

# BUSINESS JOURNAL

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## NEWS IN BRIEF

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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 6 -- ISSUE 9

SEPTEMBER, 2010

## AG's water quality study looked at ways to protect area's most valuable resource

by Nancy Hogland

After nearly 15 hours of presentations from experts in their field, the consensus drawn at the Water Quality Symposium was that while some changes were needed, the water in Lake of the Ozarks is some of the cleanest in the state.

The Symposium was organized by Missouri Attorney General Chris Koster in an attempt to look at water-quality issues confronting the Lake in the past and present and then find solutions to those issues to ensure protection of the Lake in the future.

"The present focus of public attention on lake water problems and not on lake water solutions has the potential of, over time, eroding confidence in what is unquestionably one of the Midwest's finest recreational destinations. To allow such a drift in public opinion to occur hurts all of us," Koster told the 125 or so gathered at Tan-Tar-A Resort for the two-day conference.

Speakers included Greg Stoner, Fisheries Management biologist with the Missouri Department of Conservation; Bob Broz, director of the Water Quality Program at the University of Missouri Extension; John Schumacher, chief of Hydrologic Investigations for the U.S. Geological Survey; Dr. Randall Miles, associate professor with the Department of Soil, Environmental and Atmo-

spheric Science, University of Missouri-Columbia; and Mary Glassburner, chief of Environmental Health Services for the Missouri Department of Health and Senior Services. In addition, local experts including Jennifer Eblen, supervisor of Camden County Wastewater Department; Stan Schultz, P.E. with Schultz & Summers Engineering, Inc.; and Osage Beach Mayor Penny Lyons, who is a member of the Joint Sewer Board, made presentations.

Stoner said while nutrient input was often viewed as negative, and while most people equate clear water with quality water, that was not always the case.

"Excessive nutrients can be a problem, but inadequate nutrients can result in poor growth of fish," he said, explaining that phytoplankton, which gives the water its green color, was the base of the food chain that ultimately feeds bass and crappie. "Of 15 of the biggest reservoirs in the state, Lake of the Ozarks falls right in the middle of the pack and fourth in water clarity."

Miles discussed adoption of "time-of-transfer" legislation similar to that adopted by Iowa that would require inspections of all on-site septic systems before property could be sold.

Lyons discussed the spotless record of the Joint Sewer Plant but also told about the cost of maintaining and operating such a system where sewage needed

to be pumped uphill – sometimes for many miles.

Several preventative measures were also discussed including new county ordinances that would allow inspectors to enter property to check septic systems without property owners' consent. Currently, inspectors can only visit when complaints are filed. Others discussed the merits of a centralized sewer system and the variety of options to fund such a system.

The power point demonstrations presented by these and others at the conference are available by visiting <http://ago.mo.gov/> and then clicking on the link "Lake of the Ozarks Symposium materials."

However, although much detailed and scientific information was presented during the conference, not too many "problems" were uncovered – something local officials were quick to point out to Koster and his staff in the public comment period at the close of the symposium.

Camdenton Area Chamber of Commerce Executive Director Bruce Mitchell talked about the panic and unwarranted bad press that caused cancellations of vacations after Gov. Jay Nixon visited the Lake to announce he was going to "clean up Lake of the Ozarks." He said he hoped the release of information would be handled differently in the future.

Trish Creach, executive director of the Lake Area Chamber of Commerce, echoed Mitchell's statements.

"The Lake is vibrant and clean – and it's not my biased opinion – it's based on the numbers heard over and over the past two days. It's also reflected by the numbers we do not see at the lake hospitals and clinics. We do realize that if a problem does exist, it needs to be identified and resolved," she said. "We are all in this together. We need good science and we need to continue to explore new technology so the Lake will be a role model for others in the state."

Tri-County Lodging Association Executive Director Jim Divincen asked the attorney general to consider shut-off valves on boats with on-board toilets. He also asked Koster to look into technology and testing methods that would allow public beaches to be tested closer to the times they would be used most.

"It's ridiculous to test on Monday to determine if you should close a beach on Friday," he said, reminding the group that a geometric mean of 4.8 colonies per 100 milliliters of water was the science that proved the Lake was one of the cleanest in the state.

Lyons later summed up the symposium.

"The system in Osage Beach is a prime example of how difficult

continued on page 18

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## Many walk away winners from the Great Bagnell Dam Duck Drop

The date was August 14th, 2010 and thousands of people descended on the banks of the Osage River to witness thousands of rubber duckies waddling through the current to the finish line. The day began early with a 5K Fun Run and Waddle Walk, which 76 people participated in, followed by a Family Fun Zone with family fun for all. The Bagnell Dam River Park came alive with a carnival type atmosphere including live entertainment, bouncy houses and games for the kiddos, and many vendor booths offering everything from great food, games and face painting to health, wellness and safety information. The anticipation in the crowd grew as the drop time neared and you could feel the excitement growing. With people lining the banks of the river and the finish line in place, Lake Ozark Helicopter, with the assistance of watercraft beneath, dropped thousands of rubber duck into the river and

the race was on. Quickly adapting to the conditions of the river, which was significantly lower than the previous year, the rubber ducks were strategically dropped on the Osage River considering first and foremost the safety of event staff and other boaters.

The early winners of the day in the 5K Fun Run and Waddle Walk are as follows: Under 12 - 1st - Grant Gamm - 25:00, 2nd - Blake Dymond - 25:25; 13-18 Years - 1st - Vincent Sabourin - 24:12, 2nd - Monica Cisar - 28:55; 19-29 Years - 1st Place - Jason Urlicks - 22:39, 2nd Place - Jimmy Cook - 23:46; 30-39 Years - 1st Place - Jill Durbin - 21:19, 2nd Place - Jesse Shields - 23:27; 40-49 Years - 1st Place - David Stock 19:17, 2nd Place - Todd Leeman - 21:10; 50-59 Years - 1st Place - Rodney Wright - 23:20, 2nd Place - Jim McDermott - 25:26; 60+ Years - 1st Place - Gil Hartman - 27:33, 2nd Place - Lawson Barclay - 28:20.

Linda Rowland, a teach-

er with School of the Osage, was awarded the first prize of \$5000. Second Place of \$1000 was awarded to Tracy Evans. Bev Thomas was awarded third prize which was a \$500 Paul's Supermarket Grocery Card. Gabe Wilson, Ed McManus, Osage Animal Hospital, Suzanne Frey and Nathan Arnold were each winners of \$100 Hy-Vee gift cards. \$50 Pickled Pete's certificates along with \$50 Kwik Kar gift cards were awarded to Deb Garman, Kendall Kolb, Sue Defosset and Murry Ferris, while the lame duck prize of a frozen duck went to Ken Hall. On behalf of the Kiwanis of Ozark Coast, The Bagnell Dam Strip Association and The Lake Area Chamber of Commerce we congratulate all of the winners as well as thank all of the sponsors and volunteers who helped make the event another great success!

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# City works to build road to future development

by Nancy Hogland

Last month, Lake Ozark aldermen approved a resolution that brings another piece of the economic development puzzle one step closer to completion. The resolution authorizes the mayor and his designee, to seek funding through the U.S. Department of Commerce's Economic Development Administration grant program. If approved, the money would be used by the city to run water and sewer main extensions into the Route 242 Corridor.

"The property owners are actually paying for the grant writing so the city won't have any cost involved," explained City Administrator Dave Van Dee. "Typically these types of grants are for matching funds but until we get a little farther along in the process, we won't know the amount or the percentages."

He said the process would be similar to that of the Community Development Block Grant.

"We put in a request and they'll determine if our application has merit. I expect we'll hear something back in 30 to 60

days. If we are allowed to move to the next level, that's when it gets a lot more in depth. We'll have to outline exactly what we plan to do, and hearing back on that could take a little longer," Van Dee said, adding that it could be for naught if voters don't approve the city's request to expand its debt capacity by \$6 million. "Typically, you have to pay 100 percent to the contractor up front and then the grant money is paid to the city in increments.

He said although the city has money in its Capital Improvements Account that could be used, he said he'd like to hold on to that in case of an emergency. He also said work probably wouldn't begin on the extensions until the city had a firm commitment from a developer wanting to build in that area.

In the meantime, work is moving ahead on the roadway. At the board's Aug. 24 meeting, aldermen approved two separate ordinances approving agreements to contract with McClure Engineering Company to provide engineering services

for utility relocations and an environmental review of the land that will be crossed by the 2-mile long roadway.

The board held both the first and second readings for both ordinances because time is of the essence, according to Jason Vanderfeltz, MoDOT project engineer.

"This project is one of the most exciting and one of the fastest projects of this size. It usually takes a year to complete a design such as this but we were given four months," Vanderfeltz told the board. "For MoDOT, utility relocation is an important part of this project. Normally all utilities would be moved before we started but in this case, we don't have time to do that. This time the contractor will move them, so it's very important that we work closely with McClure to get this accomplished because we actually needed the utility plans about two weeks ago."

Jeff Schug, P.E. with McClure, told aldermen that the \$4-million Community Development Block Grant (CDBG) awarded to the city to construct Route 242

was the largest ever awarded by the Department of Economic Development and one of the largest of its kind in the nation.

"Because of that, this project will get a lot of attention so we'll be working very closely with the state to make sure we follow all requirements," he said, assuring the board that the engineering services would be included in the overall project costs funded through both the CDBG and an additional input of \$8.6 million from the Missouri Department of Transportation (MoDOT), \$2 million of which was pledged by Sen. Kit Bond.

Vanderfeltz echoed Schug's promise that all costs incurred would be covered by the grant money, adding, "\$4 million from the Department of Economic Development is something we don't see very often but this project won't be clear until everything is wrapped up. That's why it's important to tie up loose ends and not have any 'hiccups' along the way."

In an earlier interview, Vanderfeltz said Gov. Jay Nixon, who gave the final stamp of ap-

proval to the DED grant, wanted the road completed by the end of 2011, "so we're doing everything possible to make sure we meet that deadline."

After the meeting, Schug said while an environmental study had been completed and much of the engineering work had already been completed by his company several years ago when the idea was first presented, because the processes and the information required for each government entity differed, it would have to be repackaged to fit the guidelines of the grant.

At a public hearing two weeks ago, the public expressed full support for the project.

George Stanton, whose family owns much of the land to be donated for the road, said about 120 residents and business owners showed up to look at the plans and ask questions about the project.

"I think the biggest concern was where all the connector routes were going to run," Stanton said. "Everyone seemed very

*continued on page 18*



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# Mo Conservation Agents Association Golf Tourney For C.O.P.S. Successful



**Memorial flags for officers killed in the line of duty lined the cart paths at Old Kinderhook during the tournament.**

The 4th Annual Missouri Conservation Agents Association 4-person scramble golf tournament was held on Sunday, August 8, 2010, at Old Kinderhook Golf Course to benefit Concerns of Police Survivors (C.O.P.S.). In the brutal heat, 37 teams took to the course to enjoy friendly competition for a great cause. Memorial flags bearing the pictures of fallen law enforcement officers lined the cart paths, driving home the purpose of the event to support the surviving spouses of officers killed in the line of duty. Over \$45,000 was raised with the help of more than 20 major sponsors and 148 golfers.

"The event was an overwhelming success, and the most rewarding aspect was the fact that we have people traveling from New Jersey, Texas, Michigan, Illinois, and Kansas to take part in what we hope will become the 'C.O.P.S.' Classic' in the next few years. We'd love to see golfers from all across the country visit the Lake Area to support C.O.P.S.' cause," said Suzie Sawyer, Executive Direc-

tor and co-founder of C.O.P.S.

Concerns of Police Survivors is dedicated to helping the surviving families of America's fallen law enforcement officers rebuild their shattered lives through hands-on programs based on strong peer support... survivors helping other survivors. Proceeds from the tournament will help fund C.O.P.S.' Surviving Spouses' Getaway to be held September 17-20, 2010. Over 100 surviving spouses from across the country will gather at Trout Lodge in Potosi, Missouri, for a weekend filled with counseling, peer support, physical challenges, and outdoor activities led by agents from the Missouri Department of Conservation. C.O.P.S. offers many other programs including a summer camp for children ages 6-14, a wilderness experience for children 15-20, and retreats for siblings, parents, adult children, in-laws, and co-workers.

To obtain more information about Concerns of Police Survivors visit [www.nationalcops.org](http://www.nationalcops.org).

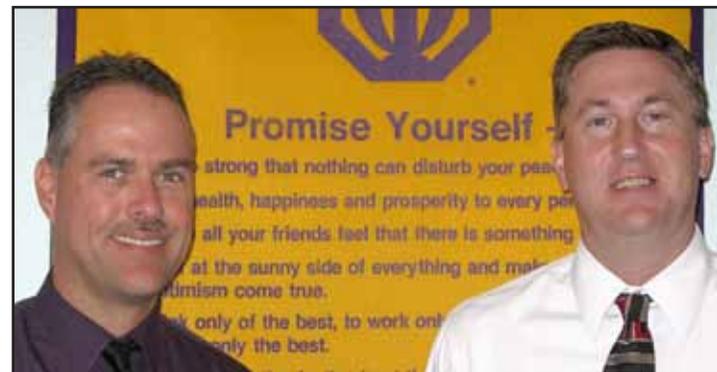
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**Camdenton High School Principal Tim Hadfield, who was introduced to Camdenton Optimist Club by Program Chairman Dale Wilkerson, told of the great progress in reaching academic goals by students and the challenges of seeking continued improvement in a difficult economic environment.**



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# Local company victim of nationwide scheme

by Nancy Hogland

Paul Kleiber, owner of U.S. Resort Management, said when he signed a contract with the Sommet Group, a Tennessee-based professional employer organization (PEO), he expected the organization to save him money and make his life simpler. Instead, the group, under investigation by the FBI on allegations of wire fraud, money laundering, theft, embezzlement and false statements relating to health care matters, has cost him more than \$100,000 and caused him a great amount of stress and worry.

"PEOs like this one typically take care of small companies of 25 to 100 employees. They take care of payroll — they issue paychecks and also pay all the withholding and state and federal taxes; they pay the workmen's comp; they handle 401Ks — those types of things. Because they typically represent several small businesses they can obtain health insurance at a lower cost than what you can find on your own or they self-insure," Kleiber explained. "You just send them one big check ev-

ery month and they take care of everything."

However, in this case, although Kleiber sent "one big check" each month for the past 18 months to the Sommet Group, which, at one time managed finances for as many as 200 businesses, other than making payroll, that's where the disbursements ended. The company didn't pay withholding; they didn't invest any of the 401k money; they didn't purchase workmen's compensation insurance and they didn't pay healthcare claims.

"They didn't even put my employees' money in the Christmas fund accounts they had set up," Kleiber said.

He said the scam went unnoticed because the firm had its own Employee Identification Number with both the state and federal government and was supposed to pay withholding under that number; phony statements were sent to employees showing their investments; and although medical claims weren't getting paid on time, the company explained away any concerns.

"We had several employ-

ees contacted because their doctors and hospital bills weren't getting paid. We called Sommet about it but they told us that they had changed management companies and were having difficulties getting all the paperwork switched over. Then they'd pay on several smaller bills so we figured it was just a matter of time before it was all taken care of," he said, adding that when employee payroll checks bounced, he knew something was amiss.

That's when he learned the company was under investigation and an FBI raid at the Sommet Group company headquarters had taken place.

"I can't tell you how many hours I've spent in the past few weeks talking to the FBI, the Department of Labor, the IRS and my employees trying to straighten all this out. When I went down to tell the maintenance department what had happened, someone asked me 'What about my Christmas Club?' I felt pretty small," Kleiber said, adding that he was doing his best to replace the Christmas Club money that was stolen from his employ-

ees. He's also handling the finances and lining up insurance internally.

In the meantime, he also filed a suit on behalf of his company and his employees with the Missouri Eastern District Court seeking restitution from the Sommet Group.

However, according to an FBI spokesperson, Kleiber may be waiting in line for some time before getting anything. Dozens of companies across the country left high and dry by the PEO have filed similar suits while Sommet Group management vacated the offices, disconnected phones and shut down the website. In mid August, a federal judge appointed an interim trustee to handle the assets of the Sommet Group, which means the company's business records can be searched and any assets found can be preserved for creditors. In addition, the judge approved a motion for involuntary bankruptcy filed by one Chicago-based and two St. Louis-based clients who said they are owed thousands of dollars each.

According to an affidavit

in support of a search warrant conducted in July, instead of using clients' money to pay taxes, payroll checks, health insurance, retirement plans and other services the Sommet Group's managing partner, Brian Whitfield, allegedly re-routed the funds into a general account and then spent that money in transactions that sometimes exceeded \$10,000 at a time.

According to a story in the Franklin, Tenn. newspaper, the majority of the company's 80 to 100 employees were unaware of the fraudulent activities because each area of responsibility was housed on a separate floor and employees operated under strict orders not to discuss any files in order to avoid HIPAA privacy rules.

The article said the Sommet Group's website described itself as an innovative company that handles the chores of payroll, billing and insurance for smaller companies. The company promoted itself by asking, "Wouldn't it be a lot more efficient to have a dedicated payroll person to make sure everyone gets paid on time and accurately?"

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The Lake Area Chamber of Commerce was happy to help announce the expansion of Family Eyecare Associates with a ribbon cutting ceremony. For more information or to set up an appointment please call 573.552.8569. Pictured along with Chamber Active Volunteer Ambassador from left to right are: (1st Row) Siegrid Massie, Pre-Teen Miss Lake of the Ozarks; Aiyana Massie, Little Miss Lake of the Ozarks; Jintree Albers, Tiny Miss Lake of the Ozarks; Alicyn McNerney, Little Miss Lake of the Ozarks. (2nd Row) Bobbi Barnhill, Optician; Sherri Claunch, Office Manager; Dr. Tom Dettmer, Optometrist/Owner; Dr. Brian Eveland, Optometrist / Owner. (3rd Row) Colleen Pierce, Lotus Wellness Center; John Caran, Lake Area Chamber Board Member; Jessica Caran, 107.9 The Coyote; Kevin Rucker, Lake Area Chamber Board Member; Khristina Pahlmann and Anna Diebold, Central Bank Lake of the Ozarks.

## Friends Of Morgan County Library elect new board

The Friends of Morgan County Library elected Karen Mayer of Stover and Stanley Field of Laurie as new members of the Friends board, and reelected Roger Elliott. All will serve for a three-year term. The election was held at the group's annual meeting.

Also at the annual meeting, the Friends voted unanimously to reelect serving officers, including President Mary Jo Jackson of Versailles, Vice President Susan Kirkpatrick of Gravois Mills, Secretary Kathy Jones of Versailles and Treasurer Roger Elliott of Versailles. Anita Jacks

of Gravois Mills was elected historian, replacing Pat Graber of Versailles who has retired from the board.

Board members all serve for a three-year term, and can be reelected. Current board members include Jackson, Kirkpatrick, Jones, Elliott, Jacks, Mayer, Field, Ron Driskel of Rocky Mount and Mary Hayden of Versailles.

The Friends meet most months at 4 p.m. on the Second Tuesday of the month in the library board room. Anyone who is interested in the Friends or the Library is invited to attend.



A group of lake area children prepare to leave for a day at the Missouri State Fair. They were sponsored by Optimists of Camdenton and also supplied with water and snacks by Farris Fruit & Vegetable Market, Gerbes, WalMart and Sav A Lot.

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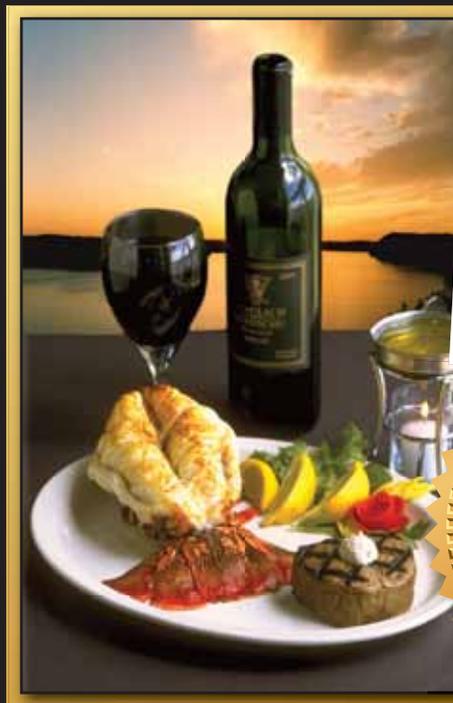
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# Lake begins offering best of the fests

by Nancy Hogland

Fall is fast approaching and with it comes a plethora of festivities.

Osage Beach is kicking off the season with its 10<sup>th</sup> Annual Fall Festival. And according to one of its organizers, it's going to be a doozy!

"We'll have lots of free activities for the kids – a petting zoo, inflatables and the fire department will be there with trucks for the kids to see. We're also going to have a contest to judge the cutest and most handsome dogs; best dressed dog and dog with the best trick. And we expect several entries for our Lake's Got Talent contest. Then of course, we have numerous craft and food booths selling everything from funnel cakes to barbecue as well as lots of displays," said Jeana Albertson.

She said this year the city also will have a booth that will be manned by city officials so residents can stop by, get

more information about city services or ask questions.

The festival, which will be held rain or shine from 10 a.m. to 5 p.m. on Saturday, Sept. 11 in the Osage Beach City Park, is open to everyone – not just Osage Beach residents. Parking will be available on park grounds but once that fills up, shuttles will be offered from several marked locations along Highway 54.

Albertson said contest rules, information and entry forms for are available online at [www.osagebeach.org](http://www.osagebeach.org) or at City Hall. Bow Wow contestants can register from 10 a.m. to 1 p.m. the day of the festival by visiting the city's booth.

Sept. 11 is also the day for the huge Indoor Garage Sale and Market Place sponsored by the Camden County Museum. The sale will be held 9 a.m. to 4 p.m. at the museum in Linn Creek.

That same weekend, lots of trucks, cars and motorcycles

will be on display at the West-lake Street Machine Fall Follies. The Laurie Fairgrounds will play host to the event which also will include vendors displaying a large selection parts for those "classics," a beer garden and lots of food vendors.

The local band, Complimentary Nuts, will be providing live entertainment Saturday on the main stage; a huge car cruise thru town will begin at 7p.m. and a firework display will wrap up the day's activities.

Admission is \$5 with all proceeds going to the West-lake Aquatic Center. For more information, contact Mike Faulconer on 573-374-9500 or email him at [mikelf@fnblakeozarks.com](mailto:mikelf@fnblakeozarks.com)

Motorcycle enthusiasts will want to keep Sept. 16 to 19 open for the Fourth Annual Lake of the Ozarks Bikefest. A variety of activities will be offered at various spots around

the Lake but from noon to 6 p.m. Saturday, Sept. 18, organizers will hold a "Meet and Greet" on Bagnell Dam Boulevard. The center lane will be closed to traffic but left open to display bikes. Music will be broadcast live from various spots along the Strip and depending upon need, a shuttle may be operating from the Bagnell Dam Riverpark. Bands may also be performing at locations along the Strip.

Be prepared to don the overalls and straw hat Sept. 17 thru 19 for the 41<sup>st</sup> Annual Hillbilly Fair! Headquartered on the Laurie Fairgrounds, the event will feature a parade, craft booths, vendor booths, games, carnival, demonstrations, dances on Friday and Saturday nights, a beer garden, tractor pull, and bingo. For more information, visit [www.lakewestchamber.com](http://www.lakewestchamber.com).

Saturday, Sept. 25, waddle on up to Eldon for the 25th

Annual Turkey Festival. The event, held to celebrate the turkey industry that employs many in the area, will offer a parade, live music, food, a car show, games such as frozen turkey bowling and much more. For more information, visit [www.eldonchamber.com](http://www.eldonchamber.com).

September ends and October begins with the 29<sup>th</sup> Annual Apple Festival, held in Versailles. The festival will kick off Sept. 23 with a live musical production presented in the Royal Theatre, an old movie theater located on the Versailles square. The event, which draws thousands, will also feature the traditional parade an apple-pie contest, fiddlers' contest, gospel singing, tractor show, marathon runs, car cruise, demolition derby, hundreds of booths of every kind and carnival rides. For more information, visit [www.versailleschamber.com](http://www.versailleschamber.com).

## TECHNOLOGY AND LIFESTYLE

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



### Kindle 3 builds on Amazon success

Jeff Bezos and company at Amazon have brought forth the newest salvo in the war of e-book readers. The Kindle 3 is smaller, lighter and faster than its predecessors, with 50 percent better contrast, 20 percent faster page turns and up to one month of battery life. What's more, the company has priced the unit at **\$189**, with free 3G. The Kindle online selection now includes more than 630,000 books including new releases and 109 of the 111 New York Times bestsellers. Its new sleek design, lighter than a paperback, holds 3,500 Books and the Kindle now has built-in Wi-Fi support. Kindle owners will now be able to connect to Wi-Fi hotspots at home or on the road, connecting to Wi-Fi access at AT&T Wi-Fi hotspots across the U.S. for shopping and downloading Kindle content. No AT&T registration, sign-in, or password required.

[www.amazon.com](http://www.amazon.com)



### Garmin Map 78

The GPS Map 78 from Garmin is a reduced size model 76 that's hand-held for convenience, with a rubber coating on the sides for a good grip in wet conditions on the boat. At **\$350** (S Model **\$450**) it's competitively priced and includes a 3-axis electronic compass that's accurate no matter the position it's held in. A bright 2.6 in. LCD screen means this is easy to read anywhere. The micro SD slot accommodates cards to expand the memory.



### Pioneer XW-NAV1 iPod Dock

For iPod owners who just can't get enough of the world's most popular music player here's a way to get the most from your iPod. The Pioneer XW-NAV1 features an iPod/iPhone dock as well as an FM tuner and a CD/DVD player. Connected to a TV, it makes a compact home entertainment system. Output your DVDs or iPod movies to your TV via the 1080p upscaling HDMI output, and listen through the built-in speakers. The USB port lets you connect the device of your choice for playback of music, movies and more. About **\$300**, available soon. [www.pioneer.eu](http://www.pioneer.eu)

# Your Finances

## Be Prepared for Return of Estate Tax



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

There's never really a bad time to do estate planning. But in the months ahead, you may have an extra incentive to look at your estate plans. Why? Because changes are coming to estate tax laws — so you'll want to be ready.

Change is nothing new in the world of estate taxes, which have been in a state of flux for years. As the law now stands, there is no federal estate tax in 2010. Then, in 2011, the estate tax is scheduled to return, with an exemption amount of \$1 million and a top rate of 55 percent. Yet, these figures are highly likely to change; ultimately, we may see a return to what existed in 2009: a \$3.5 million or \$5 million exemption and a top rate of 45 percent.

Of course, your susceptibility to the estate tax will depend on the size of your estate. But no matter what your level of assets, you'll want to have your estate plans in order. First of all, you almost certainly need a will. You'll also need to make sure you've named the proper beneficiaries in all your legal documents.

Now, let's return to the estate tax issue. Specifically, how can you help reduce any potential estate tax burden your heirs may face? Here are some ideas to consider:

\* Take Advantage of Your Exemptions. You and your spouse each receive an exemption from the federal estate tax. As mentioned above, this exemption could be anywhere from \$1 million to \$5 million, starting in 2011. To maximize these exemptions, you may want to create a credit shelter trust. In a nutshell, here's how it works: When you die, you fund a credit shelter trust with assets equal in value to your available exemption; if you have other assets, you can leave them to your spouse, free of estate taxes. Your surviving spouse can draw income from the trust's assets while he or she is alive. Upon his or her death, the trust disperses the assets to your children or other beneficiaries, taking advantage of your original estate tax exemption. Your spouse's estate will also disperse assets to beneficiaries, using his or her exemption to reduce or avoid estate taxes.

\* Use Life Insurance. If you owned a \$1 million dollar life insurance policy, and it was subject to an estate tax rate of 55 percent, your beneficiaries would receive a death benefit of just \$450,000. But if you established an irrevocable life insurance trust (ILIT) with a new insurance policy, the trust would own the policy and distribute the proceeds to the beneficiaries you've chosen. By using an ILIT, you'd keep the life insurance out of your taxable estate.

\* Give generously. You can give up to \$13,000 per year to as many individuals as you like without incurring gift taxes. And the more you give, the lower your taxable estate. You can also reduce your estate by making gifts to charitable organizations.

Keep in mind that estate planning can be complex. You will need to work with your legal and tax advisors before establishing any type of trust or other estate-planning mechanism. And with the looming return of the estate tax, there's no time like the present to get started.

Edward Jones, its associates and financial advisors are not estate planners and cannot provide tax or legal advice. Please consult your attorney or qualified tax advisor regarding your particular situation. For a free review of your annuities and insurance: contact Tony Reahr - Licenced Insurance Specialist, Accredited Asset Management Specialist and Financial Advisor at Edward Jones Investments in Lake Ozark, 573-964-5712.



The Vine announced their opening with a ribbon cutting from the Lake Area Chamber of Commerce. For more information visit them at 1375 Rt. KK in Osage Beach, or call 573.302.0066.

Pictured from left to right are: (1st row) Ruthie & Craig Sturdevant, Owners. (2nd row) Ben Sturdevant; Audra-Anne Bloznik; Barbara Bunch, KRMS; Casey Sturdevant; Nancy & Gary St. Ivany.

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# SCORE Scholarship awarded to Clinton White

The Lake of the Ozarks Chapter of SCORE has announced that Clinton A. White of Lebanon is the recipient of its annual SCORE Business Management Scholarship. US Bank provided the funding for the \$2,500 scholarship as SCORE's Marquis Business Partner.

White is currently pursuing a degree in business and public relations at Drury University in Springfield. He

has been on the Dean's List every semester, is a member of Alpha Sigma Lambda National Honors Society and is listed in Who's Who in American Colleges and Universities. He is employed by Detroit Tool and Engineering in Lebanon as a Controls Technician.

U.S. Bancorp (NYSE: USB), with \$283 billion in assets as of June 30, 2010, is the parent company of U.S. Bank,

the fifth largest commercial bank in the United States. The company operates 3,002 banking offices in 24 states and 5,309 ATMs and provides a comprehensive line of banking, brokerage, insurance, investment, mortgage, trust and payment services products to consumers, businesses and institutions. Visit U.S. Bancorp on the web at usbank.com.

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# Lake Regional Hosts Informational Forum on Heart Failure

Lake Regional Health System will host the informational forum "Living with Heart Failure" from 2 to 3 p.m. Thursday, Sept. 9, in the hospital's third floor conference rooms.

Topics will include an overview of heart failure, how to manage it through diet and exercise and what to expect if hospitalization occurs. The forum will be presented by Lake Regional Chronic Care Coordinator Marty Megenhardt, R.N., BSN, and Anita Marlay, R.D., L.D., and Kim Farris, R.N., with

Lake Regional Cardiac Rehab. The program is free, but registration is required. Visit lakeregional.com/events to register, or call 573-348-8222 for more information.

Lake Regional offers a variety of educational programming topics during the year, such as diabetes, heart disease and childhood obesity. Several health fairs and screenings also are held annually throughout the lake area. For information on upcoming events, visit lakeregional.com/events.



Ladies & Tramps Dog Camp was welcomed into the Lake West Chamber of Commerce with a ribbon cutting. Check out their website at [www.ladiesandtramps.com](http://www.ladiesandtramps.com) or stop by 1036 Stone Crest Cir., Osage Beach (behind Stone Crest Mall). Call 573-302-4333 for more information. Pictured back row: Judy Smith, Jerry McGuire, (Sales & Marketing), Bud Kidder, Lee, (Groomer), June Hackathorn, front row, Nancy, (Pack Leader) Nikki the German Shepherd, Zoe the Golden Retriever, Karen Kelly (Owner) Buddy the Pit Bull, Louie the Lab-Beagle, Shandra Franklin (Pack Leader).



The Lake Area Chamber of Commerce was excited to welcome new member Ozark Homestead Riding Stables with a ribbon cutting. For more information call 573.348.6670. Pictured along with Chamber Active Volunteer Ambassador from left to right are: (1st Row) Brent Paschall, State Park Intern; Tyler Schwartze, State Park Asst. Superintendent; Sherry & Jerry Hunter, Managers; Bill Arnold, State Park Superintendent; Josie Barlow, Asst. Superintendent; Alicyn Mc Nerney, Little Miss Lake of the Ozarks; Adam Enboden, Asst. Superintendent. (Second row) Ray Morris, Ryan Goodman, Layne Wing, Wranglers.

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# "Insurance Talk"

with J. L. Brenizer of Golden Rule Insurance

## Are you prepared for tough times?

Hopefully you have set down with a good agent at sometime and gone through you insurance policies. You probably have a homeowner's policy for your home and an auto policy for your car. You might even have a motorcycle, boat or RV policy. All of the policies we have mentioned so far are property policies. Your banker is probably making you have each of these. Then there are policies such as health and Life insurance that I hope you have for you and your family. Everyone talks about these coverage's but, what about one that isn't talked about enough. Some agents don't even ask you about it. What am I talking about? Disability insurance.

Disability insurance or DI is a policy that only a few people have and some don't even think about buying. Did you know that you are more likely to become disabled for a period of time before you reach 65 than you are to have a fire burn down you house? Think about what that could do to you and your families future. If you are the only income for the family or you are a second income it would still hurt your finances. Could you pay the mortgage or rent on your house? What about your car, plus all of the other expenses?

If you own a business how would your business survive if you or maybe even your key people were to become disabled? Could you pay yourself and hire someone to take your place? How would you feel if your partner becomes disabled and can't do there part of the business but still wants paid?

Some people think DI is expensive. It really is very affordable. Here are a few things to know.



J.L. Brenizer, CIC, LUTCF

You can only buy up to two thirds of your normal income. The good thing is that if you have paid the premium yourself the money you receive will be TAX FREE! The rates you pay are based on what job you normally do and your age. You also can chose how long to wait before you receive payments. If you can wait 90 days after you are disabled for your first payment the premium will be less than if you want a payment for the first day you are disabled. This is one way to lower your cost for the coverage. Some policies can be combined with long-term care as an added feature. Sometimes you need long term care when you are disabled so they work well together.

I know a lot of people are going through some hard times right now because of the economy. That will turn around one of these days. Hopefully soon. Just think how tough it would be if you were disabled and didn't have insurance. That could be a lot worse but, you can be prepared for that tough time now. Talk to your agent about DI or find an agent that will.

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



On July 6, 2010, a reception was held at Willmore Lodge to recognize the newly-elected officers of the Lake Ozark Rotary Club. Front Row, shown from left to right: Greg Gagnon, Treasurer; Celeste Barela, Secretary; Nancy Viselli, President; Brett Koons, President Elect; Jessica Clark, Vice President; Back Row, Frank Shock, Past President.

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**Jason Hulett, President**

ranty expires. Unless you have an extended warranty, you could be wide open to potential problems. Protect yourself from Murphy's Law, buy from a reputable dealer.

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# Lake Ozark united on road project, divided on employment issue

by Nancy Hogland

Although the Route 242 project is moving forward at record pace, negotiations between Lake Ozark City Administrator Dave Van Dee and aldermen have been traveling more at a snail's pace.

According to several disgruntled aldermen, Van Dee's employment agreement, which expired Aug. 17, is perpetual and automatic and thus unacceptable. The contract states:

"In the event employee is terminated by the council before expiration of the aforesaid term of employment, or any renewed or extended term of employment, and during such time that employee is willing and able to perform his duties under this agreement, or in the event this employment agreement is not renewed or extended for another term following the completion of any term, whether such term be the original or any renewed or extended term, then, in either such event, employer agrees

to pay employee a lump sum cash payment equal to nine months aggregate salary; provided, however, that in the event employee is terminated because of his conviction of any illegal act involving personal gain to him, then in that event, employer shall have no obligation to pay the aggregate severance sum designated in this paragraph."

Van Dee's annual salary is \$69,000, placing his severance pay at \$51,750.

It also states if Van Dee is permanently disabled or otherwise unable to perform his duties because of any health reasons for a period of four successive weeks beyond any accrued sick leave, the city can terminate his employment but still must pay the severance. It also says that if the city reduces his pay without reducing every other city employees' pay at the same rate, or if any members of the council suggest, either formally or informally, that he resign, Van Dee may leave and still collect the severance

pay.

"So basically, Mr. Van Dee can show up for work, put his feet up on the desk and do nothing all day and we have no recourse. There is absolutely no incentive for him to do a good job, to try to get along with the board – he has a job for life, no matter what kind of job he does – and the only way we can get rid of him is to pay out. Honestly, we should never have signed it in the first place," admitted Alderman Jeff Van Donsel. "We were told we'd have to present an offer like that to get anyone decent. Well – that may be so but two wrongs don't make a right. We cannot continue this contract the way it is. It's not fair to us – it's not fair to the citizens."

However, Van Dee stated at a meeting that aldermen not only approved the verbiage once when he was hired in August 2009, they approved in again this past spring when it was discovered the contract was submitted as a resolution rather than an ordinance, as

is required by city statutes.

He also said aldermen had two choices – renew the contract as it was written or he would leave – severance pay in hand. After a recent meeting held to discuss the employment agreement, Van Dee said although the contract requires he be given 30 days written notice if the city decides not to renew, he would not file a lawsuit against the city in an attempt to get additional monies.

"I'll just take my severance pay and leave," he said.

There also have been issues on the correct procedure to renew or not renew the agreement. At their August 10 meeting, aldermen went into closed session to discuss the employment agreement. When they returned to open session, Van Donsel, Robert Davis, Susan Drummond and Don Langley voted not to renew the contract. Aldermen Larry Buschjost and Judy Neels voted to keep it. However, a few days after the vote was taken, City Attorney

Roger Gibbons informed the board because the vote was not included on the agenda, the move was illegal. A special meeting was scheduled Aug. 17 to revisit the matter. Aldermen again went into closed session and when they returned some two hours later, Mayor Johnnie Franzekos announced aldermen voted 5 to 0 to rescind the vote. Buschjost was not at the meeting.

"All we did was cancel out what we did in the earlier meeting," explained Davis. "Of course, I can't speak for the rest of the board, but I am not going to vote to continue with Mr. Van Dee's existing contract and I believe the majority of the board feels the same way I do."

The board also authorized Gibbons to meet with Van Dee in an attempt to draft a new employment agreement. In the meantime, Van Dee is continuing to work.

"I'll continue to show up until they tell me not to," he said on Friday.



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# WorkReadyMissouri enhancing state's workforce

by Nancy Hogland

Employers now have the opportunity to train potential employees cost-free through a new program designed to put unemployed Missourians back to work.

The WorkReadyMissouri program, launched in June, gives participating businesses access to pre-screened, qualified trainees and then provides funding to those businesses to pay employees wages, and Unemployment and Worker's Compensation in-

surance. The program is open to businesses of all sizes.

"It's a win-win situation for both employee and employer. In addition to receiving their unemployment insurance, the employee can receive training up to 24 hours per week for as long as 6 weeks, as well as a \$300 stipend. If nothing else, he or she gets work experience to add to a resume. The employer gets six weeks to see how someone works before making a decision on whether

he or she wants to hire that person," explained James Dickerson, chairman of the Central Region Workforce Investment Board. "The only 'catch' is that the program is only open to those people who are currently receiving unemployment insurance."

WorkReadyMissouri is a joint collaboration between the Department of Economic Development's Division of Workforce Development (DWD) and the Department of Labor and In-

dustrial Relations' Division of Employment Security (DES). The program is funded by two sources – the U.S. Department of Labor funds administered by DWD that cover the stipends paid to job-seekers, and DES' Special Employment Security fund, which pays worker's compensation premiums through an agreement with the Missouri Employers Mutual (MEM) Insurance Company.

Job seekers or businesses interested in the WorkReadyMis-

souri program can learn more or apply online by visiting <http://workready.mo.gov>. More information can be obtained by emailing [WorkReadyMo@ded.mo.gov](mailto:WorkReadyMo@ded.mo.gov), or calling 1-800-592-6020. Unemployed workers also can obtain more information by visiting [www.MissouriCareerSource.com](http://www.MissouriCareerSource.com) or by going to the Missouri Career Center in Camdenton, or the Work Connections offices in Eldon and Versailles.

## Missouri's elected law enforcers officially back border sheriffs

by Nancy Hogland

Missouri sheriffs went on record as unanimously supporting the sheriffs of Mexico-border states in their efforts to enforce immigration laws. The sheriffs approved a resolution in mid August at their 65th Annual Summer Conference.

The resolution reads: "Let it be hereby known that the sheriffs of Missouri, as expressed by their unanimous vote on Aug. 9, 2010 at the annual meeting of the Missouri Sheriffs' Association, fully support the Mexico-border-states sheriffs in their efforts to enforce immigration laws of their respective states and the United States of America.

"We realize the failure of the federal government to enforce immigration laws has forced states like Arizona to pass their own legislation to accomplish this

goal and we applaud those states for doing so.

"We also realize the increased activity at the border has increased the danger to law enforcement and the citizens they are sworn to protect. We applaud your efforts and are grateful for the job you do."

The resolution was the brainchild of Jasper County Sheriff Archie Dunn, who said the idea came up in discussion after a staff meeting.

"My chief deputy said 'You know – you guys should adopt some sort of resolution at your meeting next week to show your support for them. I thought it was a great idea so I called Mick (Covington, executive director of the MSA) and he was in favor of it as well," Dunn said. "I was hoping Mick would write it up but he thought I should do it."

Dunn said while he thought it might be difficult to come up with the wording, once he started writing, he found the words flowed easily. "I guess when you've got something that powerful to say, it doesn't take much!"

Johnson County Sheriff Charles Heiss, outgoing president for the sheriffs' association, said he was extremely pleased the resolution was passed on his watch.

"We've been involved in a lot of issues since I took office 20 months ago but nothing this association has done has me any prouder than your willingness to lead the charge and stand up for your brother sheriffs along the border," he said after the vote was taken.

The MSA, which sent the resolution to the National Sheriffs' Association for distribution to other states, was the first law

enforcement organization to officially express support for the stance taken by Arizona. The law, adopted earlier this year, requires police conducting traffic stops or investigations on crimes to question people about their immigration status if they feel there is reasonable suspicion they are in the county illegally. It also makes it a crime to be in the country and to look for employment if they are illegal immigrants. However, in July, a federal judge blocked most of the law from taking effect, stating the law usurps federal author-

ity over immigration policy. In the meantime, Arizona has appealed the decision.

In 2008 Missouri legislators adopted an immigration bill that requires law enforcement to verify the immigration status of all arrestees. The law also makes it illegal for businesses to knowingly hire illegal immigrants; requires the Missouri State Highway Patrol to obtain training on handling illegal immigration and bars cities from refusing to cooperate with federal immigration authorities.



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What is the latest in the foreclosure crisis nationally? Strategic defaults are on the rise. More and more foreclosures are being considered strategic, meaning the homeowners have the financial ability to pay their mortgage payments, but have decided whether on their own or advised by their financial advisor it would be best to just walk away from their property. Many homeowners are facing this decision because they may owe more on their home than it is currently worth. If you are thinking of this strategy, carefully consider the consequences in this decision. Fannie Mae recently announced that they would pursue all homeowners fully if they believe the homeowner's have the ability to pay the mortgage but decided to default anyway. If the state will allow a deficiency judgment, Fannie Mae plans to pursue homeowners who have strategically defaulted for all costs associated with getting the home back on the market. Including but not limited to repair costs, replacement costs of any large appliances that may be missing, court costs, attorney fees as well as the remaining mortgage balance if the foreclosure sales results in a shortage to cover the original mortgage balance. Will you ever get another mortgage in the future after a strategic default? Fannie Mae's current ruling is 7 years. When in reality you may never get a mortgage again if you have decided to strategically default with the deficiency judgment and other damage to your credit.

If you have thought about or even been advised to consider a "Strategic Default", please seek the advise of someone that can point out the

negative ramification of this decision. If you end up having to rent for the next 7 years, how much is that going to cost you? At \$900 per month, you will pay \$75,600 during that 7 year time frame. Monies that your landlord will be using to pay off their mortgage and gaining equity in their home. If you had stayed in your home and put that \$75,600 on your mortgage and gained that equity of your own home, where would you be financially. While the \$900 a month is relatively low especially in many areas of the country, consider in your current market place what the average rents are going to be and how much it will cost you over the long term. Your credit, your home, and your family will all be affected by the decision you make. Be sure you have all the facts and have explored all options in making the right financial decision concerning your mortgage. Make sure to base all your financial decision on your local housing and economic market, national trends do not always apply to your local area.

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

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# Lake Region Water and Sewer allowed rate increase

by Nancy Hogland

Just a couple weeks shy of the 11-month period allowed by law to make their decision, the Missouri Public Service Commission (PSC) voted 3 to 2 to grant a rate increase to the Lake Region Water and Sewer Company, which serves some 600 water and sewer customers on Shawnee Bend and 140 sewer customers on Horseshoe Bend.

Under the new rate schedule, which will take place in mid-September, for a Shawnee Bend residential customer using 6,000 gallons of water a month the water bill will increase from \$17.77 to \$20.46 per month. The flat rate sewer bill for that same customer will increase to \$36.19

a month from \$21.96. The flat rate sewer bill for a Horseshoe Bend residential customer will increase to \$29.30 per month from \$25.54.

According to Lake Region General Manager John Summers, the hikes were needed to cover the increased cost of providing water and sewer service to its customers. The rate increase approved by the Commission is the first for water and sewer customers in the Shawnee Bend service area since July 1997 and the first for sewer customers in the Horseshoe Bend service area since August 1998. Lake Region stated in its filing that since rates were last set, the company had constructed significant additional infra-

structure to serve existing and new customers including a 100,000 gallon per day wastewater treatment plant and a 200,000 gallon elevated water storage tank.

"No one likes to have their rates raised – and we don't like to raise them – but it's something we need to do to be able to continue upgrading and expanding our systems so we can provide safe and adequate service. We know we're going to have to expand the treatment plant on Shawnee Bend and that will be a big expense," he said, adding that even with the increase, rates still will be the same or, in some cases, lower than what some of the other providers are charging.

Under the Commission's decision, the rate increase will total approximately \$191,294. Summers said they were hoping for \$215,000.

"They basically sent engineers, accountants and management specialists to look at our books and make sure everything we were saying was correct," he said. "After several months of reviews, they decided they didn't think we needed quite what we were asking for so they gave us a little less. However, we're happy that it's finally over and we can move forward."

The Commission noted that the rate increase granted was no more than what is sufficient to keep Lake Region's utility plants in proper repair

for effective public service and to ensure Lake Region's investors have an opportunity to earn a reasonable return on the funds invested.

In the meantime, Lake Regional, which had been pumping sewage from Horseshoe Bend to Lake Ozark, installed a new line to a smaller treatment plant on the Bend. Construction of that line will also allow homeowners along Susan Road and portions of Carol Road to tap into the system. Summers said ideally, all property owners on Susan Road would form a group and apply for a low-interest loan from the state to fund the project.

## Tax collected but bill not paid

by Nancy Hogland

Two years after constructing a 1.5-mile-long hiking and biking trail, the Horseshoe Bend Special Road District is still waiting to be paid for the majority of the work.

The work was done as part of an agreement with the Horseshoe Bend Pedestrian Corridor Transportation Development District (TDD), established in June 2008 by Chase Resorts, Inc. According to the Annual Registration Report filed with the Missouri Secretary of State's office, Mark Brown is listed as president; Peter Brown is listed as vice-president and secretary and Peter and Susan Brown are listed as board members.

Road District Treasurer and Board Member Dave Dalton said according to the contract, the road district was to be paid \$250,000 to cover the cost of constructing the trail and maintaining it for 20 years. However, to date, the district has received just \$25,000.

The court order establishing the district allows bonds to be sold to cover the costs. Those bonds would be paid off by a 1-percent sales tax that would be tagged on to all retail sales and taxable services within the TDD, which encompasses the Cove Golf Course, the Lodge of Four Seasons and all its amenities including Spa Shiki and HK's. Collection of the tax began at formation of the district and continues for the next 35 years.

Ted Farnen, director of communications for the Missouri Department of Revenue, said al-

though state statute prevented him from disclosing how much money had been collected, he did say the tax had been collected and forwarded to the TDD board.

However, according to Dalton, to date, as of press time for this issue of the "Lake of the Ozarks Business Journal," the road district had received the one payment, which was made two weeks ago.

Road District Chairman John Jenkins said that's because almost immediately after approval of the district, because of the slump in the economy, the Browns' investment company was unable to sell the bonds.

"However, I talked to Peter a few days ago and he told me that instead of trying to sell the bonds off all at once, they might try to sell them off a few at a time so we could be getting payments a little quicker," he said.

A call was placed to James W. Grice, attorney with Spencer Fane Britt and Browne LLP who represented the Browns in the development of the TDD, but it was not returned.

When Derek Cooper, spokesperson for the Lodge, originally presented the idea to the Village of Four Seasons, who was asked to sign off on the agreement, he said the collected tax also would be used to demolish and rebuild several roads and a parking lot on Lodge property and to widen the main entrance to the Lodge. However, Dalton said no more work would be done until the trail

was paid in full and money was received in advance for any additional work.

In the meantime, the latest leg of the hiking and biking trail on Horseshoe Bend is set to be paved at any time.

Jenkins said they were waiting for the G&M Concrete and Asphalt Co. to work their way back to the Bend. The 7/10-mile long section picks up at Chessman Road, where the trail project began in 1999, and runs to the Y-intersection of Horseshoe Bend and Outer Road. This will bring the total miles of hiking and biking trails on Horseshoe Bend to nearly 13.

"We wanted to get people off that section of the road and on to a trail because with the curves, it's dangerous for them to be walking or riding bikes there," Dalton said. He explained that because the section was outside Village of Four Seasons, the Village, which has funded the rest of trails except for the one built under the TDD, couldn't pay for the work. "We decided since we had the money in our budget, we'd go ahead and fund it."

The trail, which cost the district approximately \$69,000, was originally set to be paved in early spring. However, Jenkins said uncooperative weather put the project behind schedule.

"Then our asphalt company got so covered up with work, they couldn't get to us any sooner," he said.

## City works to build

*continued from page 3*  
excited about what the roadway would do for the city. I don't think I heard a negative remark made."

He also said he and Jeff Segin, director of Client Relations for McClure Engineering Company, had been continuing discussions with developers interested in building on the 460 acres owned by the Stanton Trust that will be opened up by the road. One of those projects is a large-scale multi-family development with 200 one, two and three bedrooms units, pool and clubhouse.

"Unfortunately, right now ev-

eryone is concerned about the economy – they've been taking this 'let's wait and see what happens' attitude. Hopefully things will turn around soon, banks will start lending money again and we'll have some good news for the city," he said.

Mayor Johnnie Franzekos echoed his sentiments.

"This is the best thing that could ever have happened to this city. We're on the verge of something big – probably bigger than any of us can even imagine. I hope we can work together to make it happen because this is going to be good for everyone," he said.

## Water quality study

*continued from page 1*  
and costly it will be to sewer other areas around the Lake. We have also set the standards for quality in utility delivery. The Lake Ozark/Osage Beach Joint Sewer Plant is the largest in the lake area. Its 26-year record of no spills or breaches also sets the standards for other proposed facilities," she said. "Two days of testimony showed Lake of the Ozarks is clean. In fact, most of the charts showed Lake of the Ozarks in the middle of the studies. E coli was almost a non issue except for the state's public beaches."

Koster said his office would be taking comments from the public until Sept. 18. Comments can be submitted by email to attorney.general@ago.mo.gov or by mail to Kathy Abner, Missouri Attorney General's Office, P.O. Box 899, Jefferson City, MO 65102.

Although the majority of the information presented at the symposium was positive, an online review of several stories reported by media outside the Lake of the Ozarks area described the event as a way to address the "sewage problem" at the Lake.

# Osage Beach looks at laws legislating billboards

by Nancy Hogland

Osage Beach aldermen soon will be considering changes to their sign ordinance to accommodate off-premise billboards along the new U.S. 54 Expressway.

A public hearing was scheduled for Sept. 2 to discuss the proposed changes which, among other things, allows closer placement and larger signs. Previously, signs were limited to a maximum 700 square feet with a maximum sign face height of 15 feet and width of 50 feet and could not be erected within 2,000 feet of any other existing off-premise sign, including signs outside city limits, in any direction. Under the proposed ordinance, billboards can be 800 square feet with a maximum sign face height of 30 feet and a width of 72 feet and can be placed as close as 1,400 feet

from any other off-premise sign.

"We wanted to be as flexible as possible because the number of signs will be restricted by the area available and we wanted to give as many businesses as possible the opportunity to advertise," explained City Planner Cary Patterson. "We also decided not to be any more restrictive with our laws than MoDOT (Missouri Department of Transportation)."

However, the city is looking at restricting the maximum height of the signs to 60 or 80 feet, according to the board's pleasure, Patterson said.

"Currently, signs can be no higher than 40 feet measured from the leading edge of the road from the nearest location. Although we wanted to go higher, we knew we had to put some restriction on it because otherwise we'd have someone

putting up a 300-foot-tall billboard," he laughed. "We want the signs to be visible on the Expressway but not from the existing Highway 54. Otherwise, we'd have several 'dual-impact' signs and we don't want that."

The billboards will be restricted to areas zoned C-1, C-2, I-1 and I-2.

Patterson also said that although the city will be adopting the revised ordinance in the next few weeks, billboard companies will still have to first get a construction permit from MoDOT, who won't allow construction to begin until 30 days prior to the opening of the roadway.

Although digital billboards, which change images every 4 to 10 seconds, will be allowed under the ordinance, more than a dozen cities around the nation have banned the signs,

claiming there are distracting drivers.

According to a story that appeared earlier this year in "USA Today," two states are studying moratoriums on the signs. St. Louis city councilmen just approved a one-year moratorium on new electronic signs in their city until more research can be done of the safety of the sign.

A 2007 study by the Virginia Tech Transportation Institute, financed by the billboard industry, found that they aren't distracting. However, studies completed last year for the American Association of State Highway and Transportation Officials concluded that the signs, dubbed by one as "television on a stick," "attract drivers' eyes away from the road for extended, demonstrably unsafe periods of time." A study by the Federal Highway Administration, which is using

eye trackers inside volunteers' vehicles to determine whether drivers look at the billboards and, if they do, how long their eyes are directed away from the road, was conducted over the summer. Results are to be provided by the end of the year.

Patterson also said once the city takes possession of the existing Hwy. 54, aldermen would look at directional signs at intersections pointing the way to establishments located off main roadways. The city-owned signs would be similar to those used on Horseshoe Bend Parkway.

"Quite truthfully, there aren't as many businesses on Nichols and Passover as there used to be so I don't know if the need even exists anymore," Patterson said. "The board will need to decide if it's a wise expenditure of taxpayer money."

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# As the Lake Churns

## Five Keys To Successful Negotiations



Real Estate and Lake News with C. Michael Elliott

Whether you're a buyer or a seller you want to succeed in the realty marketplace. That's natural and reasonable, but what are the steps you need to triumph?

Negotiations are a complex matter and all transactions are unique. Both sides -- buyer and seller -- want to feel that the outcome favors them, or at least represents a fair balance of interests. In the usual case there is a bit of bluff, some give-and-take, and neither party gets everything they want.

So how do you develop a strong bargaining position, one which will help you get the most from a transaction? Experience shows there are five basic keys which will determine who wins at the negotiating table.

1. What Does The Market Say? At various times we're in a "buyer's" market, a "seller's" market, or a market where supply and demand are roughly equal. If possible, you want to be in the market at a time when it favors your position as a buyer or seller.

2. Who Has Leverage? If you're on the front page of the local paper because your business went bust -- and the buyer knows it -- you have less clout in the bargaining process. Alternatively, if you're among six buyers clamoring for that one special property, forget about dictating an agreement -- the owner can sit back and pick the offer which represents the highest price and best terms.

3. What Are The Details? A lot of attention in real estate is paid to transaction prices. This surely makes sense, but the key to a good deal may be more complex. Consider two identical properties that each sell on the same day for \$275,000. The houses are the same, the sale prices are the same, but are the deals the same? Maybe not. For instance, one owner may have agreed to paint the property, replace the roof, purchase a new kitchen refrigerator, and pay the first \$5,000 of the buyer's closing costs. The second owner made no concessions. In this example, the first house was actually sold at discount -- the \$275,000 purchase price less the value of the roof repairs, closing credit, and other items.

4. What About Financing? Real estate transactions involve a trade -- houses for money. We know the house is there, but what about financing? There are several factors that impact the money issue:

Has the buyer been pre-qualified or pre-approved by a lender? Meeting with a lender before looking at homes does not usually guarantee that financing is absolutely, unquestionably available -- a loan application can be declined because of appraisal problems, title issues, survey findings, and other reasons. However, buyers who are "pre-qualified" or "pre-approved" at least have some idea of their ability to finance a home and know that they are likely to qualify for certain loan programs. The result is that pre-qualified buyers represent less risk to owners than a purchaser who has never met with a lender. If the seller accepts an offer from a buyer with unknown financial strength, it's possible that the transaction could fail because the buyer can't get a loan. Meanwhile, the owner may have lost the opportunity to sell to a qualified buyer.

and that's not good for anyone.

5. Who Has Expertise? Imagine you're in a fight. The other guy has black belts in 12 martial arts -- and you don't. Who's going to win?

Brokers have long represented sellers, and now buyer brokerage is entirely common. In a transaction where one side has representation and the other does not, who has the advantage at the bargaining table?

If you would like a detailed sales report on your specific property type or neighborhood, or would like to ask a lake real estate question, contact C. Michael Elliott & Associates at 866.Your.Lake or [cme@yourlake.com](mailto:cme@yourlake.com) View thousands of lake area listings at [www.YourLake.com](http://www.YourLake.com). You can also log your opinions on Michael's real estate blog, [www.AsTheLakeChurns.com](http://www.AsTheLakeChurns.com)

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



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# GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

## GORE'S BOAT YARD & PORT ARROWHEAD MARINA

Times have certainly changed in the cove at Port Arrowhead Marina. Before the Lake, the location was simply a tributary of Pogue Hollow. The Lake basin filled and the cove was born in 1931. It did not lie unoccupied for very long because in 1932 Arrowhead Beach Club was formed just to the west and became a popular residential area. The following summer, Mr. and Mrs. W. W. Gore and their son G. W. "Jud" and his wife Florence arrived and established Gore's Boat Yard in the cove.

The postcard photo (photographer unknown) that accompanies this article is

postmarked Dec. 1933. It shows the first building to occupy the cove. The two story building had a four-room apartment on the second floor. The person who mailed the postcard to Coldwater, Michigan, was named Winifred and was living in the apartment. The following message appears on the card: "How do you like our new building? We live upstairs . . . George and his wife are here with us. Warren and George have a boat yard together. Like everywhere else business hasn't been as good as it might be, but we have hope for next year. This is a beautiful lake and no mistake."



Jud's son, Pete, was born soon after the boat yard was established and grew up in the cove and boat yard working for his father and grandfather.

In 1946 the boat yard was sold to Jack and Pee Wee Rutledge who operated the business as Gore's Boat Yard until 1960 when they changed the name to Port Arrowhead Boat Yard, which later became Port Arrowhead Marina. For a striking contrast, compare the looks of the cove in the photo to the way it looks today.

W.W. Gore and his son went on to establish other businesses in the Lake area and Pete took a position with Link's Landing, which was a prominent Marina at the east end of the Grand Glaize Bridge until the bridge was replaced with a new construction in 1996 after the highway department acquired the Link's Landing property. ■

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

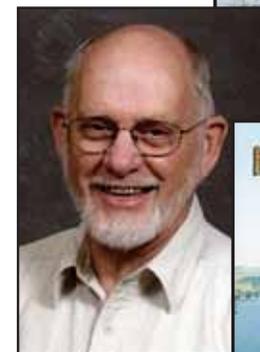
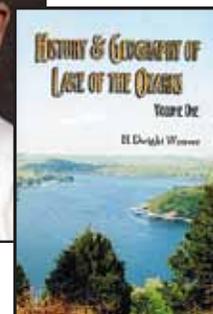
*Weaver is the author of four books on the history of the Lake of the Ozarks.*

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

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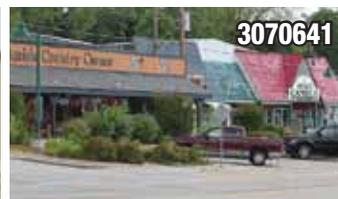
3071066

**Significant Traffic** drives by this almost new 3600 sqft building in the City of Eldon, MO. This has been the location for movie rental business for the past six years. Seller will consider lease to purchase option. **MLS 3071066 \$420,000**



3064837

**Business with 14 units of mini storage** await a new owner. This metal building sits on 3 acres and seller is moving out of the area. Lets make a deal! **MLS 3064837 \$74,500**



3070641

**Shopping Center** - Great investment opportunity with over 12,000 sqft in buildings, well over an acre of land and 5+ tenants(business owners). One of the businesses can be purchased for just a few dollars more. Located on Business 54 (Bagnell Dam Strip) **MLS 3070641 \$800,000**



3071705

**Run the numbers!** If you only need 1600 sqft for your business, purchase this building and let the other 5 tenants almost pay your mortgage while you are growing your own business. This 6400 sqft building is located in a high traffic area along Hwy W close to Hwy 54. **MLS 3071705 \$389,800**

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# Olympus E-PL1 makes high resolution video walkthroughs, photos a breeze

by Darrel Willman

If you're like me, you miss the things you could do using the right combination of lens and filter on a good 35mm camera. If not, you eagerly embrace the point-and-shoot simplicity of the new

high megapixel cameras designed to make taking good pictures easy. Or, you could simply take a camera for what it is, a tool to get images for your personal or business use.

In any of these scenarios,

your choices of cameras would be wide, and the prices accordingly so. If you are a shopper in the sub-\$100 range off the shelves of the local Bargain Mart, the Olympus E-PL1 is not for you. If you are, however, someone who wants and needs a good camera, and a video camera as well, this may be the sweet spot you've been looking for.

Reminiscent of a Leica, Kodak or any number of horizontal cameras marketed over the past five decades, the Olympus E-PL1 is a medium-sized, light-weight digital camera with interchangeable lenses, and happily, a satisfying click that almost makes you believe you are using a fixed lens 35mm from the fifties. The standard turn-it-on-and-go controls are very, very good and the default settings for the 12+ megapixel images are super, the lens sharp and the pictures easy to take.

You'll also find a dedicated button on the back for video, which shoots in widescreen HD, good enough to make the commercials we've seen where the camera takes all of the footage for the spot. It takes bright, fixed-focus high resolution videos perfect for production in JPEG format.

If you are looking for all of the specs for the camera, they are available online, but here are a few highlights. 4/3" CMOS sensor, 13 million pixels total, uses TruePic V processor, images resolutions from 4032x3024 to 640x480, 1280x720 HD movie format @30 fps, 7 minute maximum on clips, 14 minutes on VGA, saves to RAW, RAW+JPEG, JPEG (EXIF 2) and AVI (video) formats. A wide range of lenses are available, a pop-up flash, auto and manual focus modes, shutter and aperture priority settings, a wide variety of scene and art filter pre-

sets, AE bracketing 3 stops, exposure compensation up to 3 EV, shutter speeds up to 1/2000th, hot shoe for external flash and tons more.

The bottom line is if you are a serious amateur, a lover of photography or a business person who needs to shoot good photos and videos from a single source, this is the camera you should consider. At \$600 it is less than the combination of video/photo cameras, and less than DSLRs (digital single lens reflex) that will afford you this kind of quality. The interchangeable lenses give you the creativity you want, the point-and-shoot simplicity makes it perfect for everyone.

And, you can get it locally at discount outlets for the same price. Pick this one up at the store and give it a good look, you'll likely agree.



No matter how much a camera sells for, it's the image quality that matters. This image is shown at native resolution with no retouching.



The Olympus E-PL1 takes pictures we liked so much, we wished it could take its own picture. At \$600, it's the sweet spot for mid-range digital cameras with great features. The image quality rivals higher-end cameras.

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# Genealogy

by Darrel Willman

A trip down memory lane is as easy as breaking out the home movies and popping some corn. Or is it?

What if the memories you want are a bit older? Say, 200 years ago, around 1800. Sixty-five years before the Civil War, just a quarter-century after the founding of our nation.

For many of the immigrants travelling to America searching for a better life and better prospects, it was a new beginning. They would be uprooting their families in Europe (and elsewhere) and boarding a ship for a new life in the United States.

By 1810 there were nearly 25,000 immigrants, up from 8,300 a decade earlier. The 1820's marked the first real increases in immigration to the US, and for the first time the government kept records of ship's passenger lists on file. The twenties (1821-1830) saw 140,000 immigrants total. In the thirties (1831-1840) this number shot up to nearly 600,000. In the eighteen-forties the Irish potato famine (1845-1849) pushed immigration totals (1841-1850) to 1.7 million.

With freedom, relatives, jobs and the lure of prosperity driving them, huge numbers



of laborers and workers from England, Ireland, France, Germany and others poured into the U.S., making America the world's "melting pot".

But for us, mostly children of these settlers, the human flood from the 1800's poses some challenges for those interested in their genealogy-- their family tree. Wars, fires, poor record-

keeping, language barriers, distances-- and time-- all keep us from finding out the facts about who we are and where we came from.

So how do we go about seeing what information there is available-- especially online-- and where do we look for it? Thus begins our quest into the past.

In the past, with central government far less concerned with statistics than today, fact about births, deaths and marriages were commonly kept by clergy in the churches the people attended. Local authorities often kept tax roles, but these were a fluid thing, and surviving the test of time was a rare occurrence. Western Europe and the British Isles where centralized government was more established, were the likely places for such records prior to 1800.

Thanks to the spread of Christianity, many families throughout the middle ages had bibles, and these volumes, passed down from one generation to the next (books were expensive), were also a likely place to record information like this.

So, the best place to begin your adventure is at home, with your oldest living relatives on either side of the family. After all, your family tree has two halves: maternal and paternal. Talking with them can gain you insight into whether or not your family kept record in the form of bibles, photos, diaries, land deeds and the like. Documents like these are often preserved due to their importance.

Often, family members can remember or have recorded the generations immediately preceding them-- they can remember their grandparents and their aunts and uncles, and may have insight into who else you can contact. The first couple generations back are usually accomplished without much trouble.

Trips to cemeteries and churches your family members attended are the next step, locating and recording headstones and church record entries. Often these will go back

for centuries. Not all churches are anxious to share fragile books, so some hurdles may have to be overcome. Some churches have

first stop on your quest. With more than 280,000 links to various family history sources, hundreds of awards and nods from users and media, and

the generations." It's a good jumping off point with valuable information you might not find elsewhere.

[www.rootsweb.ancestry.com](http://www.rootsweb.ancestry.com) is the public free forum and knowledgebase for the online pay-service Ancestry.com. At Rootsweb, you are limited to the information shared by the visitors of the site, but the records are useful, and the messages in the forums can be used to ask for help from others effectively.

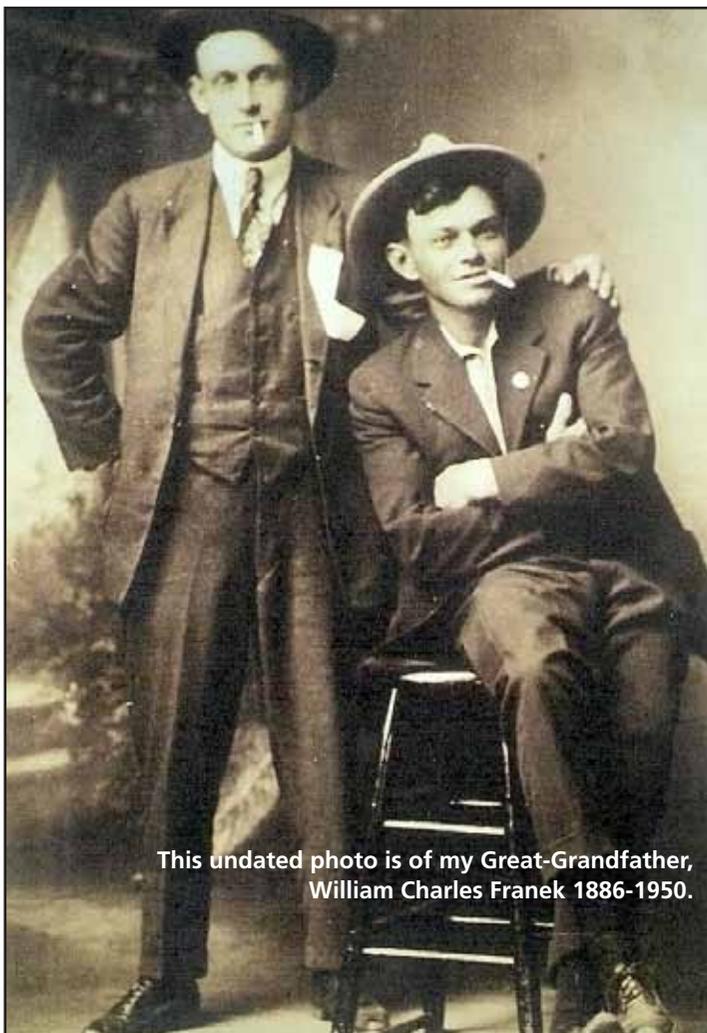
[www.genealogy.com](http://www.genealogy.com) is another membership site with valuable resources, community boards and the Ancestry software title to help with your family tree. You'll also find helpful information to make your personal search easier. Owned and maintained by Ancestry.com.

[www.archives.gov/genealogy/](http://www.archives.gov/genealogy/) is part of the National Archives, and has searchable content you can then locate to aid in your research. Unlike Ancestry.com, however, you will not be able to directly view many of the records available.

Finally, I'll mention Ancestry.com again, because for those who want real answers, this is the place to be. It's not free (membership from \$19.99 per month) and it's not perfect, but they have a lot of documents to see, and a large number of users to interact with. Anyone who is determined to find past generations will be well-served by a membership for a month or two. Ancestry.com is also the publisher of the award-winning Family Tree Maker 2011 software to help you build, maintain and share your tree.

As with all endeavors, the more time and passion you put into genealogy, the more rewards you will reap. My own quest for the answers of "where did I come from" became very intensive the further back I looked and the more hints of information I uncovered. But, it was a rewarding experience to trace family lines back hundreds of years and imagine the types of lives these people endured in less than modern times. Good luck on your journey back.

## Researching your family tree in the technology age



This undated photo is of my Great-Grandfather, William Charles Franek 1886-1950.

taken the effort to transcribe these old volumes, but those will be few.

For many, online resources may then hold the answer to previous generations. The nice thing about family trees, is that the further you go back, the more people are affected. That is, as you go back generations, there are more chances that someone else is researching the family as well. They may have access to bibles and records you do not. Connecting with them online is easy, but hit-and-miss. Some will get a lucky break here, others not. You will also find that one person will have the key to an individual they are lightly related to, but no further information regarding your lineage.

Where to start online? Cyndi the faceless and tireless host of [www.cyndislist.com](http://www.cyndislist.com) has the

15,000 or more unique visitors each day, this is a great place to poke around for free.

The US GenWeb Project is a good second place to go, with research on every state with searchable indexes. The project is all volunteer, so if you gather information along the way, this is a good place to share it.

[www.familysearch.org](http://www.familysearch.org) is the genealogy site connected with The Church of Jesus Christ of Latter Day Saints. They state: "Our commitment to helping people connect with their ancestors is rooted in our beliefs. We believe that families are meant to be central to our lives and that family relationships are intended to continue beyond this life. We therefore believe that all family members—those living, those past, and those future—share an enduring bond that reaches across

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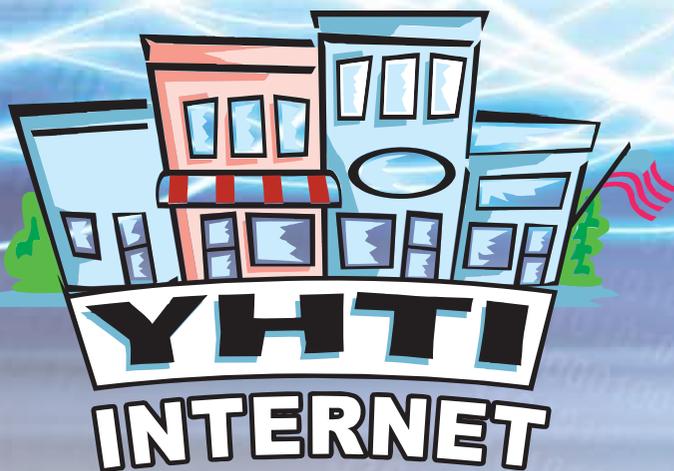


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The Lake Area Chamber of Commerce was on hand to help with announcing the opening of Dick's Liquor in Osage Beach. Conveniently located in the heart of Osage Beach, Dick's Liquor is fully stocked with most major brands of beer, wine and liquor as well as T-Shirts and novelty items. Stop by and visit the store next to Suntastic Sunrooms or call 573.302.0010 for more information. Pictured along with Chamber Active Volunteer Ambassador from left to right are: (1st Row) John Caran, Lake Area Chamber Board Member; Dick and Janet Fanning, Owners; Vince DeVos, Assistant Mngr.; (2nd Row) Vicky Stamper, Sales; Jack Cox, General District Mngr.; Kelly Glenn, Mngr.

The Lake Area Chamber of Commerce was on hand to help celebrate with Premier Dental & Oral Health Group during their Customer Appreciation Block Party. Call 573.365.0220. Pictured are: (1st Row) Kevin Rucker and John Caran, Lake Area Chamber Board Members; Brittany Lowary, Nikki Jo Peed, Haley Schildknecht, R.D.H.; Cindy Massie; Dr. Ronald Massie, DDS; Stacey Patzwald. (2nd Row) Kathy Herx, Trish Creach, Tony Reahr, Debbie Atwell; Jessica Caran, Colleen Pierce, John Porth, Suzanne Cheatham, R.D.H.; Geri Isom, Jim Mead, Cherrie Lehr.



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## Annual Hospital Ball Features Chicago Theme



The Windy City will come to life at the 34th Annual Lake Regional Hospital Ball, scheduled Saturday, Oct. 2, at the Country Club Hotel & Spa in Lake Ozark. Decorations and dinner will be based on this year's theme, "In Windy Chicago Style."

The evening will begin at 6 p.m. with cocktails and music by the Fred Wackenhut Trio. Dinner and dancing will follow with entertainment by Lenny Klinger and Galaxy. A drawing also will be held for a Chicago getaway package.

"The hospital ball has a long history of being one of the premier social events of the year," said Kitty McCarthy, Auxiliary ball chair and director of Volunteer Services at Lake Regional Health System. "This year will be no exception."

Lake Regional Radiologist

Michael Vierra, M.D., and his wife, Rebecca, are co-chairs of this year's ball.

Proceeds from the ball will help fulfill the Auxiliary's \$300,000 pledge to help renovate a Cardiac Cath Lab suite at Lake Regional Hospital in Osage Beach.

Sponsorship packages are available ranging from \$500 to \$10,000. All sponsors will receive preferred seating. Tables will seat 10.

For more information, contact Kitty McCarthy at 573-348-8264. To learn more about the Lake Regional Hospital Auxiliary, visit [lakeregional.com/volunteers](http://lakeregional.com/volunteers).

**Ball co-chairs Lake Regional Radiologist Michael Vierra, M.D., and his wife, Rebecca, and Kitty McCarthy (left), Auxiliary ball chair.**

## Joe Roeger thanks supporters



With deepest gratitude I wish to thank the many supporters who worked tirelessly in the RoegerforRep campaign for the 155th House District. If not for your endless toil in the heat of summer, we would not have come within a whisker of winning.

We have a wonderful community—one in which we can

be proud to live and serve. Our work on behalf of the community and the conservative movement will continue. Whatever our station in life at this time, we will carry on our fight for conservative principles and constitutional precepts.

Now let us focus our efforts on behalf of conservative candidates at the state and federal level. We will work with the same vigor for those truly conservative candidates, to resist the growth of government spending and reverse the path towards economic collapse upon which we have embarked.

Thank you, one and all, who believed in me and the conservative cause. The battle continues. From the bottom of my heart, Terri and I thank you.

Joe Roeger

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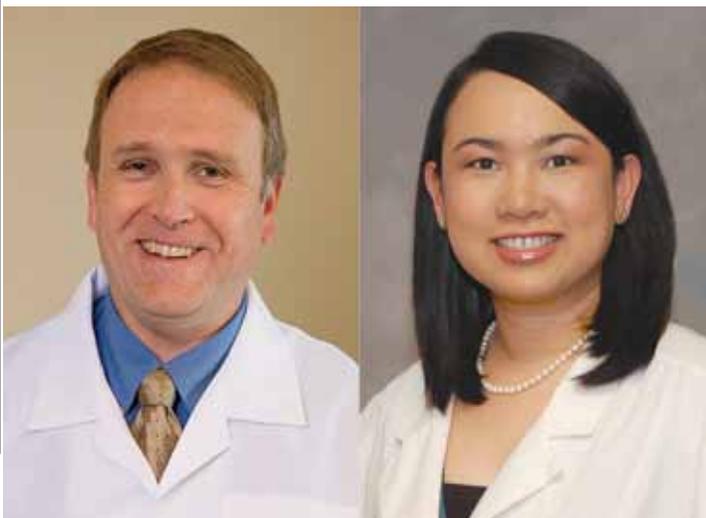
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# Lake Regional Health System welcomes new physicians



**Philip Kurle, M.D.**

**Heidi Calipjo, M.D.**

## Lake Regional Welcomes Neurologist Philip Kurle, M.D.

Lake Regional Health System is pleased to welcome Philip Kurle, M.D., to its medical staff. He will begin treating patients Monday, Aug. 16, at Lake Regional and Neurology, located in suites 1 and 2 of Lake Regional Imaging Center at 1075 Nichols Road.

"We are pleased to welcome Dr. Kurle to Lake Regional Neurology," said Peter Rao, executive director of Lake Regional Medical Group. "His experience, training and skills will be an asset to the community."

Dr. Kurle received a medical degree from the University of Illinois College of Medicine in Chicago and completed a residency and fellowship at the University of Wisconsin Hospital in Madison. He is board certified in neu-

rology. Dr. Kurle treats patients who have experienced strokes or other complications of cerebrovascular disease, as well as individuals with migraines, multiple sclerosis, dementia and Parkinson's disease. Dr. Kurle's clinical interests also include epilepsy.

"I am looking forward to practicing neurology in a new setting and working in an exceptional health system," he said. "Neurological conditions are common and often disabling. I intend to provide state-of-the-art, patient-centered, neurological care to the region. I appreciate the opportunity, along with my family, to become a part of this strong and growing community."

To schedule an appointment with Dr. Kurle, call Lake Regional Neurology at 573-302-0550.

## Lake Regional Welcomes Family Practitioner Heidi Calipjo, M.D.

Lake Regional Health System is pleased to welcome Family Practitioner Heidi Calipjo, M.D., to Lake Regional Clinic - Osage Beach, 1057 Medical Park Drive. She began treating patients Tuesday, Aug. 17.

Dr. Calipjo received her medical degree from the University of the East Ramon Magsaysay Memorial Medical Center in the Philippines and completed a family practice residency at Quincy Family Practice Center in Quincy, Ill. She is a member of the Educational Commission for Foreign Medical Graduates.

"Family medicine allows me to treat a variety of ages and illnesses," Dr. Calipjo said. "I'm looking forward to building long-term relationships with my patients."

Dr. Calipjo treats patients of all ages, including performing well visits and sports physicals for children, as well as managing diabetes, cholesterol and high blood pressure for adults. She also has a special interest in women's health. To schedule an appointment with Dr. Calipjo, call Lake Regional Clinic - Osage Beach at 573-348-0005.

The medical staff at Lake Regional Health System includes more than 90 physicians who provide primary and specialty care for area residents and visitors. For a complete list of clinics and services, visit lakeregional.com.

# ProStar Auctions hosts Hope House charity event



More than 100 people attended the Sunset Cruise event hosted by ProStar Auctions Friday evening August 6, 2010. The special fund raising en-

tertainment event kicked off with a two hour Sunset Cruise on the Celebration boat sailing out of the Lodge of Four Seasons. Heavy hors d'oeuvres,

wine and beer were served. Then attendees enjoyed desserts and wines in the beautiful Japanese Gardens at Lodge of Four Seasons.

Robert Shively, managing principal of ProStar Auctions reported that nearly \$25,000 was raised for the Hope House during the event.

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

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

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# Armchair Pilot

by Nancy Hogland

Earlier this year, the people who run the Branson Airport started up a public charter service, Branson AirExpress. Although the goal was to bring more leisure travelers – and their money – to the Branson area, the flip side is, the service also allows local residents to fly to various spots around the Midwest and along the Gulf for a lower price. The company contracted with ExpressJet of Houston to provide 50-seat Embraer jets that come with crews, maintenance and insurance. The airline currently offers flights to Nashville, Gulfport, Biloxi, Shreveport, Des Moines, Austin and Houston.

**American Airlines** recently announced it will charge from \$19 to \$39 extra to sit in the first two or three rows of coach class. According to a release from American, the fee and number of rows to be included in the “Express Seats” option will vary according to the length of the flight as well as the size of the plane. Customers who opt to

pay the additional cost will also be allowed to board before other passengers, allowing them to store carry-on bags in overhead storage bins.

**Instead of adding** additional flights, Southwest Airlines is considering the purchase of several Boeing 737-800 aircraft, which, according to a company spokesperson, are larger and can carry nearly 30 percent more passengers than planes currently used. The new aircraft, which carry 175 passengers, would be used on Southwest’s most popular flights, if the company decides to go ahead with the purchase. The planes must be ordered by Dec. 1 to be available for 2012, the spokesperson said.

**Ever wonder the food value** of the “mile-high” meals you’re consuming? How about the chances of the food being contaminated? The Daily Beast recently asked nutritionists and food safety experts to rank the most commonly served airline food. You can find that report by visiting <http://www.thedailybeast.com/galleries/1892/1/?redirectURL=http://www.thedailybeast.com/blogs-and-stories/2010-08-02/worst-airline-meals-what-you-should-and-shouldnt-eat-while-flying/>.

**Air travelers over Scotland** and Britain could find themselves saying, “It’s a bird, it’s a plane – no, it really is a bird!” A Ruppell’s Vulture, which has a 10-foot wing span and is capable of flying at altitudes of more than 30,000 feet - air space commonly used by commercial aircraft - escaped last week from the World of Wings center in North Lanarkshire, Scotland. A collision at 37,000 feet between one of the vultures and a commercial airline was reported in 1974.

**The State Department** recently issued a travel alert for several regions of Bolivia. The alert, set to expire in November, was issued after civic groups and other factions in the regions of Potosi, Oruro and Uyuni staged protests against the Bolivian government over a border dispute and accusations that the government has failed to follow through on development

projects in their regions. Last month, thousands of people, including several hundred tourists, were trapped for as long as 16 days after protesters erected roadblocks along major intra-city routes, obstructing travel to and from these regions. The protesters are also using dynamite and hunger strikes to call attention to their requests and have threatened to extend the blockades and demonstrations

to the city of La Paz, if their demands are not met.

**For more information** visit <http://travel.state.gov> or the embassy web page at <http://bolivia.usembassy.gov>. Current information on travel and security in Bolivia also may be obtained from the State Department by calling 1-888-407-4747 between 8 a.m. and 8 p.m. Eastern Time, Monday through Friday (except U.S. federal holidays).



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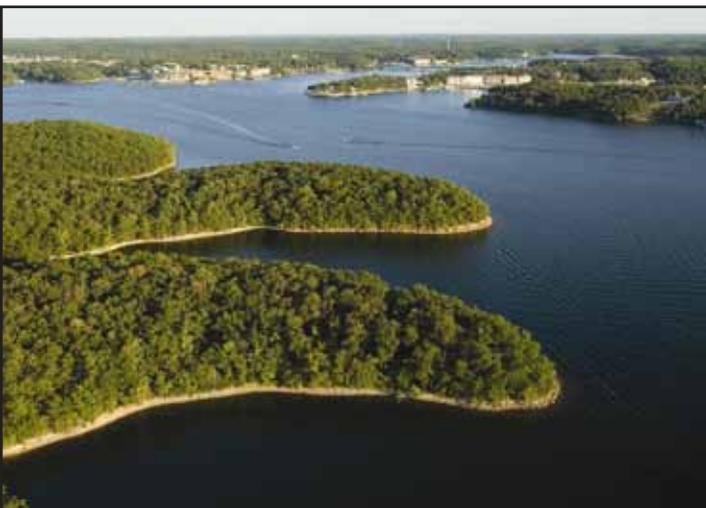
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# 2DamDays Kayak and Canoe Marathon on the Lake of the Ozarks

Lake of the Ozarks Watershed Alliance, Inc. (LOWA) has planned the first annual 2Dam-Days Kayak and Canoe Marathon for Sept. 25 and 26 of this year. This race will test the endurance of adventure paddlers as they traverse over 92 miles of what is essentially flat-water in a two day period. Total prize money will be \$13,500.

The competitive race will be staged over two days with winners each day. In addition, there will be a single award of \$1000 for the best over-all time from "Dam to Dam". Prize money will be equally divided among five

divisions which include Men Singles, Women Singles, Men Tandem, Women Tandem, and Mixed Tandem.

Go to our web site at [www.2DamDays.org](http://www.2DamDays.org) for all the details.

In addition, for those more casual paddlers there will be a much shorter "For Fun Only" event on the 25th. Finish point on that day for both events will be at Captain Ron's at the 34 mile mark at which there will be food, entertainment at the "Clean Water Fair" which will carry on the following day on Bagnell Dam Blvd..



**Friends of the Lake, a new women's social club, first meeting is scheduled for August 12th, 2 - 4 p.m. at Lake Ozark Christian Church Multi-Purpose Room. Please join the Friends and bring ideas, suggestions and thoughts to make this a fun experience. For questions, please e-mail [friendsofthelake@yahoo.com](mailto:friendsofthelake@yahoo.com) or call Susie Parker at 573-346-2315.**

**Pictured Front Row L-R: Julie Sgiers, Susie Parker, Sue Phillips, Becky Malcolm. Middle Row L-R: Terri Goedde, Julia Wilson, Norma Schneider, Sandy Biggum, Charlotte Perso. Third Row L-R: Brenda Love, Phyllis Waters, Tamhra Latshaw, Sue Matula, Ellen Waldrop, Shirley Goodin, Joan Wright, Janell Jones**

# Newcomers Longtimers announces 46th president

The oldest women's social club at the Lake, Newcomers Longtim-



ers, proudly announces their 46th president, Deirdre O'Donnell. Ms. O'Donnell is a practicing attorney in the Lake area. The annual membership of this nearly half-century-old club has reached as many as 450 members.

The club's activities include monthly luncheons, monthly card, or board game days, dining out at local restaurants with spouses or guests, book clubs, antiques, community event committee, scholarships for local students, special travel activities such

as cruises/tours and fund raising with our annual Home Tour.

Ms. O'Donnell feels honored to be elected president of such an outstanding organization. In September, Newcomers/Longtimers will host our annual Membership Tea where we welcome all new members, and welcome back longtime friends. If you are interested in being a part of Newcomers Longtimers, please contact Cecilia Jones, our membership chair, at 573 348-1141 or [cel19154@sbc-global.net](mailto:cel19154@sbc-global.net).

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11 Regal CXL 4cyl Stone 86 mi .....\$26,995.	08 Colorado EC LT 4Cyl. 4WD Black 44,316 mi ...\$17,995.
01 GMC Sierra SLE EC 2wd White 87,180 mi .....\$10,995.	08 Uplander LT Dual Slider Blue/Gray 62,218 mi ...\$15,995.
03 Lexus GX470 4WD D White 91,784 mi .....\$19,995.	08 Enclave CXL AWD Dk Garnett 47,294 mi .....\$29,995.
04 Tahoe LS 4WD Blue 65,141 mi .....\$16,495.	09 Escape XLT 4WD White 35,593 mi .....\$19,495.
05 Silverado 1500 RC 2WD WT Red 48,519 mi .....\$9,995.	09 Wrangler Sahara Red Rock ..... \$24,995

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1990 40 Fountain 40 Lightning, Twin Mercruiser 420 HP, 450 Hrs, I/O TRS .....\$42,900	1997 27 Advantage 27' Victory, Mercruiser 525 HP, 200 Hrs, I/O Racing .....\$39,900
2001 38 Donzi Daytona ZX, Twin Mercury 575, 150 Hrs, I/O Bravo I XR.....\$139,900	2001 27 Wellcraft Martinique 2600, Volvo 5.7 DS 260 HP, 168 Hrs, I/O .....\$30,900
2000 38 Fountain 38 Lightning, Twin Mercruiser 500 HP, 475 Hrs, I/O Bravo I .....\$89,750	2003 26 Regal Commodore 2665, Mercruiser 6.2, I/O Bravo III .....\$49,000
2000 36 Spectre 36, Twin Mercruiser 500 EFI, 180 Hrs, I/O Bravo I.....\$139,900	1999 26 Larson 254 Cabrio, Volvo 250 HP, 860 Hrs, I/O Duo Prop.....\$22,900
1997 36 Baja 36 Outlaw, Twin Mercruiser 454 Mag/385 HP, 300 Hrs, I/O Bravo I .....\$55,000	2005 26 Chaparrel 260 SSI, Mercruiser 350 Mag w/300 HP, 80 Hrs, I/O BravoIII .....\$34,900
2000 34 Baja 340 Sport Fish, Twin Mercury 250's, Outboard.....\$52,900	1998 25 Checkmate Convincor 251, Mercruiser 502 w/500 HP, 172 Hrs, I/O Bravo I.....\$34,900
2006 34 Advantage Party Cat, Twin Mercruiser 496 HO, I/O XR .....\$174,000	2005 25 Premier PTX Grand Majestic, Suzuki 250 HP four stroke, 90 Hrs, Outboard .....\$34,900
1990 31 IMP 310 Eleganza, Twin Mercruiser 454 w/425 HP (new motors), 115 Hrs, I/O Bravo I .....\$24,900	1988 24 Bayliner 2455, OMC 260 HP (Cobra), I/O.....\$8,500
2007 30 Baja 30 Outlaw, Twin Mercruiser 496 w/425 HP, 30 Hrs, I/O .....\$111,900	2006 24 Monterey 234 FS, Mercruiser 5.0 L w/220 HP, 50 Hrs, I/O Bravo III.....\$34,900
2002 30 Regal 3060 Commodore, Twin 5.0 Volvo w/260 HP, I/O .....\$64,900	2007 24 Bentley 243 Fish, Mercury 115 4S, Outboard .....\$19,900
2004 29 Envision Solaris, 320 HP Mercury, I/O Bravo I.....\$40,000	1995 24 Cruisers 2420 Aria, Volvo 7.4 GI w/300 HP, 403 Hrs, I/O Duo Prop .....\$14,500
2007 29 Envision 2900 DLX Combo, Mercruiser 6.2L w/320 HP, 140, I/O .....\$64,900	2007 21 SunTracker Fish'n Barge 21, Mercury 60 HP 4 stroke, Outboard.....\$12,999
1997 28 Rinker 280 Fiesta Vee, Mercruiser 7.4 Ltr w/330 HP, I/O Bravo II .....\$27,500	1994 17 Ranger Trail/Wood, Fits 17' Ranger, Trailer.....\$1,000
1988 28 Century 285 Miramar, Twin Mercruiser 260 HP, I/O .....\$14,900	2003 17 Lowe 170 W, Johnson 90 HP, 8 Hrs, Outboard.....\$11,900
2005 28 Sea Ray 270 SLX, Mercruiser 496 Mag 375 HP, I/O Bravo III .....\$49,900	2009 17 Duracraft 1750 BS Bay, Mercury 50 HP, Outboard.....\$10,900

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# Boating

## AT THE LAKE OF THE OZARKS



### The best time is right now...

*by Randy Kelly*

After having boated on the beautiful Lake of the Ozarks for years you realize there is really not necessarily bad time to go boating...barring storms etc. But in my opinion the months of September and October are, period end of conversation, the very best two months to enjoy our beautiful lake.

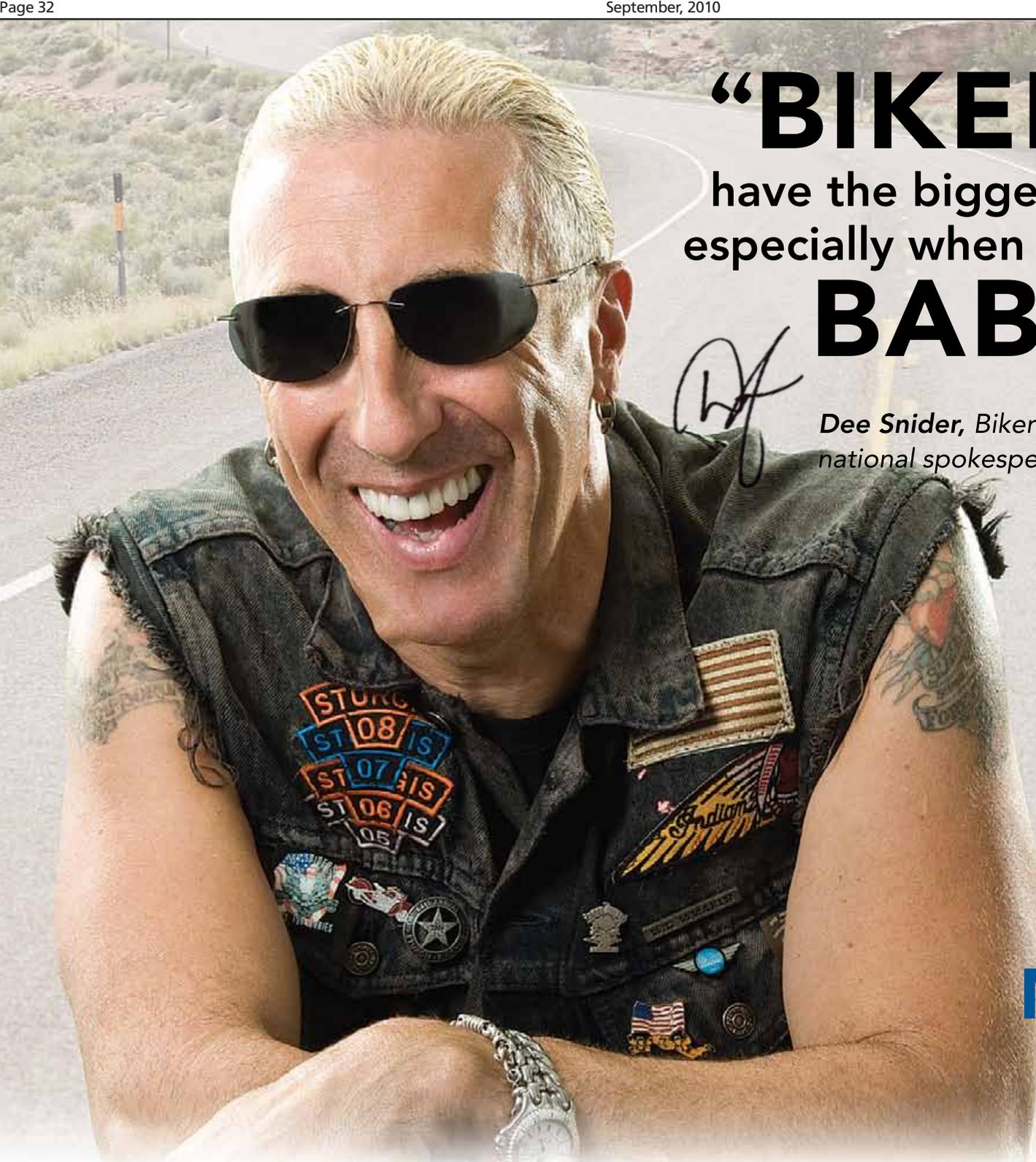
In September we are very fortunate to have the Shootout and Fall Boat Show, both at Captain Ron's as destinations for the weekends but in addition the Lake is still warm enough to take the occasional dip, all the local "watering" spots are still in full swing and obviously the traf-

fic count is not near what it was a few short weeks ago. Things have definitely changed as "back in the day" when we used to go for an afternoon of Fall boating we used to load up the cooler with Boone's Farm and bologna. Now you can go out for a great meal with a wonderful selection of choices much more palatable than the items mentioned above.

Then what could possibly be better than putting all the canvas up on the boat and enjoying a beautiful Fall afternoon at the Harbor Hop. It is pretty amazing how much a cockpit of a boat will warm up even on a cold day as it

filters thru the canvas. After about the middle of October, there is nothing more relaxing than a run down the Niangua towards the "castle", down the Glaize or my personal favorite is the hillside just West of the Hurricane Deck Bridge. Year after year the variety of Maples along that particular shoreline really makes for a spectacular afternoon of boating.

Thanks for your time and by all means take advantage of our wonderful playground over the next two months....if you are out on a Tuesday, we will likely pass each other out there on our great Lake.



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# Kelly's Port Marina named "Reader's Choice" Marina by Powerboat Magazine readership

The readers of Powerboat have spoken. With 20 categories up for grabs, the magazine announced the winners and thanked the dedicated group of performance-boat enthusiasts who read the magazine and voted in their 2010 Readers Choice Awards.

Billing themselves as "the world's leading performance boating magazine," Powerboat magazine offers "world-class photography and award-winning editorial to inform and entertain our readers". They also feature boat tests and Awards for Product Excellence.

Missouri's Lake of the Ozarks was a popular choice in different categories and the top three states in number of votes were Illinois, Michigan and Missouri. The most



popular boating destination was the Lake of the Ozarks, according to the votes. The favorite race or shootout was our own benefit Shootout held annually.

Out of all the entries, Kelly's Port Marina was named the magazine's Reader's Choice, as "Favorite Marina".

"Kelly's Port is well deserving of this award... In twenty-five years in this industry I have never seen a more professional hard charging group that cares

more about their customer family. This work ethic is the reason this company has gracefully got thru this most recent downturn where unfortunately many have fallen", said Daniel J Hahn. Vice President of Sales, Western Region, Bennington Pontoons.

Randy Kelly, owner of Kelly's Port Marina said " This is something that all of us at Kelly's Port are very proud of and it was totally unexpected."

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The Lake Area Chamber of Commerce was excited to be on hand to help announce the opening of Inferno on the Bagnell Dam Strip. For more information, call 573.365.2601. Pictured along with Chamber Active Volunteer Ambassador from left to right are: (1st Row) Jintree Albers, Tiny Miss Lake of the Ozarks; Sh'Monta; Tamathia; Nianah; Alicyn McMerney, Little Miss Lake of the Ozarks; MaKayla Boze, Pre-teen Missouri Sweethart. (2nd Row) Mira Hills, Pre-Teen Miss Lake of the Ozarks; Jacci Schafer, Manager; Ryshellia; Nancy Holt-Onarheim, Owner; Bre'Aunta and Jazmyne.

## First Junior Police Academy held by Camdenton Police Department, Optimists

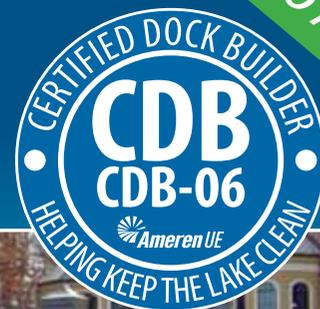


The First Annual Junior Police Academy was developed by Police Chief Laura Wright and the Camdenton Police Department and sponsored by the Optimist Club of Camdenton. The academy was a week long event teaching the kids about police work from working with the police canine to crime scene investigations. Upon graduation the graduates earned a certificate of completion and an engraved medallion of citizenship. The cadets in alphabetical order were: Bryce Banuelos, Cyric Banuelos, David Bishop, James Carey, Seth Caby-DelMotte, Austin Courisky, Mayci Ford, Angel Fox (Cadet leader), Kyle Funke (Cadet leader), Joseph Gutierrez, Seth Harmon, Anthony Hughes, Nathan Izatt, Faith Kenniston, Zach Madsen, Grant Madsen, Kaelin Mosher, Lucas Mosher, Daniel Nunez, Alicia Ramshead, Angela Ramshead, Tharron Roy, Gary Sherwin, Austin Smart, Hannah Smart, Austin Smith, Max Stoner, Tristan Straw, Mitchell Watson, Dakota Welsh, and Emily Whitten.

With the Optimist Club of Camdenton the co-sponsors of the academy were: CCSD Honor Guard, Camdenton Schools, Walmart of Camdenton, The Butcher Shop, Straus Subway of Camdenton, Gerbes of Camdenton, Jack's Sporting Goods, Casey's West of Camdenton, Ozark Coca Cola and Ozark Trophy & Engraving.

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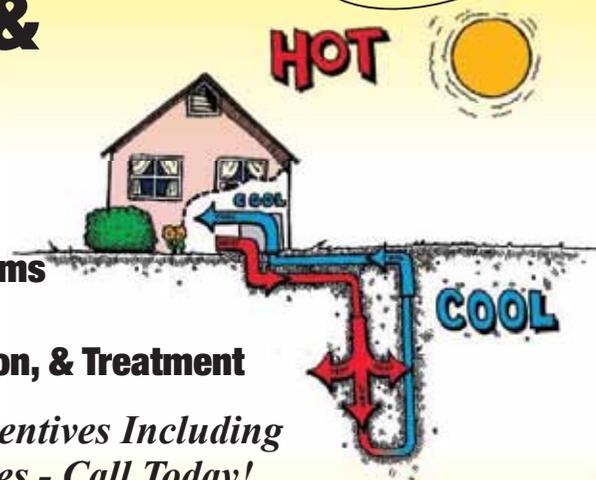
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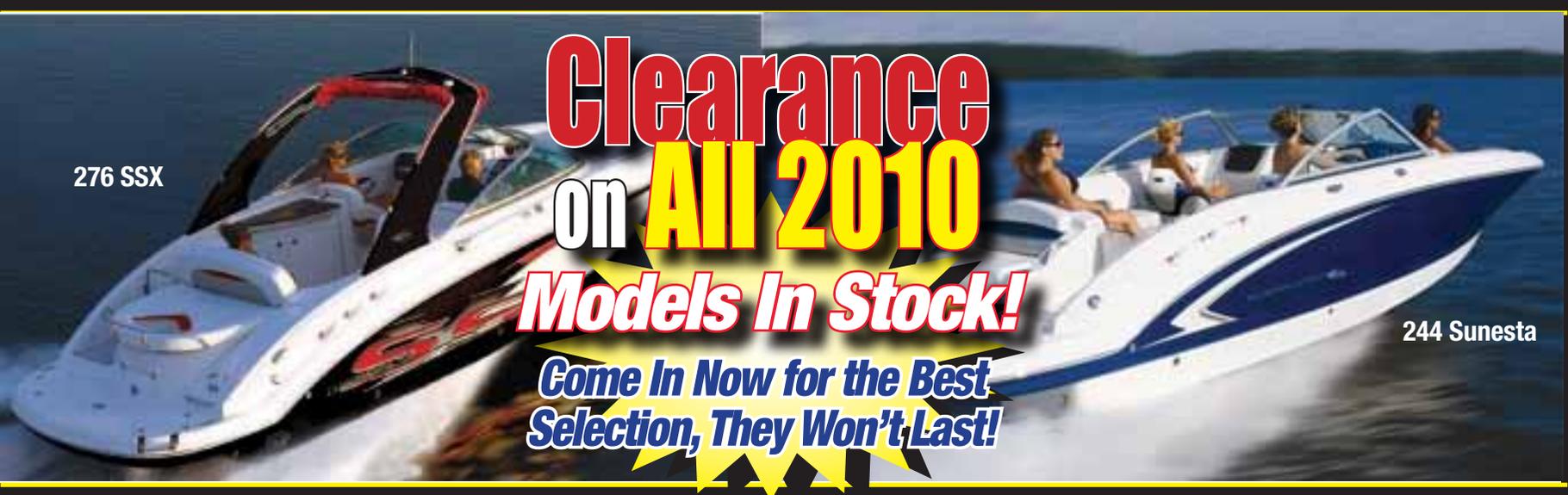


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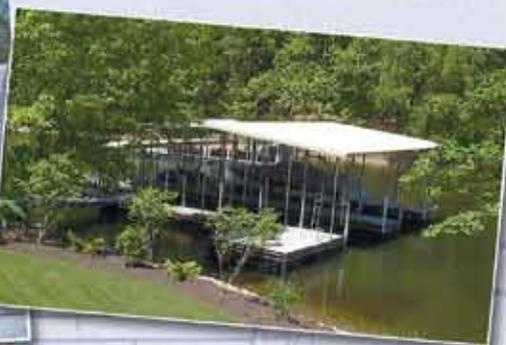
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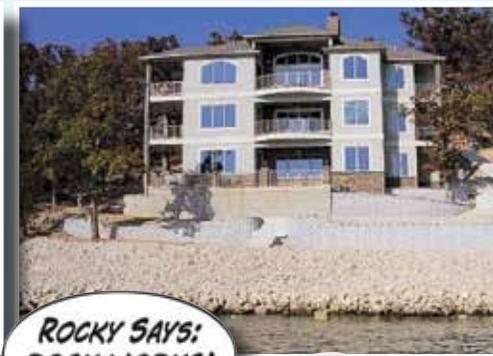
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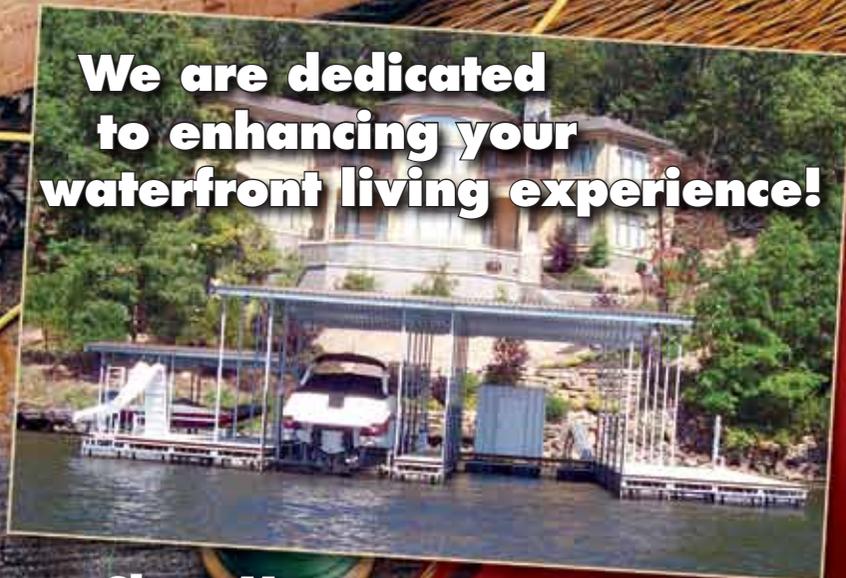
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# New regulatory stance makes it harder for businesses to operate

by Nancy Hogland

The Department of Labor has new mandates under the current administration to be more aggressive in seeking out rule breakers; to deal more aggressively with rule breakers and make the rules more aggressive, according to Steve M. Cohen, the president of Labor Management Advisory Group, Inc., a mediation company designed to keep their clients out of the courtroom. He discussed several of those mandates at the Missouri Sheriffs' Association Annual Summer Conference.

"I'm not trying to politicize this but I've never seen more wars between management and workers as I've seen lately where the bias has shifted against management whether it's in the court, the court of public opinion or the jury. In the last four years, the Department of Labor has been reactive with some 3,000 cases brought against employers. Compare that to 2010 when 3,200 cases were brought against employers in just the first six months of the year," he said.

Cohen, who worked 22 years in hospital administration before becoming a partner in the firm, said one of those changes is in the way the Fair Labor Standards Act (FLSA) is being applied.

In the past, the Act, which has been in existence for more than 30 years, was about "exempt status versus non-exempt status," Cohen said. "Now the Act is being 'tinkered with' and that's bad. If one employee - even a terminated employee - says he or she was cheated out of overtime, the DOL will conduct an investigation, going back as far as two years."

He said employers who haven't kept detailed records will most likely lose because the DOL has shifted the burden of proof on the employer to prove that employee didn't work the overtime rather than requiring the employee to prove he or she did work the extra hours. In addition, the DOL also can - and usually does - fine the employer up to three times the actual damage when found guilty. And classifying the employee as "salaried" is no longer a valid exemption.

"There are strict guidelines. To be exempted from minimum wage and overtime pay requirements, employees must be paid not less than \$455 per week; their primary duties must be managing the department or a subdivision of the department; they must regularly supervise the work of 2 or more and they must have authority to hire, fire, promote, etc.," he said.

Cohen said even terminated employees have been given the "upper hand."

"Basically, if you let someone go, they can say anything they want against you or about your company but you can say nothing about them! Let's say a former male employee is going all over town telling people you let him go because of his sexual orientation. Then you see someone that says, 'Oh, I heard you let so-and-so go because you thought he was gay and didn't properly represent your company.' If you say something like, 'No, I let him go because he wasn't doing his job,' you set yourself up for a lawsuit that you'll likely lose and a hefty fine," he said.

Cohen said as part of health-care reform, employers now must provide a lockable private place for nursing mothers to express breast milk and it can't be a bathroom. In addition, the employer must provide "reasonable, paid break time," to express that milk.

The Genetic Information Non-discrimination Act (GINA), which became effective in November 2009, bars employers from acquiring or using genetic information and requires strict confidentiality to be enforced. Companies who use pre-employment physicals as part of their new hire screening process now can learn only if the employee is fit or not fit for employment.

"You can no longer ask if there is a history of heart disease, let's say, even if that person is going to be required to work under a lot of physical stress. It's more insidious in other areas. For instance, if you learned that an employee's mom was in the hospital, you can't even ask what's wrong because even though the 'water cooler' exception pardons an employer's inadvertent acquisition of genetic information obtained during casual conversation, this is being tested in court," Cohen said, adding that in some cases, simply circulating a get-well card thru the office for a hospitalized employee is considered a violation of that person's right to confidentiality.

To avoid difficulties, Cohen suggested employers display new posters made available from the U.S. Equal Employment Opportunity Commission at <http://www1.eeoc.gov/employers/poster.cfm>. He said employers should also update manuals and employee

handbooks; update reduction in force/ severance / and separation agreement documents; update HIPAA releases and amend contracts with labs, clinics and physicians.

Sexual harassment also has undergone comprehensive overhaul.

"You cannot under estimate or under-react to any sexual issues. In fact, this is one area where you won't ever get in trouble for doing too much," Cohen said.

He suggested every employer adopt a "no tolerance" attitude by providing mandatory training for all current and new employees and then constantly and regularly reminding employee of that policy.

"If you do those things, it will be difficult to sue you," he said.

Cohen said other changes on the horizon also could change the way businesses operated.

The Ledbetter Fair Pay Act, the first law signed by President Barak Obama after taking office, was designed to address pay discrimination on the basis of sex - an honorable cause.

"However, the downfall is that it's being unfairly applied so you can't pay different wages for different duties. In some cases, there is no merit involved. Pay is to be based strictly on seniority," Cohen said. "It also requires employers to keep records longer because statutes of limitations are extended. Previously, you were required to keep records for two years. Under this new law, equal-pay lawsuits can go all the way back to the date the pay was agreed upon."

He said the Paycheck Fairness Act, which was passed by the

House 256 to 163 but stalled in the Senate, allows employees to tell employers when they get their pay.

"And if you're a department head in county government, where pay schedules are set by the commission, you personally can be sued," he said.

President Barak Obama recently announced that he was in support of this bill and would be pushing Congress for passage.

Cohen said the Employee Free Choice Act (Card Check), which was being pushed earlier this year but has since "gone by the wayside" with the election of Republican Scott Brown to the Senate, was also anti-employer.

"It did away with the secret ballot. Right now, if 30 percent plus one of your employees sign a card stating they're interested in being represented by a union - and you touch those cards - it starts the clock ticking and you have 60 days to hold a secret ballot among employees," Cohen explained. "However, under the Free Choice Act, if 50 percent plus one of your employees sign the card, you have a union. There's no vote - even if the other 50 percent minus one don't know anything about it. Fortunately, I don't think we will see a resurrection of that bill - especially if the balance shifts in Congress."

In the meantime, Cohen said the best defense against any employee-based issues was a good offense.

"Develop good Human Resource systems - the more clarity the better. Train your management staff to develop a high performance organization. Then weed out what I call the 'disengaged employee,' the one who's only there for a paycheck and just waiting for you to make a mistake," he said.

For more information on Cohen's firm, visit [www.laborgroup.com](http://www.laborgroup.com).

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