluffs on the opposite side. Where the river made a sharp bend, the bottomland was apt to slope downward from the inside of the bend toward the riverbank. Where the river was mostly straight, the floodplain was flat all the way across.

The river carried a lot of sediment — after all, it rises in the eastern edge of the Great Plains.

Some of the sediment was deposited in the floodplain, forming rich bottomland. But most of it washed through. When Bagnell Dam was built, much of the sediment that normally would have flushed its way down the river began settling. It filled the former river channel and spread out over the floodplain. It is a slow, but measurable process.

The deepest part of the lake has always been the lower six miles — that part between the mouth of the Gravois arm and the dam. Back in the 1930s, the depth there — measured over the old river channel — was generally 130 feet. Today, however, with the old river bed mostly filled in with mud and muck, the depth is about 110 feet.

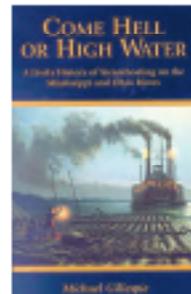
Although Truman Dam stops a lot of the sediment, there is still a goodly amount coming into the lake from other tributary streams. It's hard to estimate the precise effect, but at the current rate of sedimentation, look for the lake to fill with mud in about 1025 years, come next Tuesday!

Does Bagnell Dam leak?

Yes, by design. Instead of being built as one, solid chunk of concrete, the spillway section of the dam was poured in forty-foot wide sections, or monoliths. If the dam were ever damaged by some catastrophic event, such as a megaflood or earthquake, one or two of those sections might be pushed back out of position, but the dam as a whole would remain intact.

The "cold" seams between the sections do expand and contract with the seasons, and the tremendous headwater pressure on the lake side will find even the tiniest gap to seep through. It's nothing to be alarmed about; it's roughly the same as water seeping through the joint between your basement floor and wall.

Other sources of minor leakage are the floodgates. There are twelve of them. They extend down to about fifteen feet below the surface and they are raised in order to let the water out. Sometimes, when the gates are lowered to the closed position, they don't form a perfect seal — most often the result of debris being caught



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.

under them. This can result in a small, but steady stream of water cascading down the spillway.

Was there a Hollywood movie made at the lake that involved a horse jumping off a cliff?

Oh, yes. The motion picture, released in January, 1939, was Jesse James, starring Tyrone Power and Henry Fonda. Most of the movie was shot around Noel, Missouri, in the extreme southwestern corner of the state. The Elk River provided a convenient Ozark stream for background visual effect, especially during chase scenes, when the drama was intensified by the splashing hoofs of galloping horses.

From a purely historical perspective, the movie was terrible. Almost nothing in it matched the known facts of Frank and Jesse James' lives. It was simply a western, with lots of shoot-em-up and high melodrama. But its Ozark film location, as well as the fact that it was produced in color, did enhance the overall effect of the movie.

The picture, however, is probably better known for another reason. In one of the outdoor scenes, Frank and Jesse are riding hard to avoid capture after attempting to rob the bank in Northfield, Minnesota. They suddenly come

continues on page 27

"Premium Advice"

with Steve Naught of Naught-Naught Insurance

Complaint Index

The Missouri Department of insurance is a good place to find out information about your insurance company. Their website provides information about each carrier's market share, written premium and loss ratio. More importantly, this website shows the complaint index for that company in the state of Missouri. With an average complaint index of 100, you can determine if the company has a high complaint index or a low index depending on the number given.

The index is an indicator of the number of complaints compared to other carriers in the marketplace. If the number is below 100 then the company has a better complaint index than average. If a company has a complaint index of 200 then the company has twice the complaint index of the average company.

More often than not if someone is unhappy with their insurance company it is due to a claims issue. Unpaid claims are probably the number one cause of complaints. By looking at the complaint index you can determine if the company has a higher incidence of complaints than the average company.

Some might argue that the complaint index for a company is high due to the insured not understanding the product they are buying. If that is the case, then how are there so many companies that have good complaint indexes? Are those policies less complex and more understandable? Highly unlikely.

Sometimes you get what you pay for. If it is too good to be true or half the price of other products you should be skeptical. One last hint: If there is no underwriting involved such as medical questions or loss history, then further investigation is warranted. Most insurance companies will want to know about past losses or pre-existing conditions. Can you imagine an insurance company volunteering to insure a burning house? You get the picture.

The key to buying the best coverage is having a friendly agent that has knowledge of the marketplace and the ability to place you with a financially stable and consumer friendly carrier. Talk to your agent about your specific situation. Steven Naught is a Certified Insurance Counselor with the Naught-Naught Agency. He can be reached at 573-348-2794 or at st-naught@naught-naught.com.



Steve Naught, CIC

Special Design Systems LLC

Specializing in metal stud framing, drywall and acoustic ceilings

1134 NW 600 Road, Holden MO 64040
Office and Fax

(816) 230-5350

Paul Dillon

Cell (816) 985-7271

John Wisemore

Cell (816) 304-8845

Subscriptions are available to our readers from out of the area! If you don't want to miss a single issue while you're away, give our business office a call at 573-348-1958 and ask them about home mail delivery of the Lake of the Ozarks Business Journal!

The Elite Team



Lakefront and Lake Access Homesites with Spectacular Views! Attention Developers!! Highly restricted, developed subdivision with central sewer, community water, street lights, paved roads, and community docks available. **Purchase the remaining 19 lots for \$699,900 or Call for individual lots For Sale! MLS 3044290**

DEVELOPERS! GREAT OPPORTUNITY!

This is a developers dream property! 6.13 gentle acres over 567 feet of waterfront, located in Lake Ozark. There is nothing else like this on the market at this price! Recent survey, clean environmental inspection, and 31 large boat slips (12x28 up to 14x48) permitted by Ameren U.E. zoned multi-family. Don't wait! Call today! **MLS 3034878 \$1,700,400**



Billi Miller, Virginia Kirvan and Lisa Raymer
Contact us Today!

866-440-2384

3696 S. Hwy 54 - Lake Ozark, MO

Tel: (573) 302-2384



Bobby Medlin

Certified Public Accountant

Established in 1967

SPECIALIZING IN:

**Income Tax Planning & Preparation • Payroll Tax
Payroll Services • Estate Tax & Planning • Real Estate Taxation
Agriculture • Small Business • Contractors • Individuals**



Bobby Medlin, CPA



Jason Blankenship



Patricia Higgins

Offices in Lake Ozark • Tipton • California

754 Bagnell Dam Blvd. Suite A

Lake Ozark • 365-9400

"Helping you keep more of what you make!"

Camden County looks ahead by developing roadmap for growth

by Nancy Hogland

Good communities don't just happen – they're planned.

That's why Camden County commissioners contracted with MATEC Engineering and Consulting, Inc., to help determine where the county currently stands, where it's going, where residents want it to be in 20 years and how it will get there, by developing a new master plan.

However, MATEC planners said they're relying on members of the community to help them design the path.

"This is your plan," Ron Huffman, director of planning for the firm, told a group of 25 or so that gathered in late August for the second of two kick-off meetings. "We can help you get where you want to be - we can design neighborhoods with schools and transportation corridors that will shift traffic off arterial routes; we can plan the sidewalks and the trails, parks and greenspace; and we can help you be environmentally friendly, but what we really need to know is what you envision. We want to know what your ideas are on how to make Cam-

den County a better place to live and work."

To help the consultants accomplish this, an "Issues and Opportunities Questionnaire" has been placed on the county's Planning and Zoning website. It can be accessed by visiting camdenmo.org, then clicking on the Planning and Zoning link.

The short survey asks such questions as "What do you like about the Lake area?" and "Twenty years from now, what kind of place do you think the Lake area should be?" Those responding also have the opportunity to make suggestions on specific topics such as housing, economic development, transportation and land use.

Once the survey is completed, respondents simply click the "Done" button to send it on its way.

"We wanted to make it as easy as possible," said Marty Sewell, senior planner for MACTEC. "By keeping it short, but still allowing people to give us their input, we're hopeful that we'll get a big response. The more input we receive, the easier it will be for us to address problems or create

plans."

County Commissioner Carolyn Loraine said because of the growth the county is experiencing, it was important to have a plan in place.

"This will give our planning and zoning board the tools it needs to make decisions not only on what to do right now, but also the course of action we need to take to plan for the future," she said.

According to estimates based on historical trends, the population of the county has risen 47 percent over the past decade – 15 percent higher than the rest of the state, making it the fastest growing county in Missouri.

The MACTEC group is also working with an 18-member steering committee that represents a diverse cross section of the community. Those people, who were asked to serve on the committee by Chris Hall, Camden County's planning and zoning administrator, will be meeting with different groups and community leaders throughout the coming months to gather ideas and opinions.

Sewell said they also will be

holding public visionary workshops over the next 12 months where committee members and citizens will be able to offer input. The next stage will include an open house presentation featuring maps and a draft of the plan. Public hearings will follow. The final stage will be adoption of the plan by county commissioners.

Sewell said several concerns already brought up for discussion included the need for more winter-time activities, especially for children and young people; more availability of public water and sewer systems; keeping the Lake clean; the desire to keep commercial operations out of residential areas; and the need for family friendly neighborhoods that offered affordable housing.

In addition, Huffman said in order to better understand the needs of the growing community, for the past six months a team of experts has been in the area collecting data. They rode with fire chiefs to see firsthand the difficulty encountered while maneuvering a 30-foot-long ladder truck on narrow, winding, below-standard roads. They have driven by nightspots that have grown up in the middle of residential areas, much to those residents' dismay. And they studied the availability – or lack thereof – of safe, county wide trails to keep walkers and bicycle riders off the roads.

"One of the biggest challenges is identifying problems. Finding solutions is easy," he said.

Shawn Leight, a transportation engineer contracted by MACTEC, said, because of the terrain, another challenge facing the group is meeting the future transportation needs of the community.

"Camden County, with its topography and dynamic travel patterns with summer recreational needs, presents a unique set of circumstances. However, there are several things we can look at and there are a lot of traffic engineering tools that will make your roads safer than they are today," he said, adding that after creating designs for hundreds of communities, businesses and throughout the world, including designing a master plan for Lake Lanier, a recreational area frequented by residents of Atlanta, Georgia, the team was used to challenges.

Sewell said MACTEC would

also be looking at the community's strengths – things they can build off of – as well as under-used areas to help come up with a well-planned community.

"Growth in a community doesn't have to be haphazard, but there's no 'cookie-cutter' approach to planning either," he said. "We will look at preservation of historical sites and also look at ways to re-use old buildings so we don't have to start from scratch. There also may be older buildings that can be rehabbed."

Hall said because of budget constraints, the project, which will cost the county \$140,000, will be stretched out over a three-year period with a payment of \$60,000 this year and \$40,000 each in 2009 and 2010.

"I know the consulting company would rather wrap this up this year but in my mind, with a county like ours, we'll get a better sampling by spreading it out. There are a lot of people who are so busy with their businesses in the summer that they can't take time away to attend meetings. Then we have some people who are only here in the summer. By spreading this out over several months, we can access both groups and get a good, solid feel for what people would like to see in this master plan," he said, adding that he also hoped to hold one meeting just for developers and builders.

"In addition, when we get a place like Shawnee Bend, for instance, I'd hope that officials with surrounding municipalities would attend. On the map, there are sharp lines between the county and cities, however, when these cities grow, we're where they'll grow. We'd like to work hand in hand to develop a plan that will work for all of us."

The plan will cover some 244 square miles and while it will include suggestions for incorporated municipalities, such as Osage Beach and Camdenton, once the plan is adopted, those municipalities will not be obligated to follow the advice.

In 1997 Camden County voters approved a unified land use code. It was adopted by the Camden County Commission in 2004. The current planning and zoning district encompasses the lake and extends up to 5 miles inland.

Once you experience the scenic beauty and friendly atmosphere that is Lake Valley you will understand why we we're voted the #1 golf course at the Lake of the Ozarks!

PUBLIC WELCOME

Voted the Number One Lake Course for 2006 and 2007!

Affordable memberships currently available – take advantage of our membership special while it lasts!



Reserve a tee time today at
573-346-7218

Enjoy our unique course design featuring six par 3's,
six par 4's and six par 5's

Be sure to join our "e-Link Club" at www.lakevalleygolf.com
Located just 3 miles west of Camdenton on Lake Road 54-79

Camden County looks at zoning to aid entrepreneurs

by Nancy Hogland

While consultants work on developing a new master plan for Camden County, select members of the Planning and Zoning Commission will be studying the feasibility of expanding current zoning laws in order to allow more home-based businesses.

Chris Hall, the county's planning and zoning administrator, said a special committee was formed to look into offering conditional use permits (CUP) for "innocuous" businesses that don't fall under the current guidelines for R-1 areas.

"For example, these days you can buy a small machine that you can set up in the corner of your basement where you put plastic in one end and a small product — like the trinkets that come in cereal boxes — come out the other. Typically that would be classified as 'industrial.' However, if no hazardous materials are being used and there is no heavy truck traffic required to operate, I'm wondering if we shouldn't have a special classification that would

allow that type of business," he said, adding that he decided to look into the matter because home-based occupations were becoming more and more popular.

Hall provided another example.

"I was talking to a woman the other day about the possibility of opening a 'doggie day care.' We're not talking about a full-blown kennel with outdoor cages. Instead, we're talking about someone who would pamper a pet for a day or two — keep it inside and baby it — something, again, that wouldn't affect the neighbors," he said. "Under current zoning laws, this wouldn't be allowed. However, this type of in-house service might be okay in some areas."

But, according to neighbors of Julie Hafer, who is trying to operate that caninesitting service, neighbors are in opposition to the proposal.

Hafer, who currently operates a grooming business out of her home, located on ¾ acre off Lake Road 5-55, had requested a CUP

to sell upscale dog accessories and gourmet treats at her home to customers and on an internet site, in addition to providing day sitting for a small number of pets.

Although Hafer withdrew the request before the Planning and Zoning meeting, neighbors still voiced their objections, stating they feared it could lead to more commercial activity in the future.

However, Hall said while the CUP would allow more flexibility in zoning in these types of circumstances, it would not lead to further commercial zoning, which could be problematic in residential areas.

Hall said the committee will continue to discuss whether they support the idea of CPU for home-based businesses. If they are in agreement, he said they would then have to work out the language. However, it could be several months before it gets to the commission for final approval.

"This could take a while, but we're usually not in a big hurry to create new rules," Hall said.

New real estate firm

Meet Gattermeir-Davidson Real Estate.

Ryan Gattermeir surprised many of his peers in real estate by venturing out and teaming with Conda Davidson, the #1 independent real estate agent on the Bagnell Dam Board for back-to-back years. Gattermeir also held down a spot amongst the Lake's top five independent realtors for three consecutive years.

Davidson and Gattermeir will employ a proprietary search engine on their website that will be exclusive to their company in the Lake of the Ozarks market. The state-of-the-art online real estate program will allow sellers that list their property with Gattermeir-Davidson to benefit from over 300 internet leads per month. The team knows of no other real estate company that will be able to achieve such a high number of qualified buyers.

"Out of 20 companies I have spoken to, I have not heard one negative report," Davidson said of the research she put into selecting the program.

Gattermeir and Davidson can add one more advantage to a rapidly growing list: an in-house marketing firm.

Ed Schmidt brings 11 years of marketing experience to the group. Schmidt founded Schmidt & Associates advertising agency four years ago. He will use the experience to handle the group's marketing while continuing to serve Lake of the Ozarks business owners with his advertising firm.

"For me to have an opportunity to be partners with two of the best real estate people I've ever met professionally, attitude-wise, and personally—I think that's important," Schmidt said.

"We want to give people an opportunity to relax, dream, and invest," Gattermeir said.

"No matter what somebody's dream is, we want to find a solution," Davidson added.

For Gattermeir-Davidson Real Estate, the solution is to combine the technology of the future with a tradition of trust and customer service.

"Does the Lake turn over?"

And other questions you always wanted to ask someone

continued from page 24

to the edge of a high precipice overlooking a mountain stream. (Remember now, this is all shot in the Ozarks.) There is no alternative but to jump over the cliff with their horses. And they do. And back in 1938, when the movie was made, jumping over a cliff meant jumping over a real cliff with a real horse and rider. That's where Lake of the Ozarks came in.

Actually jumping into a shallow stream from a high cliff was an impossibility. So a plunge into the Elk River was out of the question. The same held true for every other Ozark cliff and river. Except at Lake of the Ozarks. In 1938 it was the only deep water lake in the region. And it had plenty of cliffs along its shoreline. So the production crew moved up here for the shoot.

They settled on a 70-foot high cliff between mile markers 21 and 22. The cameras

would be angled to show the cliff and some of the lake, but the broader expanse of water would be off camera so as to give the impression that our heroes were jumping into a small river. And since there was an element of danger here, only one stuntman on one horse would actually go over the edge. The spliced footage from two cameras would give the impression that two riders made the jump.

No horse could be trained to make that jump, so the chosen steed was placed on a slippery platform known as a tilt chute. With stuntman Cliff Lyons in the saddle, one end of the chute was lifted and horse and rider slid over the abyss.

In the first moment of the scene all four of the horse's hoofs were together as it tried vainly to prevent the slide. Once in the air, the animal flailed wildly and instantly turned over. The scene cut away the moment horse and

rider hit the water.

Lyons was okay as a rescue boat fished him out of the water. And the horse, too, had survived the fall. But once in the water the now panicked animal thrashed about uncontrollably, and before the hostlers could get a rope on the terrified horse, it had drowned.

The spectacular cliff jump scene was included in the final cut of the movie. But public outcry over the death of the horse raised a furor in Hollywood. As a result, the Motion Picture Association of America granted the American Humane Association the rights to monitor the treatment of animals in all future movie stunts.

So today, when you read in the end credits that "no animals were harmed in the making of this motion picture," know that it all dates back to a regrettable incident at Lake of the Ozarks.

The Sugar Loft
Cake Shoppe

Every Cake
a Work
of Art!

*All
Occasion
Cakes*

302-1404
1046 Main Street - Osage Beach
www.cakebaker.com

Job 573-207-4091
 Johnah's Outsourcing Business
 "Your Virtual Partner In Business"

*Administrative Support *Bulk Mailings
 *Web Design *Word Processing
 *QuickBooks *Desktop Publishing

www.jobvirtualassistant.com

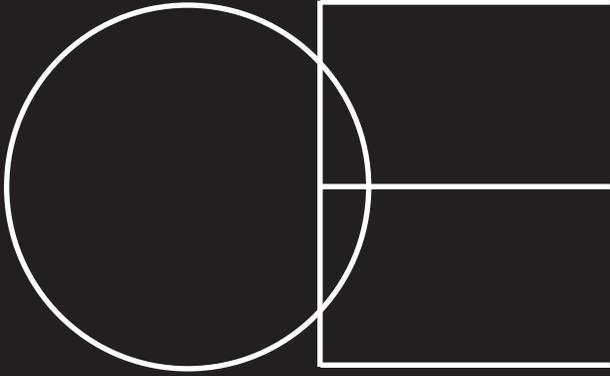
"Virtual Assistant Means Not Having To Be
 Physically Located In Your Office To Be Effective"

OSAGE
 OFFICE PRODUCTS.COM

573-348-1440

• Copiers • Printers • Supplies
 • Furniture • Service

Quality Office Solutions Since 1982



OSMENT ENTERPRISES
 CUSTOM HOMES

CARY OSMENT
 RESIDENTIAL &
 COMMERCIAL CONSTRUCTION

P: 573-964-5150
 C: 573-216-0274
 F: 573-964-5156

Help! My PC's got viruses!

by Darrel Willman
 Get Rid of Problems
 Viruses, Trojans, corrupted Registries and other file-related problems can seriously degrade your system's performance. By far the easiest way to rid yourself of these problems is to take it into a local shop and have them clean it out and install virus protection.

Scan your Computer for Viruses and Rootkits
 This article is full of links to download software that can protect and maintain your computer. But before you do, let's get rid of things that may already be there. Let's start by making sure you have some form of antivirus. Popular brands are: Norton Antivirus, Panda, AVG, McAfee, AntiVir, Trend Micro and others. If you don't recognize one of these, or are sure you don't have an antivirus, let's get one. Before you go to any other website, I recommend going to AVG.

<http://free.avg.com>
 Head to this link to download and install the very good AVG free version—on the same page is their complete suite of applications for purchase.

Please note there are other free antivirus programs out there for download. Many are very good, and all will afford some protection. I am using this one because it is free and easy to install and setup. There are some recent scams regarding antivirus programs that in fact install viruses when downloaded. Check out the program you use before downloading if you are unsure of its authenticity.

Some internet service providers (mine included) also have available for customers free internet security suites for download. You may wish to check if yours does.

On the AVG page, click the link for the free version and follow through a couple pages (they want to sell you the paid version of course) to get to the download link.

Click it and "save file", then click the Desktop at the top of the list. After the download is complete, close all the windows and find the installation file you've saved out on the desktop.

Double click it to install the

program, and when asked, restart your computer. If it does not launch itself after installation, open AVG (multi-color symbol on the lower right corner of the screen-- right-click it) and under Computer Scanner, select Scan Whole Computer. Allow it to finish and delete or quarantine the items it uncovers.

With the antivirus in place and protecting you, let's look for problems it may not have found. This time, let's head to: <http://housecall.trendmicro.com>.

They sell antivirus products, but offer free online scanning and a very useful command-line application. Click the "Scan Now It's Free" link to begin. On the next page, click "Launch HouseCall Free Scan". Your browser and system may need Sun Microsystems's Java application in order to run the scan.

<http://www.java.com> is the link for getting the latest Java.

After another sales pitch, the scan will download and install updates to the antivirus definitions (what signals the program a file is a virus) that are about 1.5mb in size. On dialup systems, this may take a bit before the scan starts. While the scan runs the main window again offers more sales pitches. But it will remove any viruses and other nasties AVG has missed.

If you don't want to spend the time it takes to run the online scanner, you can alternatively get their command line application SysClean and run it from a restart to remove bugs. You can find SysClean and the antivirus/malware definition files it needs at: <http://www.trendmicro.com/download/>

Create a new folder (right-click on the Desktop anywhere and choose "New Folder") on your Desktop—name it SysClean. Now, on the download page listed, on the right-hand side near the bottom click "SysClean". Click "back" on your browser to get the definition files. Just above SysClean is "Trend Micro Pattern Files". Click this link—you want three of these: Virus Pattern File (Controlled Pattern Release), Spyware Pattern File (Controlled Pattern Release)

and ssapiptn685.zip, which is on the same page as the Spyware definition.

On the download pages, click the files under Controlled Pattern Release, they are "zipped" files. If you cannot open Zip files, go to: <http://www.7-zip.org/> and download the free expander and install it.

After downloading all of the pattern files to the desktop, place SysClean.com and the .zip files inside the SysClean folder you made previously.

Getting these three components can take a bit on slow connections. But once complete, open your new SysClean folder and expand the zipped definition files. Double-click the "SysClean" application, and when the program launches click "Scan".

Allow the program to scan and remove dangerous files from your computer. You may need to run it from Safe Mode in a command-line.

To do this, open "My Computer", and drag the SysClean folder from the desktop onto the "C" icon in the window. Restart your computer, and hold down the F8 key—choose "safe mode with command prompt". In the command line window that opens, type: `c:\SysClean\SysClean.com` then select "Scan" and let the program run. It may take quite a while depending on how large your hard drive is. It will scan the entire system and automatically remove threats, so if you have multiple drives it will take longer.

Once finished, restart your computer and enjoy—your system is safe and clean of viruses that can be found under ordinary means. By default, AVG will monitor and update itself if an internet connection is available. For more options, launch AVG and consult the built-in or online help available.

If all of this sounds a bit overwhelming, not to worry, a lot of people just want to use their computer, and not become an expert at repairing it.

Thankfully, there are experts at repairing PC's readily available. There are several good computer shops around the Lake area that can help you get through your troubles.



The Lake Area Chamber of Commerce is excited to welcome Ad Express as a new chamber member. Ad Express is a full service ad agency with a non-traditional approach. For more information contact 302-4000 or visit them online at www.adexpress.ws. Ad Express is located at 4824 Hwy 54, Suite 2, next to Kentucky Fried Chicken. Pictured along with Chamber Active Volunteer Ambassadors at the ribbon cutting, from left to right are: (1st row) Liz Grace AdX CSR; Shelley Thompson, Franchise Owner; Bob Elliott, AdX General Manager; Jori Hoeft WS Production Manager. (2nd Row) Luke Elliott, LO Profile; Jordan Truitt, Lake Printing; Bryan Dunn, Midwest Block & Brick; Terry Woodruff AdExpress Franchise Founder; Aaron Rose, Re/Max (Columbia); Jack Miller, AdExpress Franchise co-Founder.



The Lake West Chamber is pleased to welcome The Lake Docktors into their membership with a ribbon cutting. Contact Sam at cell phone 856-498-0239; office phone # 374-9731 or e-mail, innocean@aol.com Pictured are l to r: Ann & George Gezendorf, Ellen Bozich, Sam Casella, owner, Liz Brown, June Hackathorn, Connie Weyer and Lee Stanley.



The Camdenton Area Chamber of Commerce recently welcomed Mills & Sons Insurance as a new Chamber member. Located at 1356 E. US Hwy 54 in Camdenton, Mills & Sons Insurance home office is in Clinton, MO with a new branch office in Camdenton. Participating in the ribbon cutting from left to right: Chris McElyea, Bruce Mitchell, Tracy Broswell, Charli Allee, Laura Wright, Teresa Bollenbach, Steven Craig, Cindy Stauch, Mark Stombaugh, Doug Horman, Barbara Bunch, Mitchell Mills and Jade Morris and Phyllis Morris.



Premier Lenders are looking out for your Best Interest!

Now more than ever, we understand how important it is to trust that your lender is looking out for your best interest.

That's why you get our best rate the first time - every time. You don't have to ask for it or leverage some other banks rate for it.

So, whether you're buying, building or refinancing, call and get a **Premier Rate every time!**



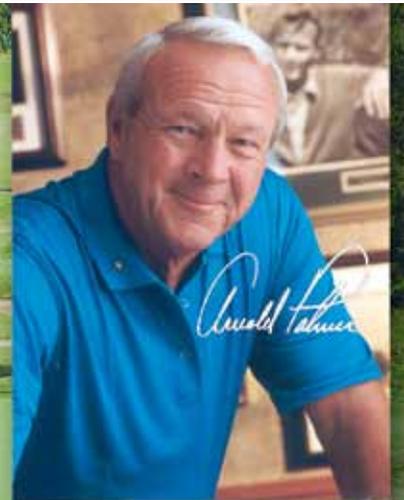
Michael Lasson • 995 KK Drive • 573-302-0909
yourlakeloan.com



All loans subject to approval. Certain restrictions may apply.

Rated ★★★★★
by Golf Digest

The "Must Play"
course at the Lake!



Missouri's ONLY
Arnold Palmer
Signature Course

(573) 365-1950
(866) 365-1950



Osage National Golf Resort
Residential Community & Golf Club

www.osagenational.com • Hwy. 54 at Hwy. W • Lake Ozark

SCORE Fall Workshops for Oct.-Nov.

The Lake of the Ozarks Chapter of SCORE is sponsoring a series of management workshops that focus on the necessary skills and disciplines needed to successfully run a small business. These low-cost workshops can help you through many aspects of managing a successful business.

- Effective Marketing (October 16) – Session covers components of successful marketing programs, understanding market trends, customers and competition and how to develop advertising and promotional strategies
- Finance for the Non-Financial Manager/Owner (October

30) – The focus of this session to provide an understanding of key methods for analyzing past performance, managing current performance as well as predicting future performance.

- How to Create and Market a Competitive Advantage (November 6) – Topics include characteristics of competitive advantage, identifying the most profitable customers, identifying unrecognized competitors, and how to create and communicate your competitive advantage.
- A Business Plan... Your Roadmap to Success (November 20) – This workshop pulls together all of the manage-

ment disciplines. Find out how successful planning can significantly increase your chances for success and obtain an outline for developing Your Business Plan.

The workshop sessions are conducted at the Lake Career & Technical Center in Camdenton. All sessions are on Thursday evenings from 6:00 p.m. until 8:30 p.m. The cost is \$25 per person per session or a special price of \$125 for all six sessions.

For information and to register call the school at (573) 346-9271 or the chapter web site at www.lakeozarkscore.org.

Robert W. Kucsik graduates from Graduate School of Banking

Robert W. Kucsik, Senior Vice President and President of the Lake Market for Premier Bank was awarded a diploma on August 22, 2008, at commencement exercises during the 64th annual session of the prestigious Graduate School of Banking at the University of Wisconsin-Madison.

The School, sponsored by the 18 state bankers associations comprising the Central States Conference of Bankers Associations, and the University of Wisconsin-Madison, was established in 1945 to provide bankers with an opportunity for advanced study and research in banking, economics and leadership. Instruction at the Graduate School of Banking takes place during two-week resident sessions for three consecutive summers, along with comprehensive study between summer resident sessions. The curricu-



lum focuses on the management of strategic issues faced by banking executives and financial services industry professionals.

The Graduate School of Banking enrolls approximately 500 US and international professionals each year. Over 75 esteemed academicians, economists, government officials, and industry professionals comprise the School's faculty.



Allstate
You're in good hands.

**AUTO
HOME
BUSINESS
LIFE**

Linnea C. Osment
Agency Owner

Allstate Insurance Company
3251 Bagnell Dam, Suite B
Lake Ozark, MO 65049

Phone 573-365-2597
Fax 573-365-2769

linneaosment@allstate.com



24-Hour Customer Service

Glencove Marine Promotes Mark Niedergerke to Facility Sales Manager

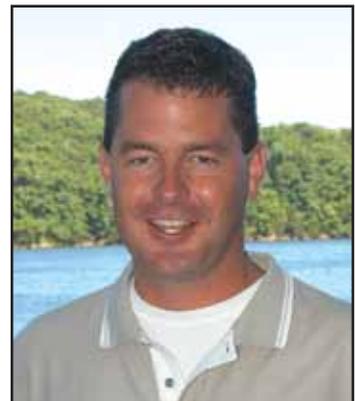
Glencove Marine announces the promotion of Mark Niedergerke to Facility Sales Manager.

Niedergerke will be primarily responsible for Formula and Sea-Doo sales at the Glencove Marine Highway Showroom. He will maintain his sales responsibilities, and will manage all follow-up programs regarding customer satisfaction and sales, serve as a liaison with all company manufacturers, track prospects and sales utilizing lead management systems, and contribute to other programs to enhance the customer satisfaction, working environment and profitability of the company.

"Mark has been a key part of our success, and we are thrilled

to draw on his experiences for this important position," says Brian Pecenka, General Manager of Glencove Marine.

Niedergerke joined Glencove Marine in February 2002. He and his family live in Osage Beach, MO.



An Abundance of Value.

At Penmac, we believe that success comes from giving our clients an abundance of value.

Voted Best of the Ozarks
2002
2003
2004
2005

Our Value Added Services Include: - Recruitment - Face to Face Interviewing - Reference Checks - Customized Orientations - Drug Screening - Criminal Background Checks - Safety Training & Testing - Clerical Training & Testing - Temp to Hire Service - On-site Management - Benefits Administration - Employee Record Keeping - Payroll Administration - Worker's Compensation - Unemployment Compensation - Customer Web Portal - Problem Resolution - 24/7 Availability

2755 S. State Hwy. 5
Suite 301, Camdenton
573-317-0752

Penmac
WE PLACE PEOPLE FIRST
www.penmac.com

102B N.
54 Business Hwy., Eldon
573-392-8383



**Tune in for the Lake's
Best Radio Variety!**

**Join Mike and Jeff
Every Morning on the Mix 92.7
BIG SHOW!**



Quarry blasting shut down

continued from page 1

During the hearing to determine if a stay was warranted, Gary Hutchcraft, who manages the sewage treatment plant, told Judge Oswald that after just a few days of blasting, the delicate ultraviolet lights used to disinfect the sewage had been damaged. He also said they were concerned because the sewage treatment plant is under pressure, forcing 1.3 to 1.8 million gallons of sewage each day through the pipes, one of which is more than 20 years old. If one of the force mains are ruptured by the blasting, nothing would prevent millions of gallons of sewage from running straight downhill and into the Osage River. He also said shutting the lines down would cause that sewage to back up at lift stations and overflow into Lake of the Ozarks.

After listening to Hutchcraft's testimony and arguments from attorneys on why blasting should – or shouldn't – be stopped, and then recessing court for an hour to review the Land Reclamation Commission's decision, Judge Oswald said while he understood that his decision would be harmful to Magruder, "when weighing that prospect against the other likelihood, including the fact that the public interest, which goes far beyond the public represented by the petitioners herein, weighs in favor of a stay due to the potential for catastrophic contamination of the waters of the Osage River."

The judge also said he would be studying a certified copy of the entire 700-page transcript to see if, as was stated by Mauer, that the administrative hearing officer's recommendation

to grant the blasting permit was based on information he found while researching on the internet site Wikipedia.

Mauer said that unscientific research was out-

side the scope of evidence presented during the Land Reclamation Commission hearing and should not have been considered.

By the site's own admission, the site is not just writ-

ten by those with expertise in the topics addressed. The introduction to the site reads: "Welcome to Wikipedia, the free encyclopedia that anyone can edit."

Judge makes it clear- no blasting until appeal heard

We Have All Dock Accessories In Stock at Our Showroom!

Vinyl Edging & Corners • Swim Ladders • No Wake / Idle Buoys
Dock Lockers, Lines & Rope • Windssocks • Diving Boards/Platforms
Submersible Pumps • De-Icers • Ryan-O Dock Rollers • Windssocks



*Whatever you want in a new dock,
TRICO Dock Center can custom
build it to suit your needs!*

Trico Dock Center

1 Mi. West of Grand Glaize Bridge • Lake Rd. 54-49 • Osage Beach

Call **573-348-2737**

RIP RAP • STONE WALLS & BARGE SERVICE



ROCKY SAYS:
ROCK WORKS!



- WAVE ABSORPTION
- GROUND REINFORCEMENT
- BEAUTIFICATION
- SHORELINE PROTECTION
- RETAINING WALLS
- CAPS
- FREESTANDING WALLS
- STEPS
- SEAWALLS

REDI ROCK

ROCK WORKS

Rockin' the Shoreline
gorockworks.com

573-964-0016

SALLEE LAW FIRM

FRANK F. SALLEE

DAVID R. SALLEE

GENERAL COMMERCIAL LITIGATION
CONSTRUCTION LITIGATION
MECHANIC'S AND MATERIALMENS'S LIENS

POST OFFICE BOX 1023
CAMDENTON, MISSOURI 65020
(573) 346-7430
CAMDENTON HOURS
BY APPOINTMENT ONLY

4739 BELLEVIEW, SUITE 304
KANSAS CITY, MISSOURI 64112
(816) 753-1500

FAX (816) 753-1686
MAIL@SALLEELAWFIRM.COM

SERVING THE LAKE AREA

First National Bank is showing its support and pride for Camdenton R-III School by now offering Laker Checking!

Show your support for the Camdenton Lakers all year long by opening a new *Laker Checking Account* or enhancing your current account. Order your choice of five Laker check designs and receive a special Laker checkbook cover. Also receive a Laker debit card which can be used anywhere Visa is accepted.

FIRST NATIONAL BANK
MEMBER FDIC



Osage Indian
Checking Coming Soon!

**New!
Camdenton
Branch
Hwy 54. &
Turner Pkwy.
Coming
Soon!**

Show your Laker pride by stopping by one of our convenient locations today to open a Laker Checking account!

Camdenton (573)346-3311 Osage Beach (573)348-3171
Sunrise Beach (573)374-9500 Lake Ozark (573)365-4212

www.fnb-lakeozarks.com

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

HISTORIC ST. PATRICK CATHOLIC CHURCH & MUSEUM 140 Years Old

What do the Osage Indians have to do with Historic St. Patrick's Catholic Church on "O" Road?

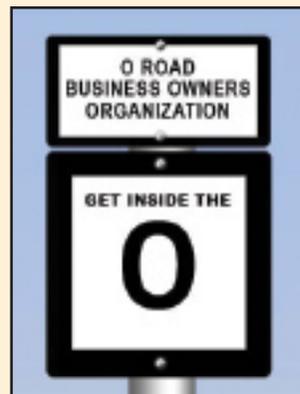
In 1822, seven Osage Indian Chiefs rode into St. Charles, Missouri, to the home of the bishop of the Louisiana Territory and the Florida's and requested a missionary to minister to their people living in villages along the Gravois Arm of the Osage River. Father Charles de La Croix, a Belgium Jesuit missionary was the first priest sent to the Osage. Missionaries came up river after the spring rains baptizing the Osage and performing marriages. Trappers and traders would come to the Osage villages be a part of the month long celebration.

When Thomas Fitzpatrick came in 1850, the cool green stillness of the Ozarks reminded him of Ireland, and Catholicism was already established. The first St. Patrick's Church was built by Irish Catholics and is now celebrating the 140th anniversary of its founding.

Stone was quarried on the Patrick Johnson farm, who gave 3.38 acres for the church and cemetery. Stones for the walls were hewed out and the rough edges smoothed, then hauled to the site, a half mile away, on a "lizard" pulled by two oxen. (A lizard is a trunk of a tree with two forks across to form a platform). A kiln was erected on the ground to burn limestone necessary for the mortar.

The puncheon seats (logs split in half with the face hewed smooth and pegs to serve as legs) were replaced in 1907 with seats donated by St. James Church in Kansas City, Missouri. The gift was arranged by Father John Keyes, who spent his boyhood in the parish. The seats were shipped from Kansas City on the Rock Island Railroad to Eldon, where they were loaded onto hay frame wagons pulled by mule teams. It took two days to transport the seats from Eldon to St. Patrick's church.

The temporary floor, laid in 1883 served until 1929, at which time the altar, originally in the chapel of St. Mary's Hospital in Sedalia, Missouri



was given to St. Pat's when the hospital was discontinued. It was brought here by Alfred Meyers, grandson of Josiah Riffle one of the founders of the Church, and his son Carl.

The altar rails were donated by the Sacred Heart Church in Sedalia, whom had sent many of their priests to attend to St. Patrick's. Through the generosity of The Right Rev. Msgr. John W. Keyes, the interior of the church was then decorated. Msgr. Keyes was born near the old church, baptized, and said his first solemn Mass in the Historic St. Pat's. He was the grandson of Josiah Riffle.

Small living quarters were added to the church in 1936 to serve the circuit riding priest. These quarters are now a museum containing vestments, photos and artifacts of the early church.

The church was built to seat 80 people and 84 years later they were standing outside attending Mass by looking in through the windows. The last regular church service was held in 1952 when the congregation moved to the new church in Gravois Mills which served the people until it was outgrown and a new church in Laurie opened its doors in 1980.

In 1977 the bell tower was built to house the bell from Gravois Mills's church.

The Historic St. Patrick's Church as placed on the National Register of Historic Sites, March 2, 1979. It is the oldest stone church in the three county area that is still in use today. Services are still held at the old cemetery church Memorial Weekend and All Souls Day, November 2nd.

Mix 92.7
TODAY'S BEST HITS!

Tune in for the best mix of today's hit and chart toppers from yesterday!

Health official warns rabies risk in unvaccinated pets

Because the number of reported cases of rabies in Missouri is up and because there is a shortage of rabies vaccine that could be given to people after exposure to a rabid animal, health department officials are advising pet owners to get their dogs and cats vaccinated.

According to Dr. Howard Pue, State Public Health veterinarian, reports of rabies are up 5 to 8 percent across the state. Statistics provided by the Missouri Department of Health and Senior Services show the average number of Missouri cases is 40; so far this year 51 cases have been reported – 46 bats, four skunks and one horse.

“That may not sound like much, but when you’re looking at the large bat population we have, an increase of five percent equates to a lot more rabid bats,” he said. “The shortage of vaccine was caused when one of the two rabies vaccine manufacturing plants closed down for routine upgrades and the other was cited by the Food

and Drug Administration and was forced to stop production until problems were fixed.”

He said because reports of rabies are not as prevalent as they once were, most people have taken a relaxed attitude towards getting their pets vaccinated. However, in 2007 40,000 Americans received the vaccine after being bitten.

“That’s why we’re urging people to get their pets vaccinated. Until more vaccine is available, we face the possibility that someone who needs the vaccine might not be able to get it. However, there is no shortage of pet vaccine,” he said.

Pue said when residents find bats in their homes that test positive for rabies and they have an unvaccinated pet, they order “humane destruction” of that pet.

“Rabies can have a six-month incubation period so to protect the humans, the pet would have to be quarantined for that long. First, not many people could afford that and second, not many veterinarians want

a potentially rabid animal in their facilities for six months,” he said.

Pue said he is especially bothered when he hears about unvaccinated dogs and cats living in homes with children.

“A dog can chase down a rabid skunk outside and you might not even know it. Then that family pet will be around the child. Why would anyone want to put their son or daughter at risk like that? It’s absolutely ridiculous, especially when you consider the ease and relative low cost of a getting your pets vaccinated,” he said.

Pue said this year’s increase in rabies was primarily caused by the mild winter and the wet spring, both of which resulted in an abundant food supply for both skunks and bats, the primary carriers of the disease.

“More bugs mean more food for bats. More bats in close proximity means the disease is more easily spread,” he explained.

Pue outlined steps to minimize the threat of rabies:

- Ensure dogs, cats and ferrets are up to date on rabies vaccinations. The vaccine is also available for horses, cattle and sheep.

- Report wild animals exhibiting unusual behavior to animal control officials.

- Keep pets under control to prevent them from coming in contact with wild animals.

- Avoid direct contact with wild animals such as raccoons, skunks and foxes. Do not handle, feed or attract them.

- Never “adopt” a wild animal or bring them into your home.

- Prevent bats from entering living quarters by sealing all cracks and crevices. Bats can squeeze through a

space as small as 1/2 inch.

- Do not release a bat found inside a home, especially if it was present in a room where people were sleeping or in the same room with children or adults who would not be able to report a bite. Instead, try to confine the bat to the room where it was discovered and contact local health department or animal control agency.

- Teach children never to approach unfamiliar animals.

- Do not try to nurse sick animals to health.

- Tell children if they are bitten, to report the bite immediately.

For more information, visit www.dhss.mo.gov/Rabies.



PROBUILD
CONSTRUCTION SERVICES, LLC

- Professional Design and Construction
- Superior Oversight and Management
- Result Driven For Success



From concept to completion & beyond....

ProBuild sets the standard for commercial, multi-family and condominium construction at Lake of the Ozarks. ProBuild has developed and built some of the lake’s highest quality projects and offers developers a unique combination of construction and development expertise. Attention to detail, a higher standard of excellence and a ‘developer mindset’ define the ProBuild difference. ProBuild works closely with developers to maximize the quality and market potential of every project.

Our Highest Priority Is Your Satisfaction and Success.

1222 Lands’ End Parkway - Osage Beach MO 65065 ph 573.302.1300

CONDOMINIUMS MULTI-FAMILY COMMERCIAL SPECIALIST



Ted LePage



FARMERS

The Best Small Business Opportunity in America.

Farmers. You belong.

Are You
seeking a Great Career
in the Lake area?

Farmers Recruiting and Development Center for Central Missouri is looking for entrepreneurs who are interested in owning their own agency in the Lake area. With Farmers Insurance and Financial Services, we offer you the opportunity to be in business for yourself, but not by yourself. You will be given the freedom to make your own day-to-day decisions while benefiting from the training, guidance and support of your district manager.

If you are interested in a career with Farmers, please call Ted LePage at 573-302-0001 or stop by our Training Center at 3736 Highway 54 in Osage Beach, MO.

**DON'T MISS
 THE 2008**

**CADV/VOC
 Brunch!**



**Tuesday, October 14
 11 a.m.**

**At The Lodge
 of Four Seasons**

TICKETS

\$20 each (tax deductible). Available at Spa Shiki, Central Bank (Lake Ozark and Osage Beach offices), Community Real Estate and CADV

FOR INFORMATION

For more information on the brunch, including business sponsorships, call **365-8111**.

CADV
 Citizens Against Domestic Violence

Citizens Against Domestic Violence/Victim Outreach Center is a not-for-profit domestic violence shelter and sexual assault response center that serves the entire Lake of the Ozarks area.

CADV/VOC provides ...

- Shelter services
- Support groups
- Onsite hospital advocacy
- Life skills training
- Transportation & childcare (by trained volunteers)
- Legal advocacy • After care
- Crisis counseling.

All proceeds from the brunch benefit CADV/VOC.

**Do you or someone
 you love need help?**
Call 888-809-SAFE
 24 hours a day,
 free of charge
 (confidential hotline).



The Lake Area Chamber of Commerce was pleased to welcome new member Lake Professional Hearing Aid Center with a ribbon cutting. For more information stop by the office at 4320 Hwy 54, Suite A, across from Bandana's BBQ or call 573/348-2500. Pictured from left to right along with Chamber Active Volunteer Ambassadors are: (1st Row) Sue Archibald; David & Mary Bollinger. (2nd Row) Art & Norma Schattemeyer; Nancy Frasier Ellis; Doug Ellis; and Jessica Esteb, 101.9 The Wave.



The Lake Area Chamber of Commerce was excited to welcome CCG-Customer Communication Group with a ribbon cutting. For more information call 573/761-7553 or visit www.thinkccg.biz Pictured along with Chamber Active Volunteer Ambassadors from left to right are: Robin Evers, Lake Area Chamber Board of Directors; Susanne Medley, President; Carl Medley, Vice-President; Chad Rogers, Lake Area Chamber Board of Directors.

Newcomers/Longtimers calendar of events – October 2008

October 2, 2008, 9:45 a.m.: The Newcomers/Longtimers Club will have Cards and Games at Vista Grande Restaurant, Highway 54 in Osage Beach. Cost is \$15 which includes lunch and coffee or tea. For information, call Charlotte Perso at 317-0602.

October 6, 2008, 10:00 a.m.: The Newcomers/Longtimers Club will have a Community Committee meeting at the Central Bank Main Branch in Osage Beach. The committee is or has been involved in various projects that interest or inform the members of N/L. For more information, please call Carlene Chubbuck at 374-9281.

October 12, 2008, 6:00 p.m.: The Newcomers/Longtimers Club will have a social evening with spouses and friends at the Trail House Restaurant, 6125 Old Route 5, Lake Rd. 5-77, Camden-

ton. Social hour begins at 6:00 p.m. with dinner at 7:00 p.m. For more information and reservations, please call Donna Kircher at 348-1645 or Terry Divine at 302-4527 by Friday, October 3.

October 16, 2008: The Newcomers/Longtimers Club will hold a Luncheon Meeting at the Country Club Hotel on Carol Road in Lake Ozark. Social Hour begins at 11:00 a.m.; business meeting at 11:30 a.m.; and luncheon at noon, followed by a Halloween Costume Party, Costume Parade with judging for various categories, and a presentation by "JazzmaTazz," coordinated by Loie Polinsky. Members will also be collecting toiletries and travel samples for Hope House, Lamb House and Share the Harvest Pantry. For information or reservations, contact Lynda Hartwick at 365-9985.



Do your business banking when it's convenient for you.

Try It Free for 60 Days.

With Remote Deposit, bank whenever you need to... even on weekends and holidays. Make deposits right from your office, 24 hours a day/7 days a week. Remote Deposit is easy and convenient. You'll save time by not having to endorse and photocopy checks or fill out deposit tickets. Plus, you'll save money by improving your cash flow and avoiding daily trips to the bank. The average customer saves \$310 per month.

Bank when it is convenient for you. For a free demo, or to learn more about Remote Deposit, call today!



Osage Beach Banking Center • 995 KK Drive • 573-302-1117

24 HOUR EMERGENCY WATER REMOVAL



PARAGON
CERTIFIED RESTORATION
a model of excellence



FULLY EQUIPPED TRUCKS

- Water Extraction & Drying
- Document Recovery
- Sewage Cleanup
- Mold Remediation
- Emergency Board-up & Tarps
- Emergency Storm Repairs

- Reconstruction
- Roof Replacement
- Packouts & Storage
- Contents Inventory & Cleaning
- Soft Goods Cleaning & Deodorization
- Smoke Odor Removal
- Electronic Restoration
- Consulting



573-365-5780

INSURANCE CLAIMS SPECIALISTS

PREFERRED BY ALL MAJOR INSURANCE COMPANIES www.paragonstl.com 24 HOUR EMERGENCY RESPONSE

TECHNOLOGY AND LIFESTYLE

*Gadgets and Gizmos for
the Geek in All of Us*



EyeClops Night Vision Goggles

Geeks, security guards and peeping Toms, take note! Finally, a set of night vision goggles that won't make you mortgage the house! The EyeClops Night Vision Goggles are a scaled-down, decidedly less technical version of night vision than the Special Forces use, but do give you true infrared viewing, according to the manufacturer. The EyeClops will let you see up to 50 feet in complete darkness, allows for switching between green and black and white modes on the viewing screen, features an adjustable head strap, and has a flip-up eyepiece for seeing when the unit is off. They operate on five "AA" cell batteries and have a ring-shaped array of infrared emitters that allow illumination in total darkness. Imagine - being able to see those obstacles in the hallway at night, *and* look like you're the victim of Borg implants as well. **\$90.** www.thinkgeek.com



R2D2 Whizzwatch

No self-respecting Star Wars nerd can live without this wristwatch that-- wait for it-- controls the miniature included R2-D2 toy via remote control on missions around your office or living room. The basic timepiece is nothing for watch afficianados, merely displaying the time and date, but ooh-- the clip-on R2 unit is amazing as it responds to your commands via buttons on the watch. Ships complete with a spare set of batteries and a screwdriver. C3Po not included. Just **\$40.** www.firebox.com



The Torch by Wicked Lasers

If your clunky old flashlight just isn't getting the job done anymore, you may want to check out WickedLaser's Torch. No more D-Cells and LCD or incandescent bulbs-- this monster packs a 100-Watt Halogen bulb connected to a custom-built high voltage rechargeable battery pack (think stun gun). Not only can it illuminate buildings several blocks away, blind defenseless mammals at short distances and double as a sun lamp-- this flashlight can cook eggs, light campfires and take up your stogie. Yes, it generates a staggering 4,100 Lumens capable of generating high heat-- so high in fact it has a Pyrex-like heat-resistant glass lens. The Torch also features the obligatory military-grade machine aluminum casing for bashing evil-doers upside the head after you've temporarily blinded them. How much for all this brightness, firepower and heft? **\$300.** Accessories extra. www.wickedlasers.com

High-Speed Internet

HI-SPEED, ULTRA-RELIABLE HASSLE-FREE INTERNET ACCESS!

Can't get Broadband Access in the Lake area? Wireless Internet from YHTI can get to homes and business where others can't.

Call us Today!

YHTI also offers dial-up, accelerated dial-up and DSL Internet connections!

WIRELESS INTERNET

\$39⁹⁵*

***as low as
Per Mo.
Unlimited
Access**

**Free Person Home Page Access, Free Spam & Popup Blockers,
Free E-Mail Virus Scanning, 3 Free Email Addresses!**

So Quit Stalling! Enjoy Real High-Speed Access!



**YHTI
INTERNET**

Call Us! Toll Free 1-866-670-9484



Lake of the Ozarks' own Bad Moon Rising continues to make a mark on Offshore Super Series boat racing, placing first in class at Thunder on the Gulf. Bad Moon Rising, driven by lake developer J.T. Tillman and throttled by Bob Morgan, was last year's winner of the Lake of the Ozarks OSS race. In August, the team traveled to Orange Beach, Alabama to compete against some of the best boats and drivers in the world in Thunder on the Gulf, winning their OSSCX class and placing third overall. Bad Moon Rising is a 43-foot Skater sporting a pair of Baker 1150 horsepower engines.



The Lake Area Chamber of Commerce recognizes new member Andreus Consulting Services, LLC with a ribbon cutting. Andreus Consulting acts as a liaison between franchisors and people wanting to open a franchise business. For more information contact 552-8130. Pictured along with Chamber Active Volunteer Ambassadors from left to right are: (1st row) Tony Reahr, Edward Jones; Joe Roeger, Lake Area Chamber Board Member; Jim & Mary Holcomb, Owners; Roger Hamblin & Dena Moore, Great Southern Bank; Kevin Rucker, Handy Jon. (2nd Row) Merry Hougue, Andrea Brady, Brian Monning, Lynn Hinkle, Great Southern Bank; Jackie Rasmussen, Lake Area Chamber Board Member; Frank Shock, Great Southern Bank.



John Caran, President of Lake Ozark Daybreak Rotary Club presents a donation to Jean Smithson of Hope House in the amount of \$1,000.00. Lake Ozark Daybreak Rotary raises thousands of dollars each year to be given back to our local community by donating annually to charity organizations. Visitors are always welcome to our weekly meetings held every Friday, 7:30 a.m., at Cornerstone Methodist Church, Osage Beach. For more information about membership you may contact John Caran at 573-746-7873, or our membership chairperson Aaron Spieler, at 573-365-3552.

Mortgage Resources

In The Midwest

Mortgage HeadQuarters

When it comes to your money make sure you are working with a Certified Mortgage Professional



We offer FHA, VA, USDA, and Many Other Loan Programs To Fit Your Individual Financial Needs.

- Money Is Still Available!
- Homes Are Value Priced!
- This is a Buyers Market!
- Don't Miss Out on the Opportunity to Own Your Own Home!
- 100% Financing Options are still available!

Andrew Conner, CMPS®

Certified Mortgage Planning Specialist®

573-317-1400



Missouri Licensee # 07-529 Kansas Licensee # 2000-4087 VA # 809590-00-00 FHA # 2587700009 Borrowers Must Qualify For Loan Program



FEATURED COMMERCIAL PROPERTIES

COMMERCIAL



Retail business Building only: This almost new building has a well known national corporate chain as tenant. Triple net long term lease with renewal options. Cap rate is 8.6% and has good cash on cash. Located in Eldon. **MLS 3035529 \$500,000**

COMMERCIAL



Retail Convenience Store Building and Business: This convenience store has good traffic, good employees, is profitable, and offers a deli, groceries, hardware, gasoline and is located on 3 acres on a major traffic way. Priced to move quickly. Located on Hwy C close to Hwy 42. **MLS 3043833. \$219,000**



Gary Markus, ABR, CRS, GRI

(573) 302-3650 RE/MAX Lake of the Ozarks

www.lakeofozark.com • gary@garymarkus.com • 3525 Highway 54 • Osage Beach

Celebration Cruises



**Company Parties,
Awards Banquets
Cocktail Cruises**

**Reservations
573.480.3212**

Treat your employees to a truly unique annual party aboard the **Celebration**. Now taking reservations for both public and private Charter events in November and December. We can create an event to suit your needs.

**THE PERFECT
EMPLOYEE AWARD!**



New Years Party Cruise 9:30 PM-12:30 AM

Includes: -Food Buffet-Live music-Open Bar for the cruise: (Branded well, beer, & wine incl.)

Premiums & Super Premiums extra

New Year's Toast and Favors.\$85\pp for reserved main salon seating-(parties of 4 or more) \$75\pp for lounge open seating. Book by 12\1, get \$10 off\ticket

www.cruiselake.com

Developer will pay for a study of Highway 54 traffic patterns

Developer Gary Prewitt will pay for a study of Highway 54 traffic patterns adjacent to land where he is building a major retail complex in Lake Ozark.

The study will include the route of current Highway 54 west from the Osage River Bridge through the intersection of 54 and Business 54. The project will be bid to traffic study engineers who meet Missouri Department of Transportation criteria and is expected to cost between 20 and 40 thousand dollars.

The traffic study will address concerns surrounding access to the Prewitt development and the proposed Horseshoe Bend Parkway extension. MoDOT has indicated that plans for Parkway access onto Highway

54 will remain in place despite delays in that project.

Prewitt and MoDOT have been in negotiations over access to his development, The Shoppes at Eagles' Landing.

"We want to be sure the access points are being planned to best benefit the community and address safety issues," Prewitt said. "I'm happy to commission this study to make sure we are getting everything just right."

Prewitt is the developer of Prewitt's Point, the lake's most successful retail development. His new development, The Shoppes at Eagles' Landing, will contain over a million square feet of retail space on 220 acres.

Lake Regional Holds Forum on Childhood, Adolescent Obesity

Lake Regional Health System will hold a forum on the treatment of childhood and adolescent obesity at 6 p.m. Tuesday, Oct. 7, in the hospital's third floor conference rooms. Parents and their children are encouraged to attend.

Clinical Dietician Lois Kramer-Owens, R.D., L.D., and Exercise Physiologist Lisa Gasior, MSES, with Lake Regional Health System will discuss healthy nutrition and exercise

options and ways to incorporate them into everyday life. Participants also will learn behavior modification techniques that focus on positive attitudes and building self esteem.

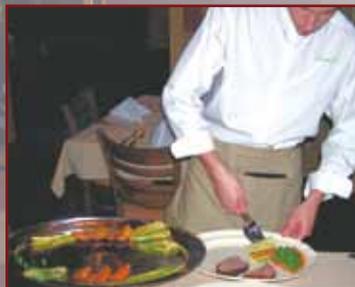
The forum is free, but registration is required. For more information or to register, contact Lake Regional's Education Resource Center at 573-348-8222 or visit www.lakeregional.com.

*Caesar Salads
Chateaubriand
Bananas Foster
Cherries Jubilee*

*Come and Experience our Tableside Service!
Just a few miles down Horseshoe Bend Parkway.*

*Open Wednesday
thru Sunday*

Our beautiful restaurant and magnificent lake views are surpassed only by our fabulous food!



Dinner Served 5 to 10 p.m.

Lounge Open at 4 p.m.

Happy Hour 4 to 6 p.m.

Early Bird Discounts

From 5 to 6 p.m.



Ruthie D.'s

DINING & SPIRITS ♦ FOR RESERVATIONS CALL (573) 964-6448



The Lake Area Chamber of Commerce recently welcomed new member CTM Media Group with a ribbon cutting. For more information contact Tanyale at 800/765-6287 or visit www.ctmmediagroup.com. Pictured along with Chamber Active Volunteer Ambassadors from left to right are: Robin Evers, Lake Area Chamber Board Member; Jessica Esteb, 101.9 The Wave; Tanyale Ransom, Media Consultant; and Beth Beksell, Media Consultant.

Ask your mortgage professional

Fannie Mae and Freddie Mac- What Happened and What to Expect

The Federal Government seized control of Fannie Mae and Freddie Mac both Government Sponsored Entities (GSEs) on September 7, 2008. Technically, Fannie Mae and Freddie Mac have been placed under conservatorship a term that means they are being stabilized with the objective of returning them to normal operations. The takeover is an attempt to reassure investors and stabilize the housing market. The conservatorship will be overseen by the Federal Housing Finance Agency (FHFA). FHFA will come in and run the companies until they are stable. Restructuring during this period is to be expected. The action by the US Government ensures continued liquidity of conforming loans nationwide. It also gives the investors a guarantee of the US Government backing the mortgage bonds being sold.

Why is it so important to you the homeowners and potential homeowners for Fannie Mae and Freddie Mac to remain in business and continue to offer the mortgage backed securities that can be bought and sold on Wall Street? Both entities were created in an effort to stabilize the housing market and create a way for banks to loan more money. Prior to them being established the only types of mortgages available were short term balloon notes. There was no such thing as a 30 year fixed rate mortgage. The banks were only allowed to loan money based on a ratio of deposits to loans. This limited the amount banks could loan based on their depositors. In order to comply with regulations they only loaned money on a short term basis and most often these loans had a demand clause, so at any

point the bank could call the note due. With Fannie Mae established in 1938 it allowed these banks to sell the mortgage note to Fannie Mae who would securitize the note and sell the mortgage backed security to investors. Allowing banks to give long term fixed rate mortgages without tying up the depositors' money and still be able to loan money. This business model worked well until fear in the market created a panic and some investors claiming they were no longer going to purchase mortgage backed securities. This would cause a great deal of stress on the already hurting housing market, creating a shortage of investors limits the amount of monies available. In order to recover from the housing crisis that many areas of the country are now facing the availability of money is a key factor.

Good news to homeowners is that with the US Government backing Fannie Mae and Freddie Mac the bonds have become very attractive to investors. With continued growth and demand for these mortgage bonds it means better interest rates to consumers.

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

Mortgage Resources In The Midwest, Inc., Mortgage Headquarters, Inc.

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.

Mac McNally Top Agent for July

Realtor Mac McNally has been named the McNally Properties top listing agent for July.

McNally spent the summer adding to McNally Properties impressive list of clients while at the same time, participating in the company's extremely successful effort to lease and sell properties.

"It's been a busy season for

us," McNally said. "We've had a lot of success matching client with buildings."

Those successful matches include a church, a fitness center, a national tax-preparation business and a new lake restaurant.

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

Commercial market booming at the Lake says McNally

Realtor Pat McNally has had a great summer matching businesses to buildings on his way to leading McNally Properties in sales and leasing.

McNally says the market is booming. "We are seeing a very positive response to our various media campaigns to lease

and sell commercial property all around the lake," McNally said. "The variety of commercial interests looking for retail and other space is just phenomenal."

McNally's commercial clients run the gamut from tax preparation to Asian food. H&R

Block has leased space in the Osage Beach Professional Plaza while a Springfield restaurateur has opened Asia Cuisine on Highway 54. Canopy Church has leased a building in Osage Beach for services and outreach. Four more commercial properties have pending contracts.

Free Mazda Miata? (German Shorthair not included!)

Super 3 Bedroom, 3.5 Bathroom custom home with a great view of the Lake-- just around the corner from Tan Tara Resort. Buy the home and get the mint condition Miata with 17,000 miles thrown in for free.

For more details see www.forsalebyowner.com, and look for "Custom Home at the Lake of the Ozarks" or call 573-999-1485 and ask for Dan.



573-999-1485 Ask for Dan

Always use PROPANE for: Cooking, Grilling, Heating, Hot Water, Outdoor Lighting, Fireplaces

New to the Lake but not new to PROPANE

Bringing 70 Years of Professional Service Experience to the Lake Area
State of the Art Internet Propane Tank Monitoring available
Prepaid and Monthly Pay Price Protection Agreements

372-1000

PROPANE
EXCEPTIONAL ENERGY

www.lakepropane.com

Serving the Lake area including: Osage Beach, Sunrise Beach, Laurie, Gravois Mills, Linn Creek, Lake Ozark, Camdenton, Greenview, Climax Springs, Versailles, Porto Cima, The Villages, Four Seasons, Rocky Mount



David Young



Lake Soleil Tanning Salon was welcomed into the Lake West Chamber with a ribbon cutting. Owners Michelle & Jerry Capps. Salon hours are Mon-Fri 9am to 6:30pm, Saturday 10am to 2pm. Lake Soleil Tanning Salon is located at 16950 North State Highway 5 in Sunrise Beach, Mo. 65079. Call (573) 374-9793 for more information. Pictured l to r are June Hackathorn, Shanel Howard, owners Michelle and Jerry Capps, Liz Brown and Steve Carraway.



John Caran, President of Lake Ozark Daybreak Rotary, presents a donation in the amount of \$500.00 to Margie Elrod of Blue Moon Sanctuary to aid in their mission of sheltering homeless and handicapped animals. Lake Ozark Daybreak Rotary meets every Friday morning, 7:30 a.m., at Cornerstone Methodist Church in Osage Beach. For more information about Daybreak Rotary Club, please contact John Caran at 573-746-7873 or our membership chairperson Aaron Spieler, 573-365-3552.



The Lake Area Chamber of Commerce welcomes new member Eldon Montessori Children's House Pre-School with a ribbon cutting. Eldon Montessori Pre-School is a non-denominational, non-profit school with a curriculum emphasizing individualized learning, encouraging each child to work up to his/her abilities, at his/her own pace. Children ages 3-6 are accepted from 3 to 5 days per week, for half or full days. Contact 573/392-3409 for more information. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors and several students attending, from left to right are: Judy Marshall, (w/scissors); Patricia Abbott, Robin Evers, Michelle Cook.

Brown Nominated For International Spa Association Board Of Directors

The International Spa Association announced last week that Ann M. Brown, spa director at Spa Shiki at the Lodge of Four Seasons on Missouri's Lake of the Ozarks, has been selected by the ISPA Nominations Committee for the ISPA Board of Directors slate of candidates. Five candidates, including Brown, were chosen from a competitive pool of applicants from around the world. The nominations committee narrowed the list of applicants through two interview rounds and an extensive selection process over a three-month period.

With 15 years of experience in the spa industry, Brown has remained active on the national

level through participation in ISPA's Education Committee and as a founding member of the American Spa Therapy Education and Certification Council (ASTECC). As part of her 2003 work with the ISPA Education Committee, she contributed to the development of ISPA's Hiring and Training Guide, the first handbook of its kind for ISPA members.

Beginning her career at PGA National Resort & Spa in Palm Beach, Florida, Brown has served as director of Spa Shiki, one of the Midwest's largest and most highly acclaimed spas, since the spa opened in 1999.

Since 1991, the International SPA Association has been recog-



nized worldwide as the professional organization and voice of the spa industry, representing more than 3,000 health and wellness facilities and providers in 75 countries.

Team Jane Kelly recognized as #25 Sales Team in Nation

Team Jane Kelly with RE/MAX Lake of the Ozarks, ranked #25 of the top 100 RE/MAX teams overall in the nation for total residential & commercial volume for all of 2007. This is the second year that Team Jane Kelly has been recognized in the top 100 for their high amount of annual residential and commercial transactions.

Among just a few of Team Jane Kelly's achievements are Member of the Institute of Luxury Home marketing, RE/MAX award achievements; Millen-

nium Club, Hall of Fame and Lifetime achievement.

"Team Jane Kelly has been an integral member of the RE/MAX network and has worked diligently to reach this milestone," said Frank Christensen, Broker-Owner of RE/MAX Lake of the Ozarks. "Ranking #25 in the nation for total residential and commercial transactions is a tremendous accomplishment. Team Jane Kelly continues to raise the bar in real estate, making us and this community proud."



University of Missouri Extension to hold QuickBooks Pro course

Attention area businesses & organizations! Training classes on the popular QuickBooks Pro accounting software will be offered by University of Missouri Extension over the next couple of months. Due to the popularity of classes offered, additional Introduction to and Advanced level classes have been scheduled.

Class dates will be as follows:

- Introduction to QuickBooks
 - November 18 OR
 - November 25
- Advanced QuickBooks
 - December 9

Classes will run from 9:30 a.m. to 4:00 p.m., and will be held at State Fair Community College - Lake Campus in the lower-level of the Stonecrest Mall, Osage Beach.

The Introductory level class will focus on setting up a company or companies in QuickBooks, establishing a Chart of Accounts, payroll and payroll liability procedures, and reporting capabilities of this software.

The Advanced level class will focus on the expanded reporting capabilities of QuickBooks, importing and exporting data

to Microsoft Excel, setting up and tracking inventory, tracking job costs, and setting up opening balances in equity accounts.

Class size is limited and pre-registration is required. The fee to attend the class is \$89.00 per person. To register or for further information, contact the Camden County University of Missouri Extension Center, phone: 573-346-2644; or register on-line at <http://www.missouribusiness.net/cgi-bin/calendar/>

MIDWEST TINTING .com



Serving Missouri for Over 30 Years

V-KOOL Energy

Commercial, Residential, Auto and Marine

573-216-1818 CHARTER MEMBER IMAA INTERNATIONAL MISSOURI AUTO ASSOCIATION

TOLL FREE **866-443-COOL** 2665

***Tax Credits Available**

Lake Regional Health System welcomes new OB/GYNs to medical staff

Lake Regional Health System is pleased to welcome two new physicians to its medical staff. Rene Galan, M.D., and Kevin Hooker, M.D., will begin



Rene Galan, M.D.

providing obstetric and gynecological services at their clinic this week. The clinic is located at 980 Parkside Village Lane in Osage Beach.

Galan recently completed his residency at Louisiana State University Health Sciences Center Shreveport. He earned several honors during his residency,

including awards for research and compassionate care.

Kevin Hooker, M.D., also completed his residency at Louisiana State University Health Sciences Center Shreveport where he received the award for outstanding third-year resident.



Kevin Hooker, M.D.

“We are fortunate to have two talented providers joining our staff who have experience with high-risk patients,” said Michael E. Henze, chief executive officer of Lake Regional Health

System. “As the number of deliveries continues to increase at our hospital, it is important that we provide comprehensive obstetric and gynecological services for the community.”

Both physicians are members of the American College of Obstetrics and Gynecology.

To schedule an appointment with Drs. Galan or Hooker, please contact their clinic at 573-302-1114. To view their Lake Regional Health System profiles, visit www.lakeregional.com.

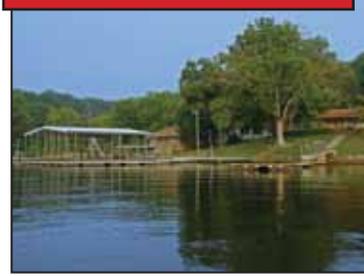
The medical staff at Lake Regional Health System includes nearly 90 physicians who care for lake-area residents and visitors in the hospital and its six clinics and 14 specialty clinics. Lake Regional Hospital is accredited by The Joint Commission and is a past recipient of the Missouri Quality Award. Lake Regional Health System also operates rehab therapy clinics, retail pharmacies and home health services throughout the lake area.

Team Gibson RE/MAX At The Lake • Laurie • www.TeamGibson.com 573-374-3214 • 1-800-748-8499



Honesty, Integrity and Our Very Best Effort For You!

1232' OF LF/60Acres!



LF estate on the beautiful Gravois arm. Deep clear water, lots of room, 3,800 sq. ft. of combined improvements, great dock, 1,200 ft. of LF & 60 acres. This is a high quality property with an outstanding location in the Gravois Arm. **\$899,999 MLS#3043270**

180 Acres!



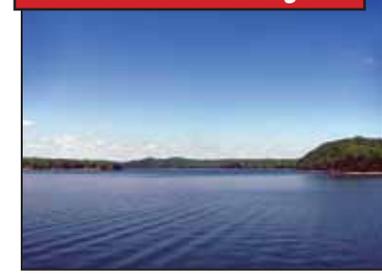
Cattle ranch in Benton County. Live mineral spring year round. Huge barn, Older farmhouse & detached garage, only a few miles from beautiful Lake of the Ozarks. An additional 40 acres with very nice milking barn for extra dollars available. **\$349,000 MLS#3052835**

Picture Perfect!



4BR,4BA, 5,000sq. ft. Luxury LF Home. Open Floor plan, gourmet kitchen, 3 large master suites, cove location w/good water depth, private balcony & hot tub lakeside. **\$649,900 MLS#3053486**

1500 Ft. of Lake Frontage!



Perfect location by land and water. 41 MM of the Osage, property consist of quiet cove location w/very deep water great view, awesome point and Million dollar views from bluff frontage. Brand new blacktop leading into the property. **\$890,000 MLS#3047898**



RE/MAX®
At The Lake
147 S. Main
Laurie
MO 65038

Commercial Property



Fully operational Motel complex w/owners home. Over 500 ft. of prime State Highway 5 road frontage and over 6 acres. Units come furnished. Many units have a view of 34MM of the lake. Swimming pool and recreation area. Parking. **\$1,149,950 MLS3052068**

Reduced New Price!



Nice building with fresh paint job on north end of Laurie. Excellent Hwy 5 frontage with paved parking and high visibility. **\$109,950 MLS#3046066**

Awesome Point



4Br, 2BA, 2,720 sq.ft. LF ponderosa. 239ft. of gentle LF, large cove w/year round deepwater, million dollar view, blacktop to the door, awesome Osage 10 MM location. This is one of those next to impossible properties to find. **\$469,000 MLS#3047380**

Brand New!



4BR, 6BA, 3,450 LF home with entry level open floor plan. 109ft. lake frontage in large cove w/deep water year round, community pool, located in luxury home community w/ black top to the door. **\$598,000 MLS#3053715**



The Lake West Chamber welcomes new member, Golden Rule Insurance Agency, located in Osage Beach Missouri. 1st Row: Katie Scrivner, Angie Jones, Belinda Brenizer/Owner, 2nd Row: Delana Yows, Emily Kueker, Billie Oberste, Donna Staab, 3rd row: Darlene Daugherty, JL Brenizer/Owner, Gary White, Greg West, Ron Hall, Chase Brenizer.



The Lake West Chamber was pleased to have a relocation ribbon cutting for Steen's Salon at their new location at 208 N. Main in Laurie. Pictured at the recent ribbon cutting are l to r back row: Rob Hoff, Stylists Pam Hancock, Cindy Diehl & Debbie Ites, Bud Kidder, Steve Thornton & Stan Field; l to r front row: Jess Wadle, Liz Brown, Owner & Stylist Vicky Sawyer, Stylist Mary Mapes, Karen Thornton, Shanel Howard & June Hackathorn. You can call Steen's for an appointment or walk-ins are welcome. 573-374-8282.



The Lake Area Chamber of Commerce was on hand to help announce the opening of a new 9 hole Mini Golf Course at Cross Creek RV Park & Campground with a ribbon cutting. Located just outside of Lake Ozark on Gilliam Rd., off of Hwy W. For more information call 365-1211. Pictured from left to right are: Robin Evers, Lake Area Chamber Board Member; Anita Topel, Lake Area Chamber Staff; John & Wendy Peters, Owners; Ray & Gynger Burton; Russ & Peggy Paulson; and Michelle Cook, Lake Area Chamber Director of Marketing.

Panera Bread's Pink Ribbon Bagels benefit LRHS's Mammography Fund

Panera Bread of Osage Beach is inviting the community to join in the fight against breast cancer by eating a bagel during National Breast Cancer Awareness Month. Panera's signature Pink Ribbon Bagels will be sold during the month of October. Twenty-five cents from each Pink Ribbon Bagel sold will be donated to the Lake Regional Health System Mammography Fund to provide mammograms for women who cannot afford them.

"Often, we see patients who need a mammogram because of a family history of breast cancer, but private or government insurance will not cover them because of their young age," said Kathy Larsen, Lake Regional Hospital Foundation interim di-

rector. "This fund provides those women access to mammography services regardless of their ability to pay."

"Panera Bread is committed to serving the members of the local community, many of whom have had their lives touched by breast cancer," said Greg Anderson, owner of Panera Bread of Osage Beach. "We are honored to support the Lake Regional Health System Mammography Fund."

The Panera Pink Ribbon Bagel is baked fresh daily in each of Panera Bread's bakery-cafes and features cherry chips and real bits of Bing cherries and cranberries. The product follows the tradition of 'thinking pink' during the month of October in the

quest to eradicate breast cancer. Sue Stees, one of Panera Bread's first franchisees and a breast cancer survivor, developed the idea for the Pink Ribbon Bagel in 2001 as a way to help support the cause.

"This undertaking tickles us pink," said Stees, a Tulsa resident who currently operates Panera bakery-cafes in Arkansas, Missouri and Oklahoma.

To learn more about the Panera Bread Pink Ribbon Bagel, please contact Amy Nelson, neighborhood marketing coordinator, at 573-480-2346 or amym@usmo.com. To learn more about the Lake Regional Health System Mammography Fund, please contact Kathy Larsen at 573-348-8184.

LRHS cardiopulmonary program awarded national certification

LakeRegionalHealthSystem's Cardiopulmonary Program recently was awarded certification by the American Association of Cardiovascular and Pulmonary Rehabilitation. Certification assures patients that the program meets essential standards of care specified by federal guidelines for cardiac rehabilitation programs.

Founded in 1985, the mission of AACVPR is to reduce morbidity, mortality and disability from cardiovascular and pulmonary diseases through education, prevention, rehabilitation, research and aggressive disease management. Central to the mission is the improvement in the quality of life for patients and their families.

To qualify for certification, a program must pass review by the AACVPR Program Cer-

tification Committee and the AACVPR Board of Directors. Recertification is required every three years.

"National certification of our cardiopulmonary program strengthens Lake Regional's commitment to the highest standards in patient care," said Michael E. Henze, chief executive officer of Lake Regional Health System. "Area patients needing cardiopulmonary rehabilitation can receive the same high quality treatment available in larger cities without having to travel long distances. We are pleased that Mike Sullivan and his staff have committed themselves to this achievement."

Cardiac rehab at Lake Regional Health System is a three-phase program that includes consultation and monitoring by a registered nurse, exercise

physiologist and registered dietitian. Throughout the phases, patients learn about their medications, diet and how to exercise safely.

Lake Regional offers cardiac rehab therapy in Camdenton, Eldon, Lake Ozark, Laurie and Osage Beach. For more information, contact Mike Sullivan, director of cardiac rehab, at 573-302-2253.

Lake Regional Health System provides comprehensive health care services to the residents and visitors of the lake region. The hospital is accredited by The Joint Commission and is a past recipient of the Missouri Quality Award. Lake Regional Health System also operates primary care, specialty and rehab therapy clinics, retail pharmacies and home health services throughout the lake area.

Child care provider training to be held

University of Missouri Extension will be offering a child care provider training October 6, 2008 in the meeting room of the Quails Nest Hotel located in Osage Beach. The topic of the training is Encouraging Young Scientists; it will be held from 6:00 - 8:00 pm and will count for 2 credit hours toward the mandated hours the state requires each year for licensed

child care providers. Encouraging Young Scientists is a Building Better Child Care for Missouri workshop that teaches child care providers how to help children meet the DESE Pre-Kindergarten Standards for Science. However, this workshop is open to anyone interested on the subject matter! The session will be taught by Sarah Traub, Human Development and Fam-

ily Studies Specialist. There is a \$5 enrollment fee, which must be sent to the Camden County Extension Office prior to the session. To register for the class, please call the Extension Office at 573-346-2644, at least two days in advance. If you have any questions, please call the Camden County Extension Office or email Sarah Traub at traubs@missouri.edu.

C.A.D.V. Golf Tournament a Big Hit!



C.A.D.V. Golf Tournament Players were treated to lunch by Pickled Petes

Camdenton: Citizens Against Domestic Violence kicked off their new building campaign fund raising with a golf tournament August 10th. Old Kinderhook hosted the tournament and the field of 72 players were treated to lunch served by Pickled Petes. Prizes for the winning teams included items such as a new set of irons, new drivers, putters, etc. Play-

ers had a chance at four hole-in-one contests with the grand prize being \$25,000.00.

Although the grand prize went unclaimed, Larry Lewis of Camdenton made a hole in one on #7 and was rewarded with two round trip domestic airline tickets. The event raised approximately \$10,000.00 for C.A.D.V. to help build their new thirty two bed shelter in Cam-

denton.

Plans for the new facility are having the final touches put on them and hopefully construction can start next year. C.A.D.V. wishes to thank everyone who played and all the sponsors who helped make it a great day. If you would like to make a donation to C.A.D.V. please contact them at 573-346-9630.



The Lake Area Chamber of Commerce was on hand to welcome new member Figaro's Pizza and Subs with a ribbon cutting. Call 302-4300 to place an order or stop by 4824 Hwy 54, just east of the Grand Glaize Bridge, next to Andy's Frozen Custard. Pictured along with Chamber Active Volunteer Ambassadors from left to right are: Ricky Simmons, Kitchen Supervisor; Laura Phillips, Manager; Rusty Clark, Owner; and Sara Clark, Benne Publishing.



Lake Ozark Daybreak Rotary Club recently inducted new officers for 2008-2009. Pictured above, left to right are: Tony Reahr, Vice President; John Berry, Treasurer; Dena Moore, Secretary; and, John Caran, President.

Estate Planning Forum

Sponsored by Lake Regional Hospital Foundation

**5 - 7 p.m. Wednesday, Oct. 22
Seven Springs Winery, Linn Creek**

Join us for an easy-to-understand discussion of this complicated subject. Regardless of the size of your estate, you'll find this information helpful for planning asset distribution.

**Presented by Trenny Garrett, J.D.
Senior Vice President, Missouri Trust & Investment Co.**

\$10 program fee includes light dinner and program materials. Reservations are required.

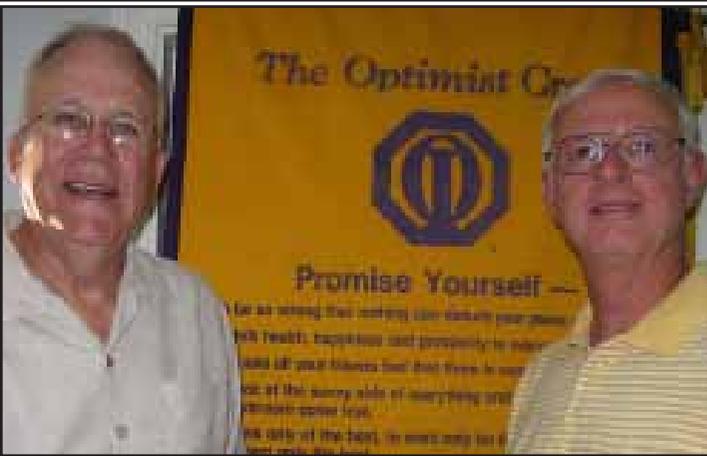
**Call 573-348-8265 to register
by Friday, Oct. 17.**



1978



2008



At a meeting, Camdenton Optimist Club President Mac Decker welcomed new member Mike Williams into the club. Optimists meet at noon Mondays at CJ's Restaurant.



At a meeting of Camdenton Optimist Club, Rebecca Goldsberry a graduate of Camdenton High School, is presented a scholarship check by Tom Skinner, club Vice-President. Ms. Goldsberry will attend Missouri State University. Optimists meet at noon on Mondays at CJ's Restaurant.

JEFF MARSHALL

akaME Contracting, Inc.

Licensed Electrical Contractor • Bonded & Insured
Residential • Commercial • Industrial • Voice Data • Home Theater

PO Box 39396, St. Louis, MO 63139
E-mail: Jeff@akamecontracting.com

Cell: (314) 581-4674
Fax: (314) 832-4930

At the Lake: (573) 216-0107

J. Bruner's
The Lake's Fine Dining
Choice
Since 1980

Experience casual, fine dining at J. Bruner's!
Open seven days a week at 4:30pm year-round

5166 Highway 54 | Osage Beach, MO | 65065
Reservations Recommended | 573.348.2966 | www.jbruners.com

Laclede Industries receives new van

In 2007, Laclede Industries Operation Manager Linda Kimrey applied for a MODOT 5310 grant which provides 80% of the funds required to purchase a vehicle, in hopes of replacing two older and unreliable vehicles that have been being used to provide transportation to and from work for employees with disabilities.

Kimrey was notified in April of this year that she would receive the vehicles. The first vehicle to arrive is a modified 12 passenger vehicle, valued at \$39,613. The van will be used to transport individuals with more significant disabilities that cannot get in and out of a standard vehicle easily. The second vehicle, a 13 passenger Super Van valued at \$32,206 should arrive within the next few months.

Being awarded these vans was no little feat as the Missouri Department of Transportation changed its awarding practices in 2007 by requiring Human Transportation Plans to be made in each district prior to the awarding of any funding. Laclede Industries is a not-



for-profit organization housed within District 7, which consist of Laclede, Camdenton, Morgan and Miller Counties. This district is governed by the Lake of the Ozarks Council of Local Governments.

In order to be eligible for this grant, Mrs. Kimrey had to enlighten the council of the new requirements and gain their assistance in making the plan a priority. After the first meeting with the Board, a series of public meetings were then held and the transportation plan was completed just in time to meet the 2007 grant cycle.

"We have truly been blessed by this grant," Kimrey said. "I cannot express enough my appreciation to Jim Dickerson and the public who worked hard to get the plan completed as well as the board of the Local Council of Governments-- who approved the transportation plan for our region just in time for us to be eligible for transportation assistance."

For more information regarding this grant or how to become employed by Laclede Industries, please call Linda at 417-588-3241.

LOYA Donates \$5,000 to LRHS Emergency Department

The Lake of the Ozarks Yachting Association recently donated \$5,000 to Lake Regional Health System's emergency department. The funds will be used to purchase a CO2 monitor, which gauges the level of carbon dioxide in a patient's blood stream. The check was presented during LOYA's annual membership dinner held Sept. 13 at J. Bruner's Restaurant in Osage Beach.

LOYA's fundraising efforts included a Texas Hold 'Em Tournament, which was held in July at The Lodge of Four Sea-

sons. This is the 10th consecutive fundraiser held by LOYA to benefit the hospital's emergency department.

"This CO2 monitor will help us care for critically ill patients and monitor patient's oxygen levels without repetitive needle sticks," said Melissa Hunter, LRHS emergency department nurse manager. "We truly appreciate LOYA's generosity and its members' continued commitment to Lake Regional's ED."

During the past 10 years, LOYA has donated more than

\$125,000 to Lake Regional Health System. The social club sponsors several activities throughout the year that involve boating in some way. For more information about LOYA, contact Commodore Bill Stark at 913-236-6408 or wstark@kc.rr.com.

Lake Regional Health System's emergency department is the area's only Level III trauma center. More than 36,800 patients were treated in the ED during fiscal year 2008, which ended in April.

LRHS sponsors Estate Planning Forum

The Lake Regional Hospital Foundation will host an Estate Planning Forum from 5 to 7 p.m. Wednesday, Oct. 22, at the Seven Springs Winery in Linn Creek, Mo. The program will be presented by Trenny Garrett, J.D., senior vice president of Missouri Trust & Investment Company in Osage Beach, Mo. Garrett also is a member of the

Lake Regional Hospital Foundation Board of Directors.

Garrett presents a very complicated subject in an easy-to-understand manner. Regardless of the size of their estate, participants will find the information helpful for planning asset distribution.

The cost of the program is \$10, which includes a light din-

ner and handouts. Meal choices include a black & blue panini (roast beef and blue cheese), a cranberry and curried chicken salad roll or a Seven Springs salad.

For more information or to register, contact Mary Ellen Coy at 573-348-8265 or mcoy@lakeregional.com with your menu choice.

Saturday, November 8, 2008

"Girl's Day Out"

Women's Expo

9:00 a.m. to 2:30 p.m.

The Inn at Grand Glaize

Osage Beach

Featuring over 60 booths

Showcasing products, services and resources
of interest to women.

Register to win a "Girls Night Out!" package for up
to 5 women! This package will include a day at the
spa, limo service and dinner!

Admission: \$5 Donation

Proceeds will benefit the Heart of the Ozarks

BPW Local High School Scholarship Fund. Keynote wristbands are limited!

The day will conclude with keynote speaker
Erin Brockovich from 3:00 - 3:45 p.m.!



Sponsored by Heart of the Ozarks Business & Professional Women

An organization enhancing women's lives professionally, politically, and personally

www.bpwlakeoftheozarks.org

To purchase a vendor booth at the expo contact: Tammy at 575.746.0547 or Melissa at 573.280.9792

Horseshoe Bend centralized sewer system feasible?

The Board of Directors of Public Water Supply District Number Four of Camden County has formed a committee to investigate options and make recommendations for providing central sewer service to the Horseshoe Bend area.

According to John Summers, general manager of the District, the group is in the process of looking over a study completed last year by Scott Consulting Engineers, P.C. for

the District and the Village of Four Seasons.

The study looked at two main alternatives for long-term wastewater management. The first was to collect all of the waste and pump it to the Lake of the Ozarks Regional Water Treatment Plant, which, at its current level, is operating at near capacity. The second alternative considered was to collect and treat all of the flow at a central location on the

Bend. Currently, there is not a plant that is large enough to adequately handle the flow, so the plant or plants selected would require expansion.

"Everyone was given a copy. We requested that they will read it through, look at the various options of how to implement it, and then come up with ideas on how to go about financing it, how to start the project or maybe even decide whether they think it's even

feasible to have central sewers on Horseshoe Bend," Summers said.

He said the study projected a central system would run about \$24 million. Because of the per-capita income on the Bend, it would be hard to obtain grants from the state to fund construction. He said while borrowing money from the State Revolving Fund, which offers low-interest loans for building infrastructure, would be an option, it would be hard to get approval without being able to show a way to pay it back.

"It's kind of the chick and egg dilemma. What could we use for collateral when we have no customer base - but how can we get a customer base to pay for sewer without getting it installed," he said, adding that if sewer service was made available, it would most likely be paid for by the end user, as is water service.

He said the distribution of the homes around the Bend made it difficult to provide the service at a reasonable cost.

"The problem we face is unique to this area," Summers explained. "Typically, when towns got started, they built up around a railroad station or some other central point, and then spread out so it was fairly easy to provide services such as sewer or cable. Here, it's exactly the opposite. You have to go through miles of undeveloped land to get to the homes, which makes it very costly for everyone."

According to the study, there are 6,831 properties on the Bend. Of those, 2,398 are lakefront properties and 4,433 are second tier. As of April 2006, when the study was completed, of the 3,931 properties that include homes, 2,158 are on the water and 1,773 are second tier.

Summers said one option under consideration is the construction of smaller treatment facilities that would serve more densely populated areas, such as the homes on Imperial Point.

"If we put in a smaller treatment facility there, as well as in similar areas, we could use them until the Bend is more built up, then we could turn them into pumping stations," Summers said. "However, there's always the question of whether people would want a treatment plant in their neighborhood. It's an age-old problem! Everyone wants sewers but nobody wants everything that goes along with it."

The area is currently served through various entities including the District, Lake Region Water & Sewer Company; the City of Lake Ozark and treatment plants owned and operated by various condominium and property owner associations. In addition, a large number of homes are served by individual septic tanks and treatment units in varying stages of their designed life cycles.

The voting members of the committee are: Dan Beck, resident; Harrell Dryden, Director of the District; Harold Hudson, resident; Dave Perdue, resident and developer; Thomas Reinhart, Village of Four Seasons Trustee; Joe Roeger, Four Seasons POA Director; and Don Vilmin, resident.

Advisory members of the committee are: Dave Krehbiel, Krehbiel Engineering, Inc.; George Neville, resident and realtor; Robert Schwermann, Ranson Financial Corp.; and John Summers, General Manager of the District.

As the Lake Churns

Real Estate and Lake News with C. Michael Elliott

Selling Your Home in Today's Market:

The media has been full of stories about the slowing housing market --and although this kind of market normalization is commonplace in the real estate industry, there is no question that in many parts of the country, houses are currently on the market a little longer and there is more competition for buyers.

Hire a Professional: If you want to sell your home, now is not the time to go it alone or possibly even worse; choose an agent based solely on their personal relationship to you. You want to make sure that your home gets the maximum exposure and the best marketing strategy. When you work with an experienced, knowledgeable real estate professional, not only is your home listed on the MLS database that other real estate agents can access your agent should also market your home to Lake area agents to make it stand out from competing houses. In addition, you get the benefit of an experienced marketer and negotiator who is familiar with real estate issues at Lake of the Ozarks.

When selecting someone to represent you, interview at least three real estate professionals who are familiar with your area. Ask questions such as: How will your home be marketed to reach the greatest number of buyers? Ask to see

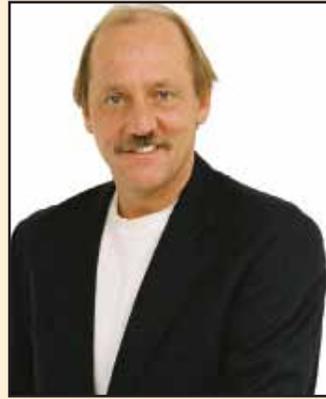
examples of their ongoing marketing campaigns both for individual listings as well as their overall strategy for obtaining a constant supply of prospective buyers who are looking for their ideal lake property. They should have an extensive client base already in place to whom they can immediately present your home. Ask what price can you expect for your home? A knowledgeable agent should be able to back up their answer with a report of recent sales and current listings in your particular neighborhood. Ask what's the average time their listings have been on the market? What is their sales track record? How many years of experience do they have in Lake of the Ozarks Real Estate and are they a full time real estate career professional? Ask them to provide the names of two or three of their most recent sellers who you may contact for a reference.

Price It Right: A correctly priced house piques the interest of real estate professionals and buyers, while overpricing chases them away. If your home is priced too high, interested buyers may never even look at your home. It is true that you can always drop the price, but the first 30 days are the most critical. That is when interest is the highest, and it can be difficult to recapture people's interest later on. The longer the property is on the market, the fewer the prospects and in general, the

lower the sales price at closing.

Who's representing you at the negotiating table? Michael Elliott has been a full time real estate career professional since 1981. He is a Broker/Owner at Gattermeir Elliott Real Estate Company. Michael has assisted hundreds of buyers and sellers over the years. His largest source of business is from returning clients and referrals of their friends and family. His largest source of new business is derived from his unique and extensive marketing campaign.

For more information on these properties or other lake real estate questions, contact Michael at 877.365.cme1 (2631) or cme@yourlake.com You can also log your opinions on Michael's real estate blog, www.AsTheLakeChurns.com



Beautiful Views & Excellent Location!!!!!!



#16008 ROCKY MOUNT: 100 ft deep water lot in Lick Branch Cove at the 5MM at Lake of the Ozarks. Completely renovated mobile home, 3 tier decks, 2 well dock, with large 32 ft slips. Call Jose Cruz 314-803-1104 **REDUCED TO \$138,500**

1-800-895-4430

701 Vandiver Dr. Ste 101
Columbia, MO 65202

www.MissouriLandAndHome.com

Real Estate Opportunity

The Number One ranked United Country Office in the nation is seeking candidates with interest in listing and selling real estate. Excellent earning potential for professionals wanting to live and work in the lake area. Call Kurt Hollenberg of United Country - Missouri Land & Home.



LAKE OF THE OZARKS BUSINESS JOURNAL CLASSIFIEDS

ITEMS FOR SALE:

HISTORIC CAROUSEL INTL. COIN OPERATED RIDES for sale. Working condition. Extra parts and keys included. Three-riders coin operated rides. \$500 obo! Local delivery. 573-280-9939

FOR SALE USED & slightly damaged office furniture at 50%-70% off retail. Osage Office Products 573-348-1440 Hwy. 54 -24 Osage Beach.

USED COPIERS - color printers In House Leasing and Service - Osage Office Products 573-348-1440 Hwy. 54-24 Osage Beach.

REAL ESTATE FOR LEASE

FOR LEASE: RETAIL/OFFICE SPACE. Located in Laurie Landing of Corporate Woods Business Park. 1,250 sqft of open finished space in retail/office strip center. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

JOIN H & R BLOCK in their new Osage Beach location at 5891 Highway 54. Extra large two room office suites starting at \$695 month including all utilities. In front of Lake Regional Hospital. information 816-517-5410.

NEW OSAGE BEACH OFFICES FOR LEASE from 900 to 4,000 s/f available for lease at 5891 Highway 54 new construction, in front of Lake Regional Hospital, join H & R BLOCK. Can build to suit 816-517-5410

RETAIL/OFFICE SPACE FOR LEASE AT STOPLIGHT - approximately 1940 sq. ft. in prime location near intersection of the future Hwy 54 bypass. Palisades Village Shopping Center at 54 & KK. Please call Tina Carr at 573.348.1758 Ext. 1.

REAL ESTATE LOTS

REDUCED 56% WAS \$295,000.00, NOW \$129,000.00! That is \$1.15+/- per square foot ~ Best Deal available 2.50+/- acres and 532+/- feet of Hwy 54 frontage. West end of Osage Beach City limits, city sewer and water available, zoned C-1, a prime location!! Call John @ John Farrell Real Estate Co. 573-348-2181

REAL ESTATE RESIDENTIAL

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.

COUNTRY HOME ON 150 ACRES- located 10 minutes from Bagnell Dam in Osage Schools. Home was built in 2005 with 4 bedrooms, 2 1/2 baths, and a 2 car garage. Additional 1200 Sq. Ft. finished metal garage. Hunting, ATV trails, horses, close to town. House with 12 acres for \$289,900 or \$489,900 for all. Call Owner/broker at 573-280-5363 or 573-392-6250

Four-plexon Horseshoe Bend For Sale. All units 3 bedroom/2bath/1garage. Excellent condition and rental history. Asking \$399,900. Call broker/owner at 573-280-5363.

REAL ESTATE COMMERCIAL

COMMERCIAL BLDG & SALES LOT IN SUNRISE 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 room 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.

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

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

FOR SALE: CAMDENTON COMMERCIAL BUILDING. Busy hwy 5 location in the heart of town just off the 5/54 intersection. Like new 3,800 SQFT building w/ 160ft of hwy 5 frontage currently used for auto/service dealership. Purchase as is or owner will remodel to suit. \$389,000. MLS#3043469 Call Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

FOR SALE: CAMDENTON HWY 5 COMMERCIAL LOTS. 200 feet of busy hwy 5 road frontage across from Hulett Chevrolet. Includes 900 sqft existing building. Great building site for most any type of business. Owner will subdivide and/or build to suit. Buy 100 ft rd frt w/ bldg for \$139,900, 100 ft rd

frt for \$99,000, or all 200 ft rd frt w/bldg for \$199,900. Tell me you need - bring all offers. Call Bruce Adams (573) 216-4690 for details. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

FOR SALE: CAR WASH: Operating 2-Bay Carwash on busy Hwy 54 location in Macks Creek w/ 100 ft hwy frontage on 2+ acres. Great hwy visibility, fully equipped and in great condition. Great income opportunity with minimal time and investment requirements. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

FOR SALE: 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.

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

Open Mon. - Fri. 9:00 A.M. - 5:00 P.M.
Sat. 10:00 A.M. - 5:00 P.M.

Design Services Available

Spectra INTERIORS

Now Wallpaper, too!

furniture
pictures
lamps
mirrors
accessories
area rugs
carpet
tile

(573) 348-4444

3/10 mile from Hwy. 54-42 Jct. on Hwy. 42

Horseshoe Bend Parkway extension becoming a reality

Work on the long-awaited Horseshoe Bend Parkway extension has begun.

Last week crews began clearing trees and cutting a path through the 115 acres that are part of the Briscoe project, one of two multi-million-dollar developments slated for some 450 acres between Bagnell Dam Boulevard and Highway 54.

"This work is the beginning of the dream my brother Gene and I had when we bought this property four years ago," said Bob Briscoe, a Joliet, Illinois resident who has owned a second home on Horseshoe Bend since 1999. "This idea actually started after I got stuck in traffic one night while I was trying to get to our Lake house. I kept thinking there had to be another way."

He said he began looking into the availability of property and learned that the parcel between Highway 54 and Fishaven Road was available.

"So we bought it! After talking to George Stanton, and with the help of Charlie Clark, the city administrator for Lake Ozark, we started putting a plan together. Now it looks like our dream is finally going to take shape," he said, crediting Clark and Stanton for much of the success. "Mr. Clark has really stayed on top of this. He agrees that this will be a tremendous boon for Lake Ozark and he's done all that he could to make it happen. And George has a vested interest in this. His dad bought this property years ago and he (George) wants to be able to use it to help this town grow and succeed."

The Briscoe project is one of two developments planned that, when completed, will house more than 1 million square feet of lease-able area, 540 units of medium density housing, 1,739 units of high-density housing and

million.

According to a plan prepared for the Horseshoe Bend Development Group, the projects slated for the land, which currently is assessed at approximately \$450,000, will bring that property's assessed

the county's and the school district's coffers.

The developer's report also states that the project is expected to create approximately 2,780 permanent jobs and \$181,197,136 in real estate, sales, utility and personal property taxes during the life of the plan.

Tax Increment Financing (TIF) designation will allow a portion of the increase in property taxes collected to be used to repay loans that funded the construction of feeder streets, water and sewer lines and other needed infrastructure. A court-approved Transportation Development District (TDD) will fund a portion of the \$18-million Parkway extension and its side streets through sales tax revenues.

Briscoe's crews cleared a 100-foot-wide path from the highway to Fishaven, then also cleared a short distance towards Bagnell Dam Boulevard. However, work is at a standstill until Stanton gets his land disturbance permit from the Department of Natural Resources. Briscoe said once that is processed, clearing will continue all the way to Bagnell Dam Boulevard. Then surveying will begin, bids will be put out and contracts will be let.

"It'll be pushing it, but I'm hoping that we can get started with construction by the end of the year and have it wrapped up in 12 to 14 months," he said, adding that he felt it would be easier to attract major retailers to the planned mall if those retailers could actually see the road, rather than just staring at

tree-covered hills, trying to imagine it. "With this work getting done, I expect that we'll have some good news to announce fairly soon."

In the meantime, Lake Ozark Alderman Jeff VanDonsel said everyone's hope was buoyed by Briscoe's move.

"Actually seeing some progress has been exciting for everyone. Of course, we all still have our fingers crossed, but we're getting more positive news everyday so we are hopeful that things will start moving quickly now," he said. "Briscoe feels he is close enough to securing an agreement with a big box retailer that he's moving forward with the project. I can't release the names of those prospects, but they're big stores - names people will recognize."

City officials had said monetary restrictions caused by the slump in the economy outside the Lake area had slowed the road construction project, scheduled to start earlier this year.

In 2006 the Lake Ozark Board of Aldermen, the Missouri Department of Transportation (MoDOT) and the development company signed an agreement stating that if the developers didn't build a road connecting the Parkway to Highway 54, the city would. At that time, city officials explained MoDOT didn't want to build an interchange "leading to nowhere."

However, MODOT recently extended the deadline to 2010.

by Nancy Hogland



No longer just a dream, work has begun on the Horseshoe Bend Parkway extension, which will open up the heart of Lake Ozark to development. Nancy Hogland photo.

all the infrastructure needed to serve the area. The total cost of the development is estimated at more than \$582

million by the completion of the construction, pumping millions more into the city's,

Full Price Contract Pended in 18 Days!

171 Wild Pines The Villages at Shawnee Bend
\$895,000

Who's representing YOU at the negotiating table?

C. Michael
ELLIOTT
LakeMansions.com

Gattermeir Elliott, REALTORS
877.365.cme1

