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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 8 -- ISSUE 4

APRIL, 2012

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Tornado season coming

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It's Crime-Fighting Time

Detective shares tips to burglar-proof your business. Page 29

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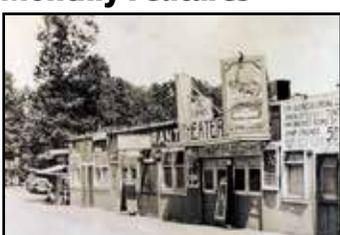
"Is There a Doctor In The House?"

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Osage Beach to alter bidding process

By Nancy Zoellner-Hogland

A heated debate broke out at a recent Osage Beach Board of Aldermen meeting when aldermen were asked to consider a resolution that, according to its sponsor, was simply a way to promote local business.

The resolution, drafted at the request of Alderman Kevin Rucker, encouraged the city to reach out to local vendors to give them an opportunity to bid on city business. According to the resolution, the city would:

- Create and keep updated a qualified vendor list that includes local vendors
- Advertise for bid opportunities in local publications
- Include a "bid opportunities" link on the city's website
- Provide a vendor training seminar to assist businesses in the bidding process, particularly with prevailing wage requirements
- Publish a bid information packet both in print and online

"I'd like to make it easier for locals to bid – to make the information available on our website and take the time to develop procedures to make it easier for them," Rucker told the board, adding that he felt the move would help keep dollars in the community.

However, Alderman John Olivarri said while he agreed with the concept, he didn't think the resolution was necessary. After

clicking off the points raised in the resolution and questioning Assistant City Administrator Jeana Albertson about bidding practices, he said the city was already following the recommended guidelines.



Osage Beach Alderman Kevin Rucker

"If they're already being done, why propose this resolution? It's my feeling that by adopting this, we're saying to businesses that we haven't been supporting them in the past. I feel this is unnecessary," he said.

Mayor Penny Lyons said she would like a definition of "local" and City Administrator Nancy Viselli confirmed that the city already held conferences with interested bidders to assist them in the process. However, none of the aldermen shared Olivarri's point of view. Tempers flared as they voiced their reasons for supporting the resolution. After a lengthy discussion, the measure was

approved 5 to 1 with Olivarri casting the only dissenting vote.

Osage Beach not the only municipality

Village encourages move to change prevailing wage

During a discussion over bidding on city jobs or services, Osage Beach Alderman Steve Kahrs cited the paperwork involved with prevailing wage work as reason alone for holding a training seminar for potential bidders. According to Missouri law, prevailing wage must be paid to workers on all construction projects in the state that are funded by taxpayer dollars. The law includes several other requirements.

A bid bond, in the amount of 5 percent of the bid, is required from all bidders and the successful bidder must provide performance and payment bonds for 100 percent of the contract amount. Successful bidders must use a government-approved system to verify that their employees are all eligible to work on the project. In addition, those who enter into contracts with public bodies must submit certified payroll records every two weeks to the public entity involved in the project showing all employees' occupational titles, hours worked and rate of pay. Contractors also are required to provide a standard OSHA

10-hour construction course for their employees within 60 days of beginning work on the project. Contractors who fail to comply with the training requirement can be fined \$2,500 plus \$100 per day per employee for each day that employee works without the required training.

According to the Missouri Department of Labor (DOL), these regulations protect the tax base, keep workers safe and ensure that construction remains a high-skilled enterprise.

"The law requires all public bodies to be good employers and not participate in corner-cutting that hurts our economy, our labor standards and puts worker safety at risk," the DOL website states.

However, some local officials say the requirements prevent smaller businesses from bidding on those projects, ultimately taking money out of the hands of the community members who are picking up the tab for the projects. In addition, the law is murky about what qualifies as a prevailing wage job.

State Rep. Barney Fisher (R-Richards) said that's why he recently proposed a bill that he said is designed to reduce that confusion and draw a line of definition between construction, maintenance and major alteration projects by revising the definition of "construction" on public works projects

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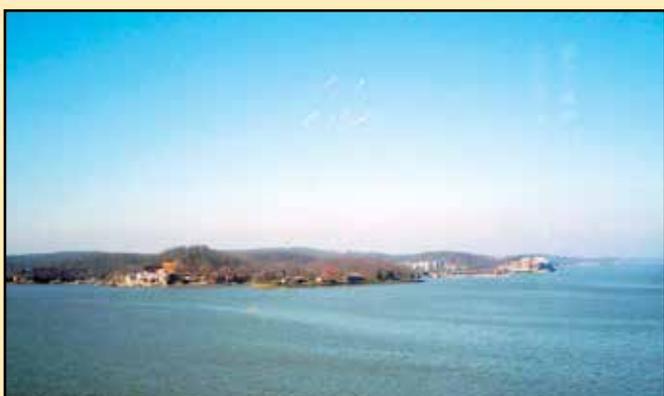
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Armchair Pilot

By Nancy Zoellner-Hogland

Beginning April 15, Southwest Airlines, which last year took over AirTran, will be offering non-stop flights from Branson to Chicago. On April 16, non-stop service between Branson and Houston, Texas will begin. The airline also offers non-stop flights to Orlando, Atlanta, Baltimore and Milwaukee. Southwest Airlines' takeover of AirTran, and its Branson routes, became effective March 1. The routes are already included and promoted on Southwest's reservations website.

On May 10, Branson AirExpress will offer new charter flight availability to Austin, Texas, Milwaukee, Wisconsin, and Nashville, Tennessee. The flights, to be operated by Corporate Flight Management, will be available Monday, Wednesday, Thursday, Friday, Saturday and Sunday. Flights are booking now.

Passengers on United Airlines flying in and out of Kansas City International Airport may experience a little confusion during the next couple months while the carrier wraps up its merger with Continental Airlines. Officials with the airport announced that United will be operating out of two terminals until the two carriers combine and move all flights to Terminal A. In the meantime, Continental's flights, including those to Cleveland, Houston International and Newark, are being rebranded as United but

will continue to fly out of and into Terminal C. United's service will remain in Terminal A, including flights to Chicago-O'Hare, Denver, San Francisco and Washington-Dulles. Special signs will guide travelers. However, the airline recommends passengers confirm their terminal and flight status before heading to the airport.

Flying with Fido this summer?

Better first check to see if your pooch has been barred from the air. Recently United Airlines announced it would be banning nine dog breeds from boarding its aircraft on the grounds that these pets pose a danger to other passengers. As part of their Pet Safe Program, pit bull terriers, American Staffordshire terriers and seven other breeds that are rare in the U.S. are not allowed to fly. The airline adopted the policy after a pit bull broke out of its carrier and chewed through the plane's electrical system, resulting in extensive, expensive damage. Similar incidents allegedly have taken place on other airlines by the same types of dogs resulting in American Airlines refusing to also handle, among other breeds, Dobermans and Rottweilers. However, a Hawaii resident who recently was denied a ticket for her pit bull has organized a petition demanding that the airline treat all dogs equally, regardless of breed, and several animal support organizations have come out against the bans, calling them "dog profiling."

Age can have its benefits.

In March, the Transportation Security Administration (TSA) modified its screening procedures for passengers 75

and older. Similar to modified procedures adopted in the fall of 2011 for passengers 12 and under, the rules no longer require the elderly flyers to remove their shoes and light outerwear and permit a second scan through advanced imaging technology to clear any anomalies. The TSA is testing the new measures in select security lanes at the following four airports:

Chicago O'Hare International Airport, Security Checkpoint 3

Denver International Airport, South Checkpoint/USA Flag Checkpoint

Orlando International Airport, West Checkpoint

Portland International Airport, ABC Checkpoint

As a quick reminder, the TSA 3-1-1 rule for carry-on bags is still in effect. According to that rule, passengers are allowed to bring 3-ounce or smaller bottles or tubes of such items as shampoo, toothpaste and contact lens solution but the bottles must all fit into one quart-sized, clear plastic, zip-top bag. Passengers are limited to one bag each and those bags must be removed from the carry on at the checkpoints so they can be X-rayed separately. Larger bottles must be packed in checked luggage. Medications, baby formula and food and breast milk are allowed in reasonable quantities, however, they must be declared at the checkpoint and officers may need to open the items to conduct additional screening. The 3-1-1 plan was adopted after extensive explosives testing determined that liquids and gels in limited quantities were safe to bring aboard.

'Because so much is on the line'



Presidential candidate Rick Santorum included Lake of the Ozarks in his campaign tour. On March 16, the day before the Missouri caucus was held, he shared his thoughts with approximately 600 supporters at the Main Street Music Hall in Osage Beach. His speech was met with standing ovations. During the caucus, which drew 166 to the Camden County Courthouse, Republicans nearly unanimously chose 21 delegates that supported Santorum as their candidate for the 2012 presidential campaign. Those delegates will move on to the district meeting scheduled for April 21. Nancy Zoellner-Hogland photo.

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Lake of the Ozarks is getting its green on

By Nancy Zoellner-Hogland

The Lake area is in Technicolor once again. Trees are leafing out, flowers are blooming and festivities are taking place from one side of the Lake to the other. Event organizers say that equates into "greenbacks" for businesses.

The St. Patrick's Day Parade on the Bagnell Dam Strip, led by grand marshal Todd Nicely, kicked off the season and brought out thousands of spectators, close to 100 entrants and 130 vehicles.

"I don't have anything to concrete to back this up, but we were told that ours is the third largest event in the state behind St. Louis and Kansas City. I know one thing - it was by far the largest St. Pat's Day parade we've had in its 20-some year history. People were shoulder to shoulder from the Tomahawk Motel all the way to Bagnell Dam. I've never seen anything like it," said Jeff Van Donsel, a Lake Ozark alderman and a member of the Bagnell Dam Strip Association, which sponsored the parade.



Thousands of people, all celebrating the 'Wearin' of the green,' filled Bagnell Dam Boulevard on St. Patrick's Day for the annual parade, looked at by many as a harbinger of spring. It's just one of many celebrations designed to draw visitors to the Lake. Nancy Zoellner-Hogland photo.

He said many savvy business owners who decided to take advantage of the crowds either held special sales or took the party outside and served up a wide assortment of St. Patty's Day specials.

"The goal of all these events is to get people up off the couch, out of their homes and into the city so they can see what we have. Judging by the crowds and by the remarks of business

owners who all had great days, it's working," Van Donsel said.

Across the water, the Lake West Chamber of Commerce reported similar success. The Lucky 21 St. Patrick's Day Parade on the Water, launched with 19 boats, the most ever reported, according to Executive Director Mike Kenagy.

"The Tropic Island cruise ship carried about 35 to 40 people and Ozark Bar-B-Que,

where the parade started, was full of people, as were all the stops along the route. So far, everyone reported that business was great," he said.

Although a downpour and hail storm dampened the spirit of the St. Patrick's Parade through downtown Laurie, weather didn't hamper the First Annual St. Patrick's Day Short Bus Shuffle - seven buses making the rounds to 12 different Westside participants which offered food and drink specials with lots of entertainment thrown in. Kenagy said although he hadn't had an opportunity to tally up all the wristband sales, he estimated some 600 to 650 took part, making it a "sure thing" for next year.

"Everyone that participated said they had no problems and their business lasted well into the night. We're holding an official debriefing to discuss changes we need to make for next year but we're well pleased with what we've heard so far and everyone is counting it a success," he said.

Many more springtime activities are planned throughout the area. The Dogwood Festival, sponsored by the Camdenton Area Chamber of Commerce, is set to run from April 19 to 22. In its 62nd year, the festival offers a carnival, entertainment, a parade through downtown Camdenton, a craft fair, pageants, food of every kind and even a golf tournament. For more information and a complete schedule of activities, visit www.camdentonchamber.com.

The Lake Area Fiber Arts Festival, set for April 28 at Harper Chapel Methodist Church in Osage Beach, is designed to attract the craftier crowd - or crafty wannabes. The day-long event will include a vendor market where visitors can purchase handmade fiber crafts, knitting and weaving supplies and hand-spun and dyed yard; a fashion show featuring handmade items created by members of the Lake Area Fiber Arts Guild; lunch and demonstrations and mini classes in spinning, weaving and knitting. For more information, visit www.lakefiberarts.com.

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Village holds off on LOCLG membership

By Nancy Zoellner-Hogland

The Village of Four Seasons doesn't have its own water or sewer system and it doesn't own the roads that zigzag from boundary to boundary. The bedroom community doesn't have its own fire or police departments and has little land available that's zoned - or available to zone - for commercial development. What it does have is a population of some 2,000 residents who earn an estimated median household income of \$64,000 and who live in homes with an estimated mean value of more than \$260,000.

Village officials said that combination makes it next to impossible to receive government grants of any kind. They also said that's why they don't see a need to join the Lake of the Ozarks Council of Local Government (LOCLG).

The organization, which serves the region encompassing Camden, Laclede, Miller and Morgan counties and the municipalities located within those counties, works with federal and state agencies to provide coordination and planning, grant writing and administrative assistance on economic development, transportation and other infrastructure projects.

Debbie Rathert, executive director of LOCLG, attended the Village's March meeting to ask them to consider spending \$864.63 to join the group.

"I think there are a lot of things we could do for the Village - help with economic development, hazard mitigation, transportation and disaster preparedness. I'm interested

in what you're doing here and would like to be as much a part of your planning as you'll let me," she told the board of trustees.

However, Arnold Sandbothe said he wanted more information about LOCLG before voting to join and Board Chairman Gordon Ellison said he felt the Village was best served by its membership in the Missouri Municipal League, which charges a much smaller fee.

Only Trustee Carolyn Lorraine, who used to be a LOCLG board member, said she felt the group had a lot to offer the Village. Trustees agreed to table the matter until they had the opportunity to take a closer look at the benefits of joining.

"It's not that we don't support what they're doing," Ellison said after the meeting. "It's just that we don't see how this group could offer the Village anything that would be worth the fee they're asking. The Village isn't your typical municipality. I really don't think we'd benefit by our membership and we can't go around spending our money on things that don't offer much of a return for our residents."

In a later interview, Rathert said she hoped the Village trustees would attend a few LOCLG meetings and study the benefits before making up their minds. She also said she felt the membership fee of 39 cents per person, based on the most recent Census figures, for "larger communities" was fair. The fee is paid annually per calendar year.

"We just started charging last year and so far, have an 80-percent response rate," she said.

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Lake of the Ozarks is getting its green on

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May marks the beginning of Hot Summer Nights on the Bagnell Dam Strip, which offers visitors a quintessential '50s "American Graffiti" atmosphere. Held the second Friday of each month thru September, the event has attracted visitors from throughout the Midwest to see all makes, models and years of cars, trucks and motorcycles and to enjoy music, food, games, shopping and family fun. Last year, the event was awarded the 2011 Innovator Award at the Governor's Conference on Tourism. Van Donsel; Joe Page, owner of Summer USA; and Bob Schwartz, owner of Bob's Marketing, run the event but would like more help in order to expand and offer more concerts and activities. For more, visit <http://www.cruisehotsummernights.com>.

The BDSA is also in the process of organizing final details for Oma Noma Days, set for May 19. Van Donsel said the group applied for a grant from the

Missouri Arts Council to cover the cost of bringing in more bluegrass, "Ozark-style" musical groups to the festival, which celebrates the beginnings of Bagnell Dam. They also hope to attract the Osage Antique Power Association in order to offer a display of antique farm equipment. Van Donsel said the famed outhouse race will once again be included, as will several other old fashion games and activities for both children and adults.

The state's Division of Tourism provides information on numerous fairs and festivals to be offered at the Lake and around the state. The list can be found on the website, Visit-MO.com. Visitors to the site can order a free copy of the 2012 Official Missouri Travel Guide and use the interactive online edition. The Travel Guide is also available by calling 800-519-4800. The tourism division also offers a free iPhone app - "Official Missouri Travel Guide."

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There are other sponsorship levels as well. Please call Jes-

sica Clark at 573-353-2058 for details or for sponsor/registration forms.

Donations – both cash and items for the silent auction – are always welcome! This is the Lake Ozark Rotary Club's only fundraiser, with all proceeds going back to local charities and scholarships. Thanks to the generosity and great participation in last year's tournament, the Lake Ozark Rotary Club is able to give over \$20,000 in scholarships and donations to local charities this year! All of the money raised stays in our community!

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Lake Ozark exploring early warning options

By Nancy Zoellner-Hogland

Outdoor early warning sirens are touted as the most effective method to warn the population at large in the shortest amount of time that a tornado warning has been issued. Designed to alert people who may be outdoors on their docks, in their yards or anywhere else where they are not in contact with the normal news media channels such as radio, TV or local public ad-

dress systems, the sirens have been credited with saving countless lives.

In 2009, at the direction of the Federal Energy Regulatory Commission (FERC), Ameren Missouri installed three warning sirens – one near the dam, one near the U.S. Highway 54 Bridge and a third at Camp Bagnell – however, those sirens are primarily to be used to warn nearby residents and visitors of dam failure. That's why

the city of Lake Ozark is working with the Lake Ozark Fire Protection District to obtain grant money to purchase and install early warning sirens around the city.

"We had one siren but it was at the old police station and wasn't in good working order. We ended up selling it at the surplus auction we held after we moved into our new facility," said Lake Ozark Mayor Johnnie Franzeskos. "Missouri has always had tornados but because we've seen so many more in the last couple years I've kind of made it my goal to find a way to purchase them for our city."

Both Osage Beach and the Village of Four Seasons have outdoor early warning sirens.

Franzeskos and City Administrator Dave Van Dee said the city is also exploring mobile broadcast systems that instantaneously send texts to the cell phones of those who have signed up for the service.

One such service is offered by TextCaster, who displayed its product at a recent Missouri

Association of Counties meeting. That system uses a patented software application to send the messages, which can cover such topics as severe weather alerts, burn restrictions, school closings and Amber Alerts.

Bud Hayes, TextCaster's senior vice president of Govern-

ment Markets, said because studies show 90 percent of people read texts immediately after receiving them, they're a good way to notify people in a hurry. He said it's also an inexpensive way for government agencies to protect their citizens. The cost to the subscriber is 10 cents per capita, based on the 2010 Census count. A small additional fee is charged for severe weather notifications from the National Weather Service. However, he added that several municipalities had sponsors pick up the cost in return for an imbedded message stating "Brought to you by ..."



ment Markets, said because studies show 90 percent of people read texts immediately after receiving them, they're a good way to notify people in a hurry. He said it's also an inexpensive way for government agencies to protect their citizens. The cost to the subscriber is 10 cents per capita, based on

He said the subscribing agency must have a webpage that includes a link where people can sign up to receive the texts. There is no cost to those signing up. To date, some 15 counties and 40 to 45 municipalities across Missouri have signed up for the service.

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TRACT 9: +/- 1.7 Acres

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TRACT 10: +/- 0.4 Acres.

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Saving at the Lake – it's easier than you think



Paige Sagach, with the help of her 4-year-old daughter Miah, has helped hundreds of Lake area residents save thousands on their everyday needs by making it easy to coupon. Photo contributed.

By Nancy Zoellner-Hogland

Imagine being able to cut back on your grocery bill by nearly 67 percent each month - while still providing the same types of meals, the same quality of food and the same "extras" that everyone in the family loves.

One Osage Beach woman has done just that and now tries to help others do the same.

"It all started pretty simply. I learned about some couponing sites and liked the idea of being able to save money on things we used every day so I decided to see if I could coupon at the Lake. I checked out the stores' couponing policies and then headed out to see how it all worked. Right off the bat I was saving huge amounts of money," said Paige Sagach.

She said she searched for coupons online but only printed out those for items she and her family regularly used. She recruited her 4-year-old daughter Miah to help cut out the coupons and she set up a file to keep them organized. However, she didn't rush out to start using them. Instead, she watched all the store's weekly ads, most of which are available online, and used the coupons only when those items came on sale. And because some grocery stores price-match sale items from other stores, she wasn't forced to offset her coupon savings with gas for her vehicle.

Paige said she was pleasantly surprised to find that, week by week and sale ad by sale ad, her savings - and the size of her pan-

try - steadily increased. She was so successful that her husband had to build a special pantry in their house to hold all the sale items because when items with longer shelf lives came on sale - some to the point where they were nearly free - she'd stockpile.

"Some people hear 'stockpile' and they think Y2K - but that's not what I mean," she quipped. "I do sometimes pick up a dozen or more boxes of cereal or body wash when they cost me next to nothing - but the fun part is, I've been able to turn around and give that food away. We had a family in need in our church and I was able to provide them with loads of groceries. When the tornado hit Joplin, we were able to donate three huge boxes full of food. I think that's been the biggest benefit from doing this," she said.

The savings has also been an encouragement. Paige said she has gone from a \$600-per-month budget for food, toiletries and cleaning supplies to a \$200-per-month plan.

"That's a savings of nearly \$5,000 per year - a lot of money to save, especially when we're not forced to cut back on anything else to save it. Well, I'm the type of person that, when I get excited about something, I want to share it with everyone so I got my mom involved and she was saving a lot. Then I started telling my friends and encouraging them to try couponing. Some of them said they didn't have time

continues next page

continued from previous page
 or patience to sit at their computers and compare prices, but since I was already doing that – and had my ‘routine’ down, I decided to start sharing my findings with them via email,” she said.

As her friends got on board, and then told their friends, her email list of “savings buddies” grew. She said she decided to start a blog where she could not only share coupons, but other “deals” she found – things like discounted meals at restaurants, buy-one-get-one free items, free magazine subscriptions and free samples. She also shares advice on couponing, explains the process of “register rewards” at local drug stores and holds a drawing once each week for giveaways. The blog can be found at www.savingatthelake@live.com.

Paige also has a Facebook site by the same name that she frequently updates with deals she comes across. Her money saving tips have become quite popular. She has 350 friends on Facebook, 200 subscribers to her emails and more than 4,000 shoppers have visited her website in the past month alone.

“In the world of blogging,

that may not be much – but I’m thrilled with it! It’s also taught Miah how to be a good steward of money. She has her own little coupon box and when we find coupons for things she likes, she puts them in there and then takes her box to the store. Occasionally she’ll even ask me, ‘When I use my coupon, will this be free?’ She likes to make her money go as far as possible too,” she laughed, adding that sometimes people will walk up to her while she’s shopping and ask how much money she plans to save that day.

Paige, who spends three to four hours per day hunting down deals, said she hopes to recruit businesses to sponsor her website so she can expand her giveaways.

“I’d love to be able to register people to win a \$10 or \$20 gift card to one of our local stores. That would really be exciting! But in the meantime, I’m having so much fun with this, we’re able to sow into others and I’m helping people save money. It’s great,” she said.

For more information, visit her website or email her at savingatthelake@live.com.

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Terry Roets Joins the Osage Beach Septagon Office

Septagon Construction, a design-build general contractor located throughout Missouri and Iowa, is pleased to announce the addition of Terry Roets to the Septagon-Osage Beach office, as a Business Developer.

company that I could stand behind their services, and Septagon is that company."

Roets is a member of Daybreak Rotary in Lake Ozark.

Septagon Construction



Roets will be responsible for working with current and prospective clients to deliver the design-build general contracting and building maintenance services that best fit their needs.

"Terry will be a great asset to our company as he continues to strengthen his relationships with business owners throughout the lake area," said Mike Grefrath, President of Jefferson City and Osage Beach Septagon offices. "He has lived in Lake Ozark for 7 years and is excited to assist companies with their remodel, expansion and new construction needs," said Grefrath.

"What I see in Septagon is a company that will be around long-term, and do what they say they are going to do," said Roets. "I wanted to work for a

corporate office is located in Sedalia, with three other Missouri facilities located in Osage Beach, Jefferson City, and Columbia. Septagon's Iowa facilities are located in Des Moines and Cedar Rapids. For more information on the services offered by Septagon Construction, please call 573-302-7577 or visit our website at www.septagon.com.

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Lake Regional Surgeons Achieve Certification



Surgeons John Patton, D.O. (left) and Scott Brick, D.O. (right) have successfully completed the requirements for certification in general surgery from the Bureau of Osteopathic Specialists of the American Osteopathic Association.

Board certification demonstrates a physician's commitment to their profession and signifies their expertise in their medical specialty. To maintain certification, physicians must

continue to meet certain requirements, including completion of approved continuing medical education credits.

Drs. Brick and Patton joined Lake Regional General Surgery in July 2010.

Dr. Brick received his medical degree from Nova Southeastern University in Fort Lauderdale, Fla.

Dr. Patton received his medical degree from Des Moines University in Iowa.

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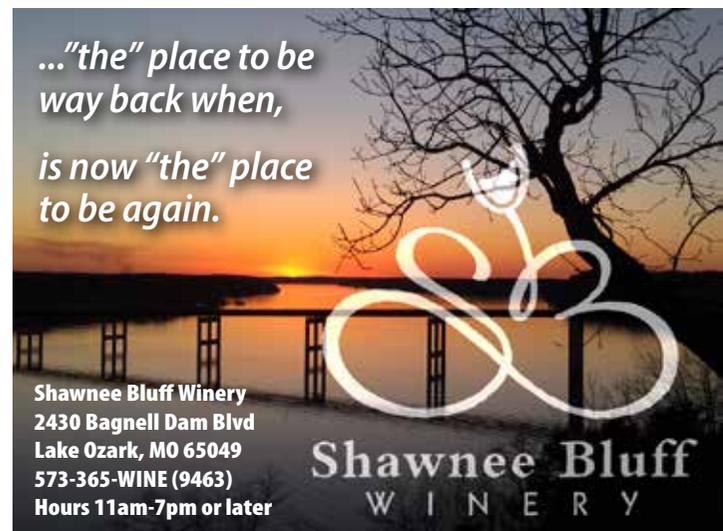


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Concerns raised over hospital ER staffing

By Nancy Zoellner-Hogland

Sue Bivins, a 20-year resident of the Lake area, said when friends, who asked not to be identified, told her that the Lake Regional Hospital might be losing its emergency room physicians, she was surprised and dismayed. She said it wasn't until a week or so later that she realized the move could cause serious harm to the community.

"The emergency room doctors saved my father's life a few years ago. It occurred to me that if this was true and all the doctors' contracts were terminated at once, it would be a huge job to replace all nine by the date all the existing ER contracts expire," Bivins said, explaining that for many years, Lake Emergency Specialists (LES) has provided local emergency room physicians for the Lake Regional Hospital. However, in January, LES received a letter stating that as of April 30, 2012, their contract to provide ER physician services would be terminated. Bivins said she was told the termination was



related to "protracted contract negotiations" and not to the quality of medical care.

Bivins said although she doesn't consider herself an activist, she felt like she had to bring attention to the matter and also get to the bottom of the truth. She said she began writing letters to all media outlets that covered the Lake of the Ozarks area. Her plan worked. In March she was asked to present her story live on a morning talk show.

"I was told that a representative from the hospital would also be on the air with me to provide their side of the story. However, that didn't happen. So while I had a list of seven questions I hoped would be answered, I'm still no further along than when I started," she said.

A call was placed to the hospital, however the *Lake of the Ozarks Business Journal* was told because of confidentiality issues, none of the ques-

tions could be answered at this time. Instead the hospital issued the following statement, which was signed by Michael E. Henze, CEO of Lake Regional Health System:

"Lake Regional Health System is in continued discussions regarding the physician management of our Emergency Department. The health system administration and board of directors respects the privacy of the individual physicians involved in these discussions, as well as the negotiation process.

"Lake Regional is committed, as always, to providing 24/7 emergency care for our community, including trauma and cardiac care. Our staff and physicians are highly trained, dedicated caregivers and will continue to provide continuous, quality health care services."

A hospital spokesman said they would be releasing more information as soon as it becomes available.

Her questions are:

1. Is there a signed contract with the Schumacher Group or anyone else?

2. Will the replacement physicians be specialists in emergency medicine, and specifically, will they all have advanced cardiac and trauma life support certification as required for a Level III trauma center?
3. How will nine full time ER physicians be replaced in the next 7 weeks? Will they be replaced with ER physicians or might there be substitutions of nurse practitioners or physicians assistants?
4. What will be the degree of physician continuity and coordination? In an environment as fluid as an ER it seems that rapport and trust are very important, and that requires consistent staffing.
5. If contracted physicians do not reside here, how will the additional cost of travel and living be covered and what might be compromised as a result?
6. Based on my background in the corporate world, with a major staffing change such as this, a transition plan must be in place. Has the transition plan been developed yet? Some of the key factors in any transition plan are overlap and fallback. How many days or weeks of overlap of replacement staff with current staff are planned? What contingency plans are in place?
7. What about orientation to hospital policies, processes, procedures, computer systems and the like? How will that be addressed?

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Sometimes the process of obtaining a home loan can seem never ending. The lender may call you and ask for more documentation. There are multiple reasons why more documentation may be needed. If you don't understand why they need this information, ask, there is usually an easy explanation for this. Certain underwriting conditions are set by external sources such as Fannie Mae, Freddie Mac, FHA, and VA that must be followed by your lender to insure the loan meets their criteria.

No matter how you obtain a loan, either in person, over the phone or on the web, the process is basically the same. You will give information to the lender concerning your current residence, employment and banking information. You will also be required to give them permission to obtain a credit report.

Once this process has been completed, the lender will verify the information you have provided.

Usually they will ask you to provide current pay stubs, bank statements, W-2's, and tax returns.

Depending on the information contained in these documents, the lender may request additional documents from you. For example if child support withholdings show on your pay stub, you will need to provide a divorce decree or child support order. If there are large deposits on your bank statements, you will need to provide proof of where those deposits came from.

The lender will also need to verify the market value and condition of the property. This is done by ordering an appraisal and a title search. The appraisal will determine the current market value and the title search will show any liens, encroachments and easements on the property along with verification that the real estate taxes are current.

It is very important that you give your lender very detailed information. Failing to provide correct or only partial information could slow down or suspend the loan process.

The following are some items that could delay the loan process:

Employment Verification: Provide the lender with the correct name and address of your employer. Also, provide them with a contact number for the Human Resources department within your company.



Assets: Provide complete Bank Statements. Provide the complete name and branch location of your bank. Do not close, move or merge accounts during the loan process.

Some lenders require accounts to be re-verified prior to closing your loan.

Debts / Collections: If you have proof that a debt or collection on your credit report has been paid, provide your lender with this information as soon as possible. This could make a difference in your loan program, interest rate, etc. On the other hand, if you know that a certain debt or collection is currently owed, tell your lender this. Failure to disclose liens, judgments or known collections will only delay the process. Also, do not incur any new debt or apply for credit during the mortgage process.

The approval process, also called the underwriting period occurs as the verification items are being obtained and reviewed. The underwriter will approve the loan, approve the loan with conditions or suspend the loan. They will provide the lender with the conditions or the reasons for the suspension. These items will need further documentation to clear up the conditions or the loan will be declined. It is in your best interest to work with the lender in obtaining the information they need to clear the conditions as soon as possible, even if it means jumping through a couple hoops to get them done. In the end, supplying your lender with everything up front will generally result in an expedient and favorable loan decision.

Michael Lasson is a Senior Residential Mortgage Lender at First State Bank.

For more information please contact Michael Lasson at First State Bank at 573-746-7211 or on the internet at www.fsbfinancial.com or www.yourlakeloa.com.

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Lake Ozark suffering growing pains

By Nancy Zoellner-Hogland

Although the openings of two new stores at Shoppes at Eagles' Landing, will likely result in an immediate rise in Lake Ozark's sales tax revenues, receipts aren't expected to increase to the point where the city can afford to hire additional personnel.

That's the message City Administrator Dave Van Dee said he's trying to get across to residents, the board of aldermen and department heads who want to hire additional personnel to help with the extra work the growth is bringing.

In February, Police Chief Mark Maples requested additional funds to hire one new police officer in June, another in 2013 and purchase a new patrol vehicle in April. The \$30,000 vehicle was included in the budget; the increased payroll was not. Maples said that since December, the police department had seen an "unexpected number of calls" from Eagles' Landing and with the opening of Route 242 and the growth at the mall, he expect-

ed the workload to continue to rise. Aldermen voted to table the matter until the March 13 meeting in order to give Van Dee time to run the numbers. However, in March, although the board allowed Maples to hire two officers to replace two that had recently left, the addi-

tional officer was passed over again.

Van Dee said the reasoning was simple - it wasn't in the budget.

"I know everyone sees all the development that's taking place and they all just naturally assume we have all this addi-

tional money flowing in. However, the stores haven't been open long enough to see exactly how much additional revenue they'll be producing and because of the TIFs that are in place, we only get a small portion of the tax," he explained. "I know I take a more conservative approach to managing the city's finances, but I don't think we should be spending money before we actually see it."

Van Dee said in March, revenues were up 34.48 percent over the same time last year. However, he quickly added that one month doesn't make a trend. He also said while shoppers pay 7.725-percent sales tax at Kohl's, for instance, 4.225 percent goes directly to the state government. After the county receives its share and all TIF and administrative costs are removed, the city ends up with somewhere between one-half to 1 percent. He said the percentage will be even smaller from sales at Me-nard's. And because Missouri doesn't charge tax on prescriptions, he said he doesn't expect

huge numbers to come rolling in from CVS pharmacy.

"I spent the better part of two weeks going through the budget and modeling different situations. I know growth will continue - I know things are only going to improve - but I also know how much we already have going out," Van Dee said, adding that although the 2012 budget includes money to hire a part-time employee to assist Charles Misenheimer, the deputy director of the Lake Ozark Department of Community Development, the city is also holding off on that move as long as possible. "We're all suffering - all our workloads are going up. The public works department is also feeling the crunch with the additional infrastructure. However, it's not like we didn't know it was coming. We're all just going to have to work a little harder until revenues stay up for an extended period of time."

In January, Misenheimer told the board he too was struggling to keep up with the work load. In his report to aldermen, he said that in 2011, 24 new businesses opened; 77 building permits were issued;

continues on page 20



City officials and representatives from Kohl's gathered in early March to celebrate the grand opening of the department store. It's the second store opening at the Shoppes at Eagles' Landing in as many months. Nancy Hogland photo.

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Entrepreneurship is alive and well in Missouri

By Nancy Zoellner-Hogland

According to a recent study by the Ewing Marion Kauffman Foundation, in 2011 the Show-Me State jumped from 35th to 16th for entrepreneurial activity with 400 adults per 100,000 adults (0.4 percent) creating new businesses each month. Missouri's rate was above the national index, which showed that 0.32 percent of American adults created a business per month in 2011.

The Kauffman Index of Entrepreneurial Activity obtains the figures by measuring the percentage of the adult, non-business-owner population that starts a business each month and then comparing those numbers to the monthly Current Population Survey (CPS), conducted by the U.S. Bureau of the Census and the Bureau of Labor Statistics.

The Lake area is responsible for part of that success. In 2011 the city of Osage Beach issued 170 new – not renewal – business licenses and the city of Lake Ozark issued 43.

Gov. Jay Nixon issued a

statement following the release of the Kauffman Foundation report.

"Missouri's dramatic jump in the Kauffman Index of Entrepreneurial Activity in 2011 is another strong sign that our economy continues to turn in the right direction. From Day One, my administration has made it a priority to promote start-ups and entrepreneurial growth through initiatives like our Missouri Small-Business Loan Program, the State Small-Business Credit Initiative, our small-business support networks, and our comprehensive Missouri Strategic Initiative for Economic Growth. Under the leadership of Jason Hall, the Missouri Technology Corporation and the Missouri Department of Economic Development have also renewed their focus on helping smart entrepreneurs with big ideas turn their dreams into jobs. Just yesterday, the Department of Economic Development reported that Missouri added 2,300 jobs in February and our unemployment rate dropped to

the lowest level in 38 months. It's clear that our relentless focus on creating jobs and growing our economy is beginning to pay off," he said.

According to the Kauffman study, Arizona led the way with 520 adults per 100,000 starting up new businesses. Texas and California followed with 440 per 100,000 adults; Colorado ranked fourth with 420 per 100,000; and Alaska rounded out the top five with 410 businesses started per 100,000 adults. At the bottom of the list were West Virginia, with 150 new business start-ups per 100,000 adults; Pennsylvania with 160 per 100,000 adults; Hawaii with 180 per 100,000 adults; and Illinois and Indiana, both with 200 per 100,000 adults.

The outlook for Missouri continues to improve. According to data released in mid-March by the Missouri Department of Economic Development (DED), the state added 21,800 jobs in January 2012 – 700 more than initially reported in February – and

the growth continued. Figures show non-farm payrolls added 2,300 new jobs during February 2012 on a seasonally-adjusted basis. The state's seasonally-adjusted unemployment rate also continued to fall, declining to 7.4 percent, down by a tenth of a point from the January 2012 figure. In comparison, the U.S. unemployment rate stood at 8.3 percent for February 2012.

In late March, DED figures showed Missouri's unemployment rate fell 2.3 percent since August 2009, when it peaked at 9.7 percent.

The Kauffman Index of Entrepreneurial Activity report also showed:

Although the nation experienced a 5.9 percent drop in entrepreneurial activity from 2010, 2011 was ranked as one of the highest increases in business start-ups in the past 16 years.

Entrepreneurship growth was highest among 45- to 54-year-olds, rising from 0.35 percent in 2010 to 0.37 percent in 2011. Those aged 20 to 34, the

youngest group studied, also showed a slight increase. In contrast, the 35- to 44-year-old and 55- to 64-year-old groups experienced declines in entrepreneurial activity rates from 2010 to 2011.

Entrepreneurial activity decreased slightly for both men and women. For men, the entrepreneurial activity rate decreased from 0.44 percent in 2010 to 0.42 percent in 2011, reversing an upward trend over the past few years. The female entrepreneurship rate decreased from 0.24 percent to 0.23 percent.

The entrepreneurship activity rate among the least-educated group (high school dropouts) decreased from 0.59 percent in 2010 to 0.57 percent in 2011 but remains significantly higher than for groups with other educational levels. The largest decrease in entrepreneurial activity occurred for college graduates.

Entrepreneurship rates for all races and ethnicities declined from 2010 to 2011. The

continues on page

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Lake Ozark suffering growing pains

continued from page 17
665 building code inspections were performed; 50 new sign permits were issued and 109 contractors were licensed to do business in the city.

"I currently take care of all building inspections, all zoning issues and all code enforcement - derelict cars parked on lawns, trash in the yard - those types of things. It's really tough to handle all of it. CVS required approximately 50 visits because every component of construction has to be inspected and most of the components are

handled in sections. For instance, the entire foundation isn't usually poured all at the same time," he explained, adding that one HVAC inspection at Menard's required a two-hour visit.

In the meantime, Wehrenberg Theater announced they would be constructing a state-of-the-art, 25,000-square-foot, eight-screen facility at Eagles' Landing. A spokesman for Wehrenberg said they hoped to have the theater completed and open by this summer.

"Insurance Talk"

with Ron Hall of
Golden Rule Insurance

Dental Insurance For Individuals

Dental care often tends to fall on the back burner when it comes time to begin planning for adequate health care. Many of us fear dentists or have always put off seeing our dentist for one reason or another.

What we don't realize is that dental health is very important for ones overall health and going for regular checkups is essential for anyone who's serious about taking care of their physical health.

It's commonly known that our oral health is connected to the well-being of the rest of our body, yet many of us neglect this simple fact.

We put off seeing dental professionals because of the high cost or because we believe that the red, painful part of our gums will go away if we brush a little harder and more often.

Dentist visits can end up costing a lot, but that's where dental insurance comes into play.

Dental insurance is a lot like health insurance; it's meant to cover a portion (or sometimes all) of your costs whenever you have a dental procedure done.

There are several types of dental insurance plans which can cover different procedures depending on your plan as well as cover different numbers of people including your family or a group your involved in. Many dental plans will cover



Ron Hall

the cost of cleanings completely in an attempt to prevent further procedures (like fillings or root canals).

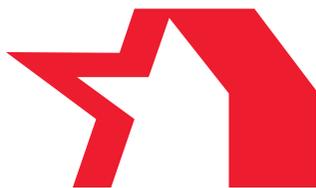
Individual and family dental insurance can be purchased if you do not have employer dental.

There are usually 3 components to dental insurance:

1. Preventive- usually twice a year and sometimes at 100%.
2. Basic-for filling, routine extractions, certain x-rays. Sometime a 50 calendar year deductible and then the insurance pays 80%.
3. Major- crowns, bridges, gum disease. Usually a one year wait and pays 50%.

Dental insurance is worth looking into as a supplement to your health insurance.

Ron Hall is an agent with Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 or ron@goldenruleinsurance.com for additional comments or questions.



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Osage Beach bidding process to change

continued from page 1
to include new construction, enlargement or major alteration. The existing law includes construction, reconstruction, improvement, enlargement, alteration, painting and decorating or major repair, which, according to Fisher, is a problem because the wording can be construed to require prevailing wage when existing facilities are painted.

The proposed law also revises the definition of "maintenance work" by removing the exclusion of the replacement of an existing facility and including the restoration of the material condition or operation or the painting or repainting of an existing facility. It defines "major alteration" as an alteration or structural change to an existing public facility in which the total overall project exceeds 400 square feet and is performed by other than full time or part-time employees of a public body. Major alteration also includes any reconstruction, enlargement, alteration, resurfacing, remodeling or renovation that involves existing roads, streets, alleys, sewers, ditches or other projects associated with road and bridge construction.

language in the bill results in even greater confusion and State Rep. Jacob Hummel (D-St. Louis City) says the bill will hurt the state's laborers - painters in particular - who would have to take a pay cut.

The legislation was set aside for review at a later date. However, Tom Laird, city clerk for the Village of Four Seasons, which recently expanded its city hall, said the whole bill needs to be tossed into the trash and replaced with a bill that loosens the requirements for smaller, rural communities.

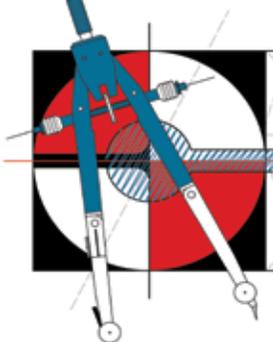
"I don't know how taxpayers in Missouri ever allowed it to get to this point. The cost of our building project was nearly doubled because we had to pay prevailing wage - basically St. Louis union wages. We need to put some sanity back into the law because as it stands now, very few local businesses can afford to pay those kinds of wages to their employees. Businesses are also required to get an accountant certify everything they do and they're required to send their employees to a 10-hour OSHA safety class. It's ridiculous. Everyone needs to contact their state representatives and demand a change," he said.

However, opponents say the

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Finding Trustworthy Investment Advice

Has recent market volatility got you worried about your current investment strategies? Before changing directions on your own, it may be a good time to look at getting professional assistance with your investments. Professionals are experienced in analyzing the significance of economic and market events and their portfolio management implications.

But whom can you trust?

Just as with choosing a doctor, lawyer or other professional, finding the right advisor is a matter of due diligence; conducting a detailed analysis and appraisal of the candidates that you are considering putting in charge of managing your assets.

Here are some suggestions that may help you along as you do your research:

- Take advantage of the experience of others. Ask your family, close friends and other advisors for a referral to someone with whom they have established a successful relationship.
- Use a screening process. Contact several candidates, visit their websites and contact them to obtain written information about themselves and the organization with whom they are affiliated.
- Make introductory appointments. Face-to-face meetings with each advisor can tell you a great deal.
- Find out about the advisor's knowledge, experience and specialties. For instance, if you have a significant amount to invest, be certain that the advisor has an extensive background in wealth management for affluent investors.
- Make sure that the advisor has comprehensive resources. He or she should have a wide array of investment choices available; access to research, up-to-date analytic tools and relationships with other professionals when you have need of guidance outside of the expertise of the advisor.



Trenny Garrett, J.D., CTFA

- Determine what additional financial services the advisor offers. Look for an advisor who can help you integrate your investment strategy with your retirement and estate planning goals or has someone on staff that can.
- Understand how the advisor is compensated. Your advisor may be compensated in several ways: He or she may charge a flat fee, charge a percentage fee based upon the assets that he or she is managing, or receive commissions.
- Check references. If you don't know anyone who has used the services of the advisor that you are considering, ask for the names of some of the advisor's clients who would be willing to talk to you about their experiences with the advisor.

Interview us

We would be pleased to be on the list of candidates that you are considering as your investment advisor. You'll find that a meeting with us (without cost or obligation, of course), will reveal that we can provide you with reliable, trustworthy advice about your investments, trust & fiduciary issues, insurance analysis and more. We are ready to answer your questions. Just give us a call to set up an appointment.

Trenny Garrett is Senior Vice President at Central Trust & Investment Company, Osage Beach. You can contact her at 573-302-2474 or visit www.centrustco.com. Central Trust & Investment Company is affiliated with Central Bank of Lake of the Ozarks.

Press Releases are Welcomed!

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Entrepreneurship is alive and well in Missouri

continued from page 18

Latino business-creation rate declined from 0.56 percent in 2010 to 0.52 percent in 2011, but remained at a high level relative to previous years and other demographic groups. The Asian entrepreneurial activity rate also decreased from 0.37 percent in 2010 to 0.32 percent in 2011.

Both immigrant and native-born entrepreneurial activity declined slightly in 2011; however, immigrants remained more than twice as likely to start new businesses as were the native-born.

The Latino share of all new entrepreneurs rose from a little more than 10 percent in 1996 to 22.9 percent in 2011, reflecting longer-term trends of rising entrepreneurship rates and a growing share of the U.S. population. The Asian share of new entrepreneurs also rose substantially from 1996 to 2011, but remains relatively small at 5.3 percent. The white share of new entrepreneurs declined during this time period, while the African American share increased slightly.

By industry, construction had the highest entrepreneurial activity rate at 1.68 percent, continuing an upward trend over the past several years, followed by the services industry at 0.42 percent. The manufacturing startup rate was the

lowest among all industries, with only 0.11 percent of non-business owners starting businesses per month during 2011.

Among the United States' 15 largest metropolitan statistical areas, Los Angeles had the highest entrepreneurial rate (580 per 100,000 adults) in 2011. Chicago and Detroit had the lowest rates at 180 per 100,000 adults.

Geographically, entrepreneurial activity rates decreased in all U.S. regions except the Northeast, which experienced a slight increase. Rates remain highest in the West and lowest in the Midwest.

The Ewing Marion Kauffman Foundation, established in the mid-1960s by the late entrepreneur and philanthropist Ewing Marion Kauffman, is based in Kansas City, Missouri. It is among the 30 largest foundations in the United States with an asset base of approximately \$2 billion. In an effort to foster growth and improve communities, the foundation provides grants to advance entrepreneurship and improve education for children and youth and conducts and publishes research on entrepreneurship.

For the complete 2011 report as well as data spanning 16 years, visit www.kauffman.org/kiea.

Naught-Naught Insurance Top Grinnell Mutual Agency

Naught-Naught Insurance Agency Inc. of Eldon was recently named to the prestigious Grinnell Mutual Reinsurance Company President's Club for 2012.

Recognized by Grinnell Mutual President and CEO Larry Jansen, Naught-Naught Insurance Agency ranks among the company's top 50 agencies and 15 farm mutual companies for outstanding production and profitability over a five-year period. President's Club members provide insights on key

insurance and business issues to company management from Grinnell Mutual Reinsurance and Grinnell Select Insurance Companies.

"Our President's Club members are an impressive group of insurance professionals. Many of these agencies have been successfully serving local policyholders for decades in an ever-changing market," said Jansen. "For that reason, listening to our top agents and mutuals keeps our partnership and our service to the policy-

holder strong and stable. They provide valuable insight as we seek their opinions on many topics, from product development to marketing."

The agents and staff at Naught-Naught Insurance Agency will be presented with a plaque and letter of recognition from Grinnell Mutual for the agency's notable achievement.

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As the Lake Churns Home Sales Figures at the Lake



Real Estate and Lake News with C. Michael Elliott

The latest lake home sales figures show an increase once again. This rate is above year ago levels by 26.7 percent. Condo sales have also shown a large increase in 2012 vs. 2011 with a 22.8 percent growth in units sold. Average days on the market for lake homes has dropped from 214 to 168 however, condo market times have seen an increase of 23 days over the same time last year.

Lawrence Yun, NAR chief economist, said underlying factors are much better compared to one year ago. "The market is trending up unevenly, with record high consumer buying power and sustained job gains giving buyers the confidence they need to get into the market," he said. "Although relatively unusual, there will be rising demand for both rental space and homeownership this year. The great suppression in household formation during the past four years was unsustainable, and a pent-up demand could burst forth from the improving economy."

Regionally, the results were mixed. Declines were seen in both the Northeast and West. The Northeast dropped 3.3 percent in February, with median prices declining 1.9 percent from a year ago.

The West posted a 3.2 percent monthly decline, but is up 6.1 percent of February 2011 as well as up 3.1 percent in median prices.

The Midwest and South were both up, rising 1.0 and 0.6 percent respectively. The median price in the Midwest was down half a percent to \$120,000, the lowest median price in the nation.

Decreasing inventory, combined with virtually no new resi-

dential construction during the past three years, assure that rents will continue to rise as well as likely home price increases in 2012. I also feel the decrease will drive lot sale which have been almost non-existent the past few years.

So, back to the same song, second verse: you're not going to find a better time to purchase at Lake of the Ozarks. If you are considering selling, prices are holding steady. If you're looking to sell and purchase another property, any value loss in your existing home will be offset in the lowered value of the purchased home.

If you would like a detailed sales report on your specific property type or neighborhood, or would like information on the best buys at the lake, contact C. Michael Elliott & Associates at 866.YourLake or cme@yourlake.com View thousands of lake area listings at www.YourLake.com. You can also log your opinions on Michael's real estate blog, www.AsTheLakeChurns.com

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Glencove Marina grows, expands

By Nancy Zoellner-Hogland

Sherry Jackson, who has been with Glencove Marina for a quarter of a century first as a “Girl Friday” and then as part owner said when she and her husband Bruce bought out their partner last April and became full owners of the marina, she set out to make it the Lake’s “one stop shop” for boating.

“I wanted a marina where people could go and get everything done – service, repairs, sales, storage, upholstery, gas – you name it. I don’t pretend to think we could do it all ourselves, but I wanted to line up quality, trusted partners that we could count on to make that happen. With a couple more things up my sleeve, I’m happy to say we’ve nearly accomplished that goal,” she said.

Soon after taking over the business, the Jacksons built up their fiberglass repair department offering bottom paint, buffing, touch ups and full paint jobs. They brought in a tech with “racing in his blood” to work in their newly added personal watercraft service department who Sherry says is doing a “wonderful job” and customers are thrilled with his work. He does complete tune-ups, motor and pump rebuilds, oil changes, diagnostics, fuel system cleaning, electrical work, or anything else “pwc.” They also added to their boat storage program and now offer a plan that includes six months free slip rental.

In January they added an upholstery and canvas shop where customers can get new

custom-made mooring covers, bimini tops and enclosures or simply get a zipper or snap replaced or carpet repaired.

“The gentleman that’s running that department used to work for us in maintenance. Later, he began to do upholstery at his home – I didn’t even know he did that. When we decided to open our own upholstery shop, we asked if he’d be interested in handling upholstery for us. He was, so we set up a new shop, complete with a 16-foot long table; he brought in his sewing machine and has been busy ever since. And he does beautiful work,” she added. “Customers love it because when their boats are in for service, if we find a little hole in the seat or a rip in a top, we can fix it for them without any extra hassle.”

The addition of these services compliments the service staff that has been at Glencove Marina for many years.

“Our techs are second to none and the service manager and his staff will do their best to take care of the customer. The Glencove team is all about being there for their customers,” Sherry said.

In the past year Glencove Marina also took on two new boat lines – Monterey Boats, which provides innovative design, European styling, high-performing elegance and a ride that can’t be beat; and South Bay luxury pontoons, which offer superior construction, quality components and rich comfortable furnishings, making them the best in the industry.

continues on page 27

Lake Printing New Team Member

Lake Printing Co., Inc. announced the employment of Michelle Cook as Account Executive / Social Media Director. In addition to sales, she will be responsible for expanding Lake Printing Company’s presence in the virtual world and marketing.

Michelle earned a Bachelor of Science degree from Missouri State University – Springfield in 1994. She moved to the Lake Area full time ten years ago and quickly became ingrained in the community.

Serving as the current President of the Heart of the Ozarks Professional Business Women for two years, after one as secretary, a previous board member and President of the Eldon Montessori Pre-School Board, member of the Totes for TaTa’s event committee and the Top Ten Women’s Unveiling event committee, as well as participating in many community events and fundraisers, are just some of the ways she gives back to the Lake Area.



Michelle Cook

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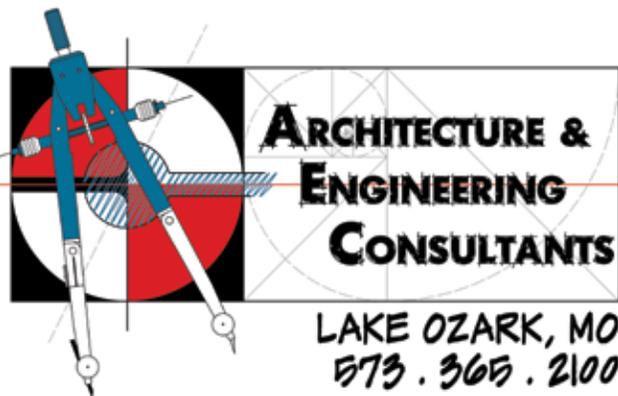
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Building an effective web presence

Guest column by Mike Waggett of MSW Interactive Designs
Facebook Timeline for Business

Mike Waggett

Over the past seventeen months we've identified many steps in the process of building an effective web presence, and Facebook Timeline is the newest twist. It's a radical change to the way that you will see your business page on Facebook, so here are some ideas on how to make this work for you!

Facebook Timeline is coming whether you like it or not.

In typical Facebook fashion, you are not going to have a choice in the matter. Business pages will convert to Facebook Timeline on March 30th, 2012. The good news is that you will be able to "preview" the page and adjust/edit the look and feel of the page before it is published on that date. Start with your "cover image" and put something that has your business branding involved. Some geek speak here – the size of the cover image is 851 x 315 pixels. If you put something smaller than that here, it will stretch. You can change your "cover" as many times as you'd like. Your profile picture will display below your cover image and will identify you as the page owner. By the way, this image must be 180 x 180 pixels (more geek speak).

Don't break the rules or the Facebook police will get you.

We know of several businesses that were using their personal Facebook profile (friends) for business purposes, instead of a Facebook business page (fans). Their Facebook profile suddenly disappeared overnight, without warning. Facebook is not very subtle when they discover rules transgressions, so here is one Facebook Timeline rule we suggest following. In your "cover" image, do not put contact information, calls to action, or arrows pointing to "Like/Share". Put your contact information and business information in the "About" section.

Use Facebook Timeline to highlight your business growth.

Timeline is a great tool to chronicle the major events in your business. On the right side is a scrolling year tool where you can add milestone events. Some ideas: add the year you started your business, dates you closed deals with major clients, dates you added key staff, dates you garnered awards or sponsored community events, or other major events in your business. You can also get very clever here... we are considering adding famous

weddings to our timeline for our bridal store, WhereBridesGo.com. Every time you add a new event, your fans will see it. In this case, we want our fans to comment and share info we are posting on these weddings.

Pin your posts.

This is not to be confused with another hot social media channel called "Pinterest" (we can talk about that in a later column). This is now a way for a business to "Pin" a particular post to the top of its wall where it will remain for 7 days. This allows you to keep posts visible longer, but use caution if you have many returning fans...better to keep content fresh.

Tip of the Iceberg

There is a finite amount of space for this column, and we've barely touched the surface of what capabilities Facebook Timeline for Business brings. To learn more, Google "Facebook Timelines for Business"...you will find a wealth of information. I'll give a free plug here...we follow Mari Smith on Facebook and a lot of these tips were gleaned from her daily posts. Her information is concise, easy to follow, and she has the interest of the small business owner in mind.

I hope this explanation helps you get ready for Facebook Timeline for Business! It's coming to your account on March 30th, 2012.

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Simply a Wonderful Dining Experience!

Glencove Marina grows, expands

continued from page 25

"We'll be primarily selling the Trifecta for our lake - a top of the line tri-toon. It's the only pontoon on the market with fiberglass construction and an arch and it's absolutely beautiful," Sherry said. "I think this is the boat everyone is going to be talking about this year!"

To make sure the new lines get the attention they deserve, Glencove also partnered with Richard Riley, who operated a boat consignment lot along with Double Diamond boat trailers at the intersection of Old Highway 54 and Bagnell Dam Boulevard, across from Denny's Restaurant in Lake Ozark. Glencove, along with Riley, will be selling new and pre-owned boats and trailers from that Hwy facility.

"Richard has been at that location for 13 years. He's good at what he does and he's well

respected so we're very excited about the opportunity to work with him and have him as part of the Glencove team. It promises to be a good partnership for both of us," she said.

To celebrate their one-year anniversary of sole ownership, and to officially kick off the new lines, Glencove will be holding a "demo days" and open house on April 21 and 22 at their Carol Road location.

"It is the same weekend as the in-water boat show at Dog Days. We'll have boats at that show but because slips are limited, we thought it would be a good idea to also invite people over to our marina so they can see all the models and take test rides. To make it a little more fun, we thought we'd also get the grill going for lunch, give away some prizes and have a little music. It will be a lot fun," she promised.

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Solar Vapor Drive Season is almost here

There is probably not a week that goes by that I do not see the results of vapor drive in the form of mold or rot in building cavities. This is a very misunderstood problem and usually results from misapplied building materials. International Building codes were changed in 2004 to address this problem, but since codes are enforced locally and many local codes do not reflect these changes, it is sometimes the code itself that causes the problems.

I have said this before and I will say it again; do not use a vapor barrier, especially poly on your interior walls. Now let me attempt to give you a simple explanation as to why.

First let's look at a couple of established facts; air carrying water vapor always goes from higher areas of pressure to lower or from more to less, in other words hot humid air always tries to force its way to cooler dryer air.

Example: imagine two tanks of water sitting side by side, one full and one empty. What happens if you connect them with a line half way up so water can move freely between them? It is pretty obvious; the water will run out of the full tank until the water level has equalized into the empty one. Let's now pack that line with insulation, wood & drywall. Will it stop the water? No it will slow it down, but the water will still pass to the other side due to the pressure behind it, because those materials are not meant to stop water.

This is a little over simplified, but the fact is more humid always tries to get to less humid. Now when you have a wall assembly separating two different environments and air can find its way through you have vapor drive. Have you ever felt air move through an electrical outlet? Unfortunately air moves through most walls to some degree.



For decades the only concern was winter driven vapor drive, but as many builders have found out, if a home has air conditioning, which most do, vapor diffusion from outdoors is a much bigger problem. In most areas the air in a home is actually a lot dryer in the winter and humidifiers are used to combat dry air and dry skin.

The second fact is that Inward Driven Solar Vapor Drive, from the outside in, is much more powerful and destructive in creating rot and mold than winter vapor drive ever was. Vapor drive will occur in any area where humidity is higher on one side of a wall than the other, but the sun will intensify this effect; it is a very powerful engine that will drive moisture through most wall components like a knife through butter.

If the components of a wall are poorly chosen, there is no quicker way to destroy a home than inward solar vapor drive. You must worry about vapor diffusion from the outside in; not the inside out.

There are many things you can do to minimize vapor drive, but if an exterior wall is not completely sealed to prevent vapor or air from entering, which is not an easy task, do not use a material on the interior that will trap moisture in the wall, like poly or vinyl wallpaper.

The best option is to consult a professional before building or remodeling.

David Braddy is the General Manager of Bolivar Insulation Systems in Linn Creek Missouri, you can contact him at 573-346-3321 for more information.

Stay In Touch!

If you have a local church or civic group event, please feel free to submit it for inclusion in our daily Lake of the Ozarks Business Journal Blog. Haven't seen it?

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Tips to protect yourself from break-ins

By Nancy Zoellner-Hogland

Lake area businesses are seeing new “trends” in burglaries.

Lake Ozark Detective John Loveless said that in recent months, his department has responded to four break-ins committed by experienced burglars who “knew what they were doing.” To combat this type of crime and help business owners be more aware, he discussed various steps business owners could take to help prevent burglaries at the first 2012 Eggs and Issues Breakfast Series sponsored by the Chamber Collaborative Task Force.

“Better lighting, better locks and newer security systems would all go a long way in stopping some of these break-ins, and complete inventories would help us retrieve merchandise if and when it is stolen,” he said. “In one recent burglary, I recovered some of the stolen merchandise and removed it from the site. However, because I didn’t have a list of everything that was taken, I left other items behind that had also been stolen because by law, police can’t just arbitrarily seize things they ‘think’ might be stolen,” he explained. In the meantime, the merchandise was moved to another location and was gone by the time Loveless returned with a complete list.

Loveless also advised business owners to keep a watchful eye on those who spend an inordinate amount of time browsing, because those people could be “casing the joint.”

“In another recent burglary, the burglar knew right where everything was located. He came in and shut off the power and then took thousands of dollars of merchandise. That doesn’t just happen by accident. That man knew exactly where he was going; knew what he had to do and how to do it by the time he broke in,” Loveless said, adding that in another incident, the perpetrator came in during the day and, unbeknownst to the shop keeper, covered up the security camera so when he returned later that night, after the store closed, he wouldn’t be caught on film.

The detective also suggested that business owners invest in

deadbolt locks. Anything else can be easily flipped open to allow illegal access. And money shouldn’t be kept on the premise unless it is placed in a secured, locked safe. He recalled another recent burglary where, after closing out the register at the end of the day, the business owner had placed the money in a safe that wouldn’t lock. Consequently, when the business was burglarized, the cash was taken.

Loveless, who has worked 13 years in law enforcement and another 10 as a firefighter and fire investigator, said he’s worked just about every type of case imaginable and is willing to meet individually with business owners and use that experience to help them make their buildings more secure.

“I’m trying to get back to the basics – be involved in our community so we can be more proactive instead of reactive. I can check out security systems; I can look at locks and determine if they’re secure and I can help business owners look at other issues they may have that might make them more prone to a burglary,” he said.

Loveless and Capt. Kelly Luttrell with the Camden County Sheriff’s Office provided additional burglar-proofing tips:

- **Fortify and secure shipping and receiving doors. Something as simple as a 2-by-4 slipped into the mounting brackets can prevent it from being unlawfully opened.**
- **Register serial numbers of all electronic equipment and merchandise.**
- **Leave lights on inside the business at night. That way, when law enforcement officers drive by or conduct building checks, they can see if someone is inside.**
- **Install outdoor lighting at both front and back entrances.**
- **Keep hanging decorations or plants at a minimum when surveillance cameras are used. They can block the camera’s line of sight.**
- **Keep the check-out counter clear of obstructions for the same reason.**

The Chamber Collaborative Task Force, which consists of the Camdenton Area, Lake Area and Lake West Chambers of Commerce, organized the Eggs and Issues Breakfast Series in an attempt to provide

continues on page 35

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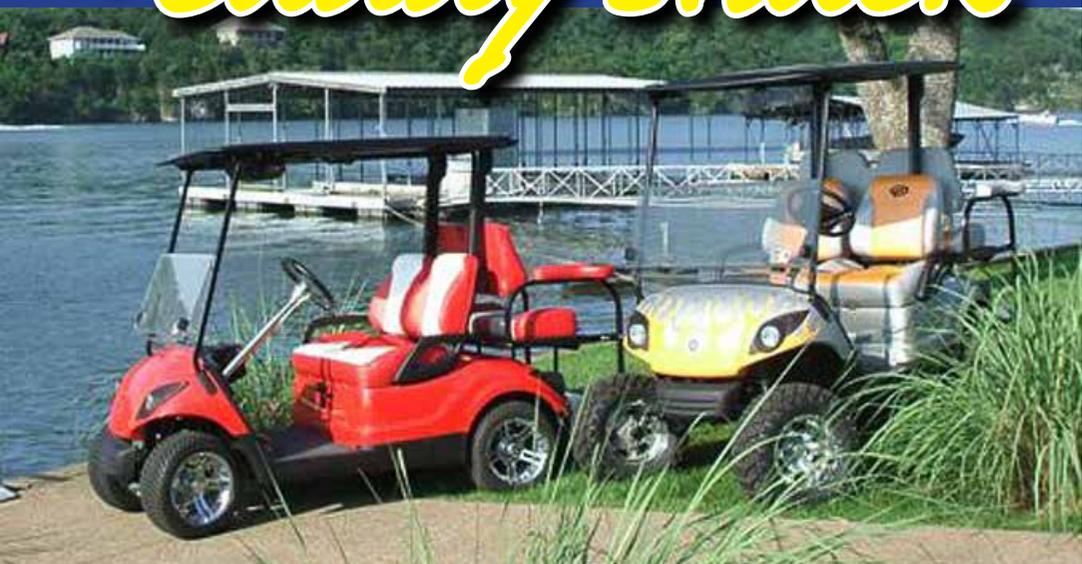
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Marketing The Lake

by Jim Divincen

This is the second article in a series regarding the advertising and promotional activities conducted by the Lake of the Ozarks Tri-County Lodging Association (TCLA). Each year the TCLA Board of Directors appropriates funding for a research component focused on Lake of the Ozarks visitors. This month's article will discuss the visitor demographics and profiles from the most recent study.

A total of 1,790 interviews were conducted among visitors requesting information on the Lake of the Ozarks to identify at least 555 converted visitors. Converted visitors are visitors who requested information on the Lake of the Ozarks and actually visited the lake during the past fiscal year (7/1/2010 through 6/30/2011). The demographics on those interviewed visitors are as follows:

- Avg. Age: 54**
- Avg. Party Size: 3.1 Persons**
- Household Income: \$84,900**
- Avg. Length of Stay: 4.0 Nights**
- Avg. Amt. Spent: \$767**

A great deal of information was also ascertained about not only what the visitors spent, but where they came from and what time of year they visited. Below is a listing of the areas in which visitors originated. Of the 555 visitors interviewed, percentages were calculated to tell us what areas produced the most visitors. Those percentages are listed for the place of origin and time of visit as follows:

- Conversion Percentage**
- By Place of Origin:**
- Columbia, MO: 43.8%**
 - Cedar Rapids, IA: 40.9%**
 - Milwaukee, WI: 38.5%**
 - Lincoln, NE: 35.7%**
 - Des Moines, IA: 29.5%**
 - Kansas City, MO: 23.2%**
 - St. Louis, MO: 21.8%**

- Time of Visit:**
- April and May: 11%**
 - June - August: 46%**
 - Sept. - Oct.: 41%**
 - Nov. - Dec.: 1%**
 - Jan. - Mar.: 1%**

Other interesting facts about those visitors interviewed:

- **Over three-quarters (78%) of converted visitors to the Lake of the Ozarks were adults without children.**



Jim Divincen,
TCLA Executive Vice President

- **Families with children comprised 22% of the total number of parties who visited the Lake.**
- **Just over one in three (35%) converted respondents said they were visiting the Lake of the Ozarks area for the first time.**
- **Repeat visitation accounted for the other 65%.**
- **Nearly half (47%) of converted visitors spent less than thirty days planning their visit to the Lake of the Ozarks.**

Another area of interest is learning what the visitors actually did when they visited the Lake of the Ozarks. See the activities listed below, with percentages from highest to lowest, that those interviewed indicated they participated in during their stay:

- Shopping: 73%**
- Visited a State Park: 17%**
- Boating: 40%**
- Played golf: 16%**
- Fishing: 24%**
- Attended a Special Event or Festival: 14%**

The Lake had the highest guest satisfaction rating ever this past fiscal year with 92% of converted visitors saying they are likely to return within the next 3 years. The TCLA Board of Directors engage a research-based media plan each year to ensure the lodging tax dollars collected are producing the most efficient and highest return on investment. The next article will discuss how this research information is applied to future media buys and creative messages. A special thanks to the TCLA Board of Directors for volunteering their time to promote and advertise our beautiful destination.

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Ribbon Cutting Elks Lodge 2517. Pictured along with Chamber Active Volunteers are Chamber Members: Tony Reahr of Edward Jones, Kristina Pahlmann of Central Bank, Aaron Spieler with Farmers Insurance and Chamber Marketing Director, Heidi Stanfield.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Spirit FM Radio. Listen live at KCVO, 91.7 FM or www.spiritfm.org. Pictured: Jim McDermott, Karen Dye, Fred Young, Darren Alexander, Michele O'Dell, Kerry Kelling, Glenn Goodwin, Doug Horman, Charli Allee and Alice Tate, Bob Kellstrom, Johna Stanfield, Brenda Colter, Mike Nichols, Don Neuharth, and Trish Creach.



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Lucas Web Marketing was welcomed into the Lake West Chamber membership with a recent ribbon cutting. Check out www.lucasweb-marketing.com or call Keith at 314-809-4666. Pictured l to r front row: Diane Bequette, Keith & Erin Lucas; Liz Brown, Ellen Bozich. Back rows: Brad Deters, Jess Wadle, Stanley Field, Steve Naught, Matt Schmidt, Brent Simpson, Bud Kidder and Brandi Peterson.



The Lake West Chamber was pleased to have had a recent ribbon cutting for Bob's No Wake Zone welcoming him into their membership. Pictured l to r: Gene Deters, DECO Insurance; Liz Brown, Mills & Sons Insurance; Steve Gum, Photos by Gum; Bob May, Bob's No Wake Zone; Rhonda Mueller, Community Bank of the Ozarks and Ellen Bozich, Membership & Events Coordinator.

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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

DAMSITE

The common laborers who worked on the construction of Bagnell Dam between the summer of 1929 and the summer of 1931 lived in many locations but a majority of them lived in old Bagnell and several temporary settlements between old Bagnell and the construction site. Several of these settlements were tent cities. The largest settlement was Damsite about one

mile below the dam where the twin bridges of Highway 54 cross the Osage River. It had a population of about 3,500.

Very few images of Damsite exist. The short life of the town may be one reason why. It existed only during the 22 months the dam was under construction. The image featured here, taken by an unknown photographer, gives some indication of the town's nature. Despite its brief exist-

tence however, the town had theaters, cafes, garages, service stations, pool halls, grocery stores, mercantile establishments, barber shops, medical services, sewer and water services and individual housing. There was even trash and garbage pickup.

The construction phase was a popular tourist attraction but all visitor traffic was routed away from Damsite and the construction site to the ridge above the dam where a large parking lot, observation decks and exhibits were available. To get into Damsite or the fenced-off housing area that quartered the engineers, draftsmen and clerical forces a person had to have a pass and run a line of several guards.

Today there are no physical indications that such settlements or the town of Damsite ever existed. Why the photographers who captured the construction phases of the dam itself so well did not leave a legacy of images of the settlements and towns that provided substance to the men who labored so hard to build the dam is an unsolved mystery. ■

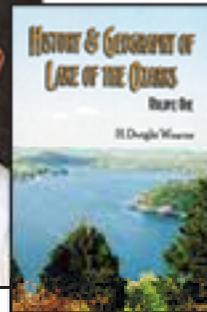
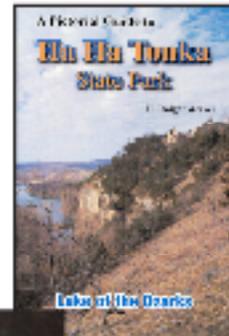
This historical sketch is from the collection of H. Dwight Weaver.

Weaver is the author of six books on the history of Lake of the Ozarks.

Weaver's new book "A Pictorial Guide to Ha Ha Tonka State Park" contains

more than 300 photos of the park, which include all of the park's significant natural and man-made features along its trails and boardwalks. His book takes you on the trails of wonder and history that comprise the park. If you've never been there, it'll make you want to go. If you have been there, it will probably reveal treats that you missed on past visits.

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Tips to protect yourself from break-ins

continued from page 28
information that would be beneficial to all chamber members. Additional Eggs and Issues will held in May, July, September and November. For more information or to be considered for sponsorship, which costs \$250, contact Trish Creach at the Camden-ton Chamber at 573-346-2227; Wendy White at Lake Area Chamber at 573-964-1008; or Mike Kenagy at 573-374-5500.

Burglary at the Lake

Lake Ozark Police burglary statistics show residences and businesses inside city limits experienced:

- 6 in 2007
- 22 in 2008
- 13 in 2009
- 10 in 2010
- 16 in 2011
- 12 Jan.-Mar. 2012

Osage Beach numbers were unavailable as of press time.

New types of crime require new skills

FBI Uniform Crime Report (UCR) indicated the number of property crimes in the United States from January to June of 2011 decreased 3.7 percent when compared with data from

the same time period in 2010. Property crimes include burglary, larceny-theft, and motor vehicle theft.

However, Lake Ozark Police Chief Mark Maples said although the numbers of crimes are decreasing, the intelligence and craftiness of criminals is increasing, making crimes more complicated to solve.

"Twenty years ago, you looked for the biggest, meanest guy you could find to be a cop because that was a deterrent to crime. Today, I look for the smartest guys – the ones that can think on their feet, use a computer and make informed decisions. When I got into policing, I didn't even know how to type! Now we have to be able to investigate crimes committed over the internet. The whole trend is changing," he said, adding that many reports are taken from elderly residents who have been "taken" on fake lottery cons. "People get notice that they've won the lottery but have to pay the taxes before they can collect their winnings. Sadly, the older generation took people at their word and that makes them easy targets for these types of scams."

For additional UCR information, visit www.fbi.gov and then click on the Crime Statistics/UCR link under the Stats & Services tab.

US Resort Management adds staff

Paul Kleiber, President and owner of U.S. Resort Management, announced the addition of Bonnie Graf as Assistant to the General Manager.

Bonnie Graf joined U.S. Resort Management in January 2012. She received her Bachelor of Science degree in Recreation and Leisure Studies from Missouri State University. Bonnie has worked the past 25 years in the resort management field, where she began her career as a front desk employee for Silverleaf Resorts.

Over the years Bonnie has held a variety of positions with Silverleaf including General Manager, Regional Manager, Corporate Reservations Manager, and Director of Quality Control.

U.S. Resort Management, Inc. is a full service property management company serving many property or home owner associations in the lake area. The corporate office is now located in Lake Ozark in the Welek Building and can be reached at 573-365-6628.



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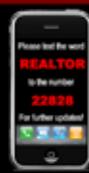
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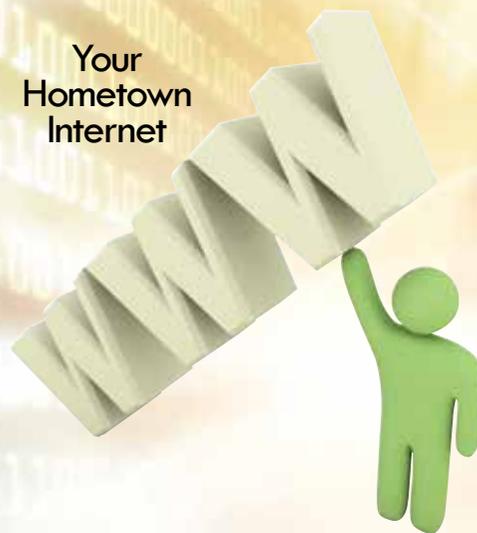
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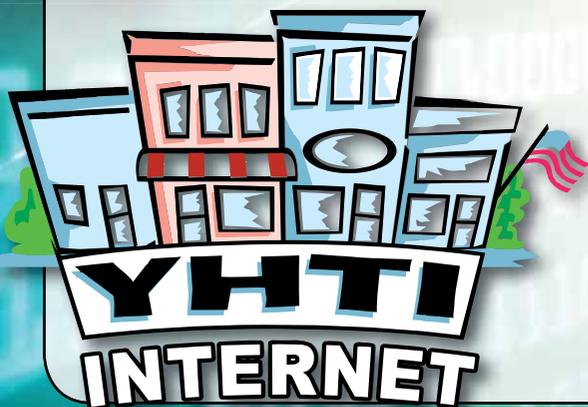
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Property Management 101

with Lisa Hesprich of Nichols Management

The ART OF COMMUNICATION

What IS the art of Property Management and WHY do you need a Property Manager?

In its broadest terms, property management is the operation, control of (usually on behalf of an owner or group of owners) and oversight of commercial, industrial or residential real estate.

Property managers typically will report to an elected Board of Directors. It is their responsibility to keep that board informed of what is going on in their complex as well as carry out any directive from that board. This would include financial issues, long and short term maintenance issues, homeowner concerns and area development projects or zoning issues that might affect their complex. A recent example for the lake area would be the highly volatile Ameren lake level authority issue.

An effective property manager stays in the loop by attending all board of director meetings, recording meeting minutes and following through with issuing the minutes in a timely fashion.

An effective property manager will put a system in place to ensure any idea or project listed in the minutes is followed up on and reported back to the board as required. This can be as simple as a phone call to a board member or as complex as putting a homeowner committee together, organizing and chairing a meeting of that committee, getting bids to present to the committee and finally reporting the committee's recommendation for a project back to the board of directors.

Communicating to the homeowners as a group is important to provide both a level of confidence and a sense of security. Second home investors must be confident their investment is being well maintained in their absence. It does not matter how many properties a management company is responsible for. A homeowner only cares about THEIR property.



Communication is the key to giving owners a sense of security. This can be achieved by regular updates on a website, newsletters issued in a meaningful format and helping to set up and oversee an owner only blog.

Owners want to know what is being done by the management company to maintain their property. It is not realistic to expect a property manager to communicate every project in a newsletter or in board minutes. Setting up an ongoing computer file which homeowners can access at anytime to check the status of various projects. It gives the management company a format to track projects so nothing gets left or forgotten and it is a way for owners to be "in the loop".

A property manager needs to understand that mass communication will not always be the best form of communication. Homeowners need to know when a project will directly affect their immediate unit area. One on one communication is necessary, a phone call or personal e-mail will do the trick.

Bottom line, a successful property management company is a great communicator. You should expect this from your property management group. If you feel you are not receiving this level of communication, you are missing out. Over the next five months, we will be exploring additional areas that separate a good management company from an outstanding management company!!

Thank you!
Lisa Hesprich, Nichols Management, 573-964-0476

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ARE YOU WANTING a place to live that allows you to have your horses in the back yard? Here you go!!! This ranch style 3 bedroom, 2 bath home sits on 10 acres. Nice level property with 3 car detached Garage 30x50-heat, air. 40x42 Horse Barn with Corral. Home has been remodeled; granite counter tops, hardwood floors, formal dining, living room, etc. Large deck in back with Gazebo and Hot Tub. MLS 3078894 \$249,900 Contact Phil and Crystal Shafer at Gattermeir-Davidson Real Estate at 573-365-1555 or at www.getlake.com.

BEAUTIFUL 4300+ SQ. FT. HOME boasts a park like setting on 3+ acres. Just miles from Saline Valley for hunting, fishing & swimming! Home boasts 5+ Bedrooms, 3 Bathrooms, Great Room 44ft.x20ft., Game/Pool Room with Full Wet Bar 38ft.x18ft. Vaulted ceilings, Brand New Kitchen with Natural Hickory Cabinets & all new plumbing, Large Master with Tray ceiling & private deck, expansive outside deck, Large Dining Room, Brand New Den/office with Large Stone Fireplace also New Full Bathroom with Laundry Room & 2+ Car Attached Garage with Large workshop/storage. The house has all new flooring except Master and fresh paint throughout home. MLS 3075246-\$239,900 Contact Ed Schmidt at Gattermeir Davidson Real Estate at 573-365-1555 or at www.getlake.com.

LAI-D-BACK ELEGANCE at the Lake. Tall ceilings, lots of light and view, spacious entertaining areas, comforting colors, beautiful woodwork and just about every special feature imaginable all contribute to the thrill of just being here. Outside - the beautiful landscaping is all taken care of for you, the walk is easy down to the dock, and there is a pool to cool those hot summer days. 3,410 Total SQ FT includes 370 SQ FT in mechanical/exercise/hot tub room. MLS 3077064-\$561,000 Contact Charlie Welek at Gattermeir Davidson Real Estate 573-365-1555 or at www.getlake.com.

NESTLED IN A TRANQUIL, forested setting on 12+ acres, this 2,900 SQ FT 3 BD, 3 BA lodge home with a 3-car garage features soaring, beamed tongue & groove ceilings, a beautiful stone wood-burning fireplace, hardwood floors and stainless appliances. The upstairs loft has many possibilities while currently accommodating a sleeping area, office, exercise room, full bath and walk-in closet. Outside communing with nature can be comfortably enjoyed relaxing on the front porch looking out at the terraced hillside complete with beautiful gardens and a bubbling fountain. Or enjoy the birds and other wildlife from two open decks and a screened porch. MLS 3076248-\$499,000 Contact Charlie Welek at Gattermeir Davidson Real Estate 573-365-1555 or at www.getlake.com.

QUIET CUL-DE-SAC location with Seasonal lake view. Lake access and close to community pool, tennis courts, BBQ area, boat dock & private, stocked fishing lake. 2 Large, cleared, wooded lots, Partially covered deck area, Stone patio, Hardwood floors in foyer, kitchen, dining, hallway & bedrooms. Recently painted walls & ceilings. Newer stone fireplace & carpet in lower level master bedroom. 2nd master bedroom is presently used as a family room. All newer light fixtures and some newer windows & storm door. Laundry setups in lower level & garage. Heat pump allows for average monthly electric of less than \$110. Attic storage w/ pull-down door & plywood floor. Large parking area. MLS 3079459-\$148,900 Contact Charlie Welek at Gattermeir Davidson Real Estate 573-365-1555 or at www.getlake.com.

UPON ENTERING this home you see Outstanding Workmanship. This Custom Builder's home is done right; Tile Entry, Award Winning Kitchen-Custom Cabinetry, Granite Counter Tops, Cross Beam Ceiling, Hardwood Floors, Dining Room, Living Room with Granite Fireplace and Built in Shelves. Family Room has your 2nd Stained Fireplace, Wet Bar with a Slate Floor. 5 Bedrooms and 6 Baths, 2 Offices and a Play Area for the Kids. This home has Central Vac, Surround Sound with Outdoor Speakers. Did I mention a 3 Car Garage and Bonus Room. This is just the start. Home is located in a cove on the 10 Mile Marker. Dock Available-12x32, 10x20 slips. MLS 3077575 \$799,000 Contact Phil and Crystal Shafer at Gattermeir-Davidson Real Estate at 573-365-1555 or at www.getlake.com.

WHAT A VIEW from this home of the Lake and Valley in your own private backyard getaway, just minutes from Osage Beach or Camdenton. This large home has been completely remodeled in 2010 & 2011 with granite throughout the main floor. Also, the Master bathroom has a beautifully upgraded over sized walk in shower with multiple shower heads. Enjoy a Lake view with a scenic valley and mountain range backdrop on a new expansive deck which has been added to the cedar style screened in porch. This home has plenty of space and separation for a large family or is excellent for entertaining. The front yard has a stone culdesac drive with an amazingly large Koi pond with lovely landscaping. This is the best buy in Linn Creek! MLS 3080899 \$265,000 Contact Ed Schmidt at Gattermeir Davidson Real Estate at 573-365-1555 or at www.getlake.com.

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FOR SALE: UPDATED, CONTEMPORARY condo at the picturesque, gated Bronx Condominium complex in Osage Beach. Two bedroom, two bath unit overlooks pool and hot tub with beautiful view of no-wake cove at 20.5 mile marker. Close to Expressway and hospital. Quiet complex. No rentals. Furnished. 10x30 boat slip included. Call 573-434-6878.

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- 2006 BENNINGTON 2575 BL - 225 - 180 HRS - YELLOW.....\$59,900
- 2006 PRINCECRAFT 26 LP VERSALITE - 225 MERCURY - N/TAN.....\$59,000
- 2006 PRINCECRAFT 26 VERSALITE - 225 - TAN/BLU - 50 HRS.....\$59,900
- 2010 BENTLEY 243 - WHT - 89 HRS.....\$52,900
- 2008 PREMIER 250 SUNSTATION - 225 - 65 HRS - EMERALD 225.....\$49,900

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- 2007 SEA RAY 220 SUNDECK - 5.0 MPI BRAVO II - 120 HRS.....\$59,500
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- 2006 PRINCECRAFT 26 LP VERSALITE - 225 MERCURY - N/TAN.....\$59,000
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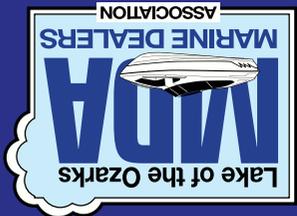
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