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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 8 -- ISSUE 7

JULY, 2012

BOATING ON BACK

FREE TAKE AWAY
Boating
 Lake of the Ozarks
 Volume 8 Issue 7 July 2012



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FERC decision opens door for Ameren

By Nancy Zoellner-Hogland

For Ameren Missouri to transfer ownership of some 1,500 strips of easement that recently was removed from project boundary, the power company would have to get permission from the Bank of New York Mellon. That company, a financial services firm that manages investments for a wide range of clients and institutions, has been the indenture trustee since 1937 when bonds were sold to investors to finance the Lake of the Ozarks project.

According to a spokesperson for BNY Mellon, Union Electric transferred ownership of all the property within the original project boundary to the trustee as collateral for the outstanding debt.

"Under the indenture, there is a well-defined process in place for considering requests from the utility to release certain pieces of property back to the utility, including ensuring there is enough property to cover the outstanding debt as well as various required authorizations, including a Board of Directors resolution, engineer's certificate, officer's certificate, and opinion of legal counsel," the spokesman said, adding that BNY Mellon would only consider these releases at the direction of the utility and in accordance with the original Indenture of Mortgage and Deed of Trust dated June 15, 1927 and its subsequent sup-

plemental indentures.

Many say now that the Federal Energy Regulatory Commission (FERC) approved Ameren's request to lower the project boundary, obtaining releases from BNY Mellon would be the logical next step for Ameren to take in order to restore values on the affected properties.

Last month FERC stated Ameren could comprehensively adjust the project boundary to elevation 662 with additional adjustments for residential and commercial structures below 662 where appropriate. However, FERC said the project boundary should remain above 662 where necessary to encompass project facilities, recreational sites, public access sites, historic properties, wetlands and Missouri State parks.

The ruling removed some 1,500 homes and businesses from inside project boundary but the Estoppel Certificate, filed in Benton, Camden, Miller and Morgan counties makes it clear that Ameren retains ownership of the land. Property owners whose land encroaches on Ameren land simply have the right to use and enjoy it.

Joe Roeger, owner of First Title Insurance Agency and a member of the board of stakeholders that helped create the Shoreline Management Plan (SMP), said that's why additional steps are needed.

"Simply moving the project boundary doesn't solve any of the title problems. I think FERC's decision is a good thing for the real estate market because the vast majority of property is owned to 662. I also think that's a better solution than lowering it to 660, which would have created a 2-foot-wide ribbon of anarchy around the lake that's not part of the original lot and not part of restrictive covenants in subdivisions. However, it's important to recognize that now that the project boundary is down to 662, it doesn't do anything for the title. And the Estoppel Certificates filed in each county bordering the Lake only affirms easement rights. That issue of clear title still has to be resolved," Roeger said, adding that the quickest, easiest and most inexpensive solution for everyone involved would be for Ameren to simply quit claim the property to the adjoining property owners.

Such a release took place on January 18, 2011 when BNY Mellon released a piece of ground in Key Largo Estates off El Terra Road in Osage Beach. Ameren subsequently filed a special warranty deed transferring ownership of the land to Jean Neis. Another such case took place in 2000, when Buford Foster purchased a strip of land between the 664 and 670 elevations from Ameren. His son, Dr. Dan Foster, explained.

"When we were building

Cedar Glen, half of it was on land that Ameren claimed was easement. We learned that Freddie Mac and Fannie Mae would not buy mortgages on property build on easement so we asked Ameren if they could convey the property to us and they said they could - for either \$60,000 or \$70,000. I don't remember the exact amount, but I do know we paid them and as a result, owned it fee simple title. To the best of my recollection, the entire process took nearly a year," Dr. Foster said.

Officials from both Central Bank of Lake of the Ozarks and Bank Star One backed up Foster's statement. They both said loans on easements such as those provided under the Estoppel Certificate could not be sold on the secondary market.

The BNY Mellon spokesman also said because deeds were filed when ownership of the land was transferred in 1937, they couldn't understand how and why people were even allowed to buy land, borrow money to purchase it and then build inside the project boundary. However, Camden County Assessor Eddie Whitworth said it was easy to understand once the "whole picture" was understood.

"There were only four or five deeds that transferred thousands and thousands of acres of property. Book 63, Page 162, which has been cited several times, is 250 pages long and

continues on page 41

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Who's representing YOU at the negotiating table?

For the latest market stats and real estate info turn to Page 25 for this month's
 "As the Lake Churns"



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Armchair Pilot

By Nancy Zoellner-Hogland

Average adult Americans are taller and heavier than they were in 1960, according to a new report from the Center for Disease Control. Unfortunately, some airlines seem to be ignoring that trend and are in the process of making their seats smaller and closer together. American Airlines recently announced it was "improving" its business classes on Boeing 777 aircraft by adding one seat per row, reducing the seat widths from 22 to 17 inches to accommodate the extra passenger space. And Southwest's newly delivered 700 series Boeing 737 reduced the seat pitch so seats now recline just 2 inches instead of the standard 3 inches on its existing jets. If comfort is the key to booking a flight, check the website SeatGuru.com, sponsored by Trip Advisor, which provides information on finding the best seat before you fly.

Apparently comfort isn't affecting some travelers' decision to fly. Passenger traffic at both Kansas City International Airport and Lambert-St. Louis International Airport increased in April. St. Louis saw a 4.4 percent increase; Kansas City traffic increased 4.7 percent. Airport officials reported nearly 509,000 passengers boarded flights in April at the St. Louis airport; 407,000 boarded flights at Kansas City. Officials said the numbers point to a healthy business economy and a sign that the economy is improving.

Have you ever wondered what it would be like to be an airline pilot or flight attendant? If so, or if you're just a regular passenger on Southwest Airlines, you might want to tune into "On the Fly," which gives viewers a behind-the-scenes look at the airline's

operations and features some of the more interesting personal customer stories. The reality TV show, which airs at 8 p.m. CT on Thursdays on TLC, allows viewers a bird's-eye view of Southwest Airlines employees as they deal with weather delays and irate passengers – some of whom may have even been sitting next to you.

People are watching Southwest Airlines for another reason. For the second year in a row, the airline was rated the world's most generous airline when it comes to redeeming frequent flier miles, according to a new survey by consulting firm IdeaWorks Co. The survey rated 23 airlines around the world on how often they award free tickets for redeemed frequent flier miles by making 6,680 web requests from June through October 2011. According to the results, Southwest and Air Berlin were the only airlines that awarded free seats 100 percent of the time. International carriers took the next several spots with United Airlines coming in seventh. Delta Airlines was last, also for the second year in a row, with a 27.1-percent award rate.

Another survey, the American Customer Satisfaction Index, found that although the numbers rose by 3.1 percent in this year's survey, travelers continue to experience low satisfaction levels with U.S. airlines. In fact, air travel was placed in the bottom three of 47 industries polled.

Some of that dissatisfaction could be a result of the screening process. Unhappy officials are again calling for a complete overhaul of the Transportation Security Administration. Last month, the agency fired seven workers at a Philadelphia airport after one of those workers was convicted of bribery and the others were found to be involved. Earlier in the month disciplinary action was taken against 42 TSA work-

ers in Fort Myers, Fla., after it was discovered they were failing to randomly screen passengers. In that incident, five workers were fired and the security director and his deputy were suspended. Rep. John Mica, R-Fla., the chairman of the Transportation and Infrastructure Committee, said this is just another example in a long line of problems that show baggage screening needs to be privatized.

The Federal Aviation Administration (FAA) is also coming under heat. According to internal FAA documents, the new regulations designed to keep air traffic controllers from dozing off on duty have been violated nearly 4,000 times since they were instituted. The issue came to light last year after a controller fell asleep in the tower at Reagan National Airport, forcing the airplane to continue circling the airport until it could get safe clearance to land. Soon after, it was discovered that nodding off while on the clock was a common issue at numerous airports across the country. The FAA responded by adopting a new rule that controllers must have at least nine hours off between shifts. However, many are saying nine hours is not enough time to commute, sleep, eat and get ready to come back to work. Others want the FAA to end solo overnight shifts. Still others say the problem is caused by irregular scheduling that has workers changing shifts several times each week and never allows their bodies to adjust.

Those too flustered to fly – but who still crave the ambiance found only on a jet – now have an opportunity to live out their aviation dreams for a few hours or a night. Decommissioned planes of all sorts have been turned into restaurants or hotels. To put your fantasy to flight, visit <http://www.thedailymeal.com/airplane-restaurants-and-hotels-around-world-slideshow>.

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Lake owners at odds with MoDOT over Key Largo

By Nancy Zoellner-Hogland

Limiting access to roads that intersect with U.S. 54 Expressway between KK in Osage Beach and Y Road in Linn Creek will further drive away business and place a burden on homeowners that live in the area. That was the consensus of the majority of those who attended the Missouri Department of Transportation (MoDOT) community briefing last month and of the more than 50 who submitted comments online and by phone.

“And although a few people say that reducing the speed limit in that area won’t help, the majority of the people are for it,” said Bob Lynch, District 5 engineer for MoDOT. “But the public comment period will end Monday and we’ll tabulate all the numbers pretty quickly so we should have some concrete numbers by the beginning of July.”

Since January, six accidents, two of which resulted in fatalities, have occurred at the Key Largo intersection and four more have occurred at Run-

about. In April, MoDOT held a meeting to get feedback on three proposals designed to improve safety at the intersections. Trent Brooks, district traffic engineer for MoDOT, said based on comments from the public at that meeting, MoDOT developed several safety improvements that included allowing traffic to make right turns in and right turns out of Kay Largo, Runabout Drive and Spring Valley. That proposal was unveiled at a June 14 meeting held at Osage Beach City Hall.

“We’ll be taking comments until June 25 and then making a final determination but right now, because every accident occurred when the driver was making a left turn, we think this is the safest thing we can do,” Brooks said. “People could drive to the next intersection and make U-turns or they could continue to KK or Y Road where we have a full intersection, which would be the safest.”

However, residents said the extra driving would be bur-



After several accidents at the Key Largo intersection, the Missouri Department of Transportation is considering making all roads entering the Expressway between KK and Y Road in Linn Creek right-in-right-out only, which is raising the ire of those who live and work in that area. Nancy Zoellner-Hogland photo.

densome.

Steven Martin, who lives off Spring Road, said each of the three drivers in his house would be adding a minimum

of 10 miles per day to their odometers if they were forced to return home via the KK exit.

“And that’s just going to work and school. It doesn’t in-

clude any runs to Walmart or to pick the kids up anywhere. This is not the answer,” he said.

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The Power Team



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Telemarketers: 'No calls, no texts, nothing' to cells

By Nancy Zoellner-Hogland

More than 2 million cell-phone users signed up for the state's no-call list in the first week after it was signed into law by Gov. Jay Nixon. Some 61,000 signed up within the first 24 hours after it was enacted June 14. The No Call list for land lines, which at its peak included some 2.5 million numbers, was adopted in 2000. The federal Do Not Call Registry, which 209 million numbers for both land lines and

cell phones, has been in place since 2003. In recent years Missouri legislators made several attempts to add cell phones to the state law but until House Bill 1549 was passed, none were successful. Gov. Jay Nixon said the recent move is a sign of the times.

"Twelve years ago, it would have been hard to imagine someone giving up their landline and using only a cell phone," Gov. Nixon said. "But today, cell

phones – with their ability for making calls, sending text messages, and accessing the Internet – have become the standard means of communication. Many Missourians no longer have a landline, and a cell phone has become their only number. That's why Missouri's No Call Law needed to catch up."

Attorney General Chris Koster agreed.

"Wherever I go in this state, I'm asked one question more

than any other. 'When can I put my cell phone on the no-call list?' The answer is, today. Twelve years ago, the No Call Law saved the dinner hour in this state. Today's action ex-

Koster said identity thieves are trying to steal information by offering fake prizes like Walmart or Costco gift cards via texts to cell phones. The attorney general said these scam-

"But today, cell phones ... have become the standard means of communication. That's why Missouri's No Call Law needed to catch up."

--GOV. JAY NIXON

tends that protection into a new technological era," he said at the bill signing ceremony, adding that his office receives more complaints about telemarketing than all industries combined. Last year, some 22,225 complaints were logged.

However, those that registered shouldn't expect the calls to stop soon. The registry is updated quarterly and telemarketers won't receive the list of those registered until October. In addition, some telemarketers are exempt from the law. Companies calling on behalf of political organizations and charities and those with whom a relationship was formed or who phone users have invited to call by filling out a contest form can still call both land lines and cell phones. Then there are those telemarketing firms that choose to ignore the law and take their chances with prosecution.

Koster said since 2010, telemarketers who have violated the law have paid more than \$2 million in fines and civil penalties.

To register for the Missouri no-call list, go to ago.mo.gov or call 866-662-2551. Those who register by July 31 will be covered starting Oct. 1. Those who sign up after July 31 won't appear on a registry until next year. Cell phone users can also sign up for the federal no-call list, updated monthly, by visiting www.donotcall.gov or calling 888-382-1222. Once registered, the phone number stays on both records until it's removed by the owner. However, both the state and federal call lists cover only personal lines. Business numbers are not included in any of the legislation.

Nanci Gonder, press secretary for Attorney General Chris Koster, said the law also prohibits telemarketers from sending texts – including prize notification texts – which have been on the rise.

text messages ask the consumer to click a link to claim their prize. Unfortunately, when the consumer clicks the link, his or her cell phone is automatically infected with malware that allows identity thieves access to personal information, such as social security numbers and bank information. Koster said this scam is called "smishing."

"My office is seeing a lot of illegitimate text messages promising free gift cards. We are warning Missourians not to fall for these scams and not to open the link in the text message," Koster said. "You should never open a link in a text or email unless you know the sender very well and trust that he or she would only send you safe links."

Koster said if consumers are ever in doubt as to whether to open a link, they should just delete it.

Koster also suggested consumers consider putting "security freezes" on their credit reports. Missouri law allows Missouri residents to notify credit reporting agencies not to give any business or personal credit information unless authorized. Consumers that have a freeze on their accounts will block thieves from opening credit accounts in their name. There is a small fee to set up the security freeze, limited by law to \$5. However, no fee is charged to those that already been a victim of identity theft.

To place a freeze on a report, contact each credit agency at:

Equifax: <http://www.experian.com/consumer/help/states/mo.html>

Trans Union: <http://www.transunion.com/personal-credit/credit-disputes/credit-freezes.page>

Experian: <https://www.experian.com/freeze/center.html>

Requests can also be mailed. Information about mailing a request can be found on each agency's website.

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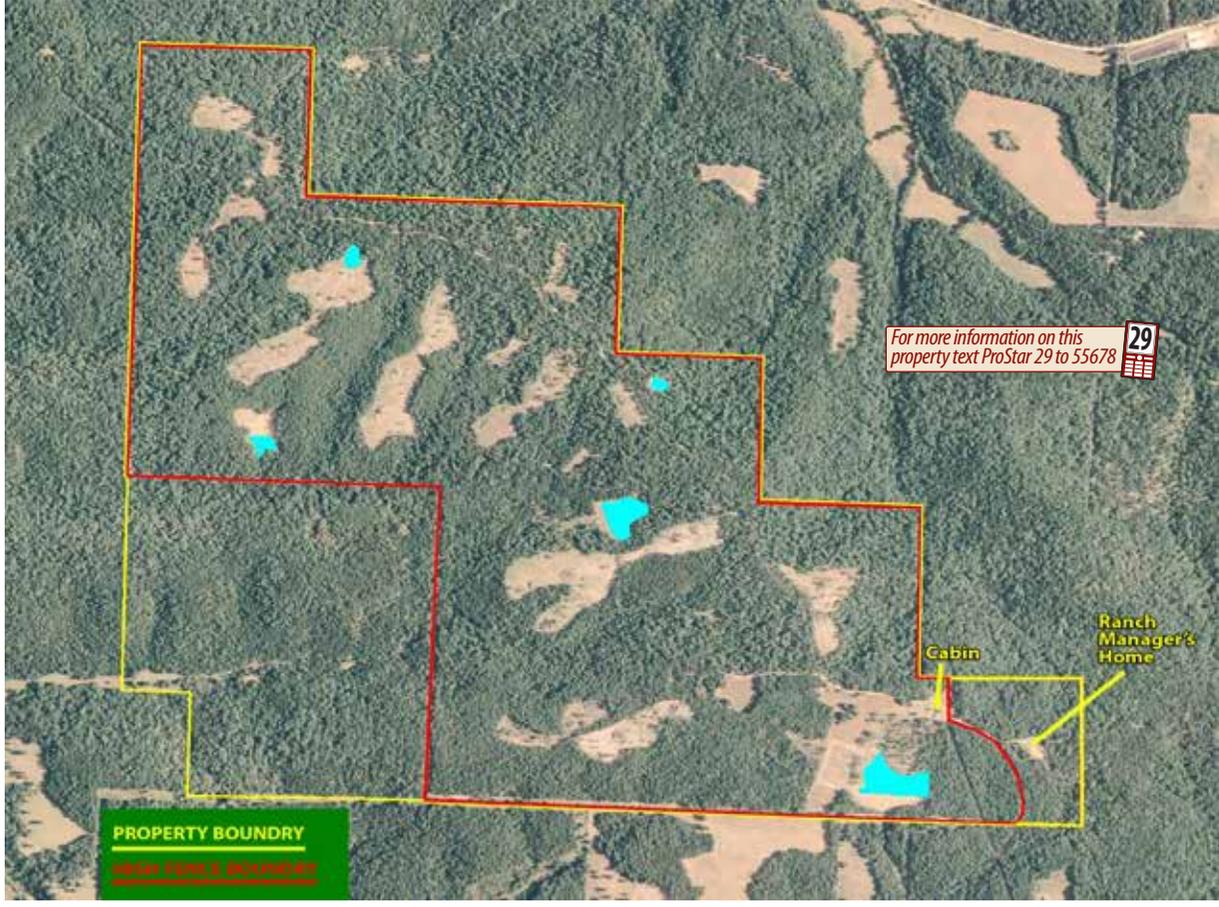
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This is a well thought out and engineered hunting property. Some pastures and roads have been cleared to allow for ease of vehicle access. The Oak Ridge Ranch has never been implemented as a commercial hunting operation. Until recently, the property had not seen any hunting pressure in order to ensure the development and maturity of the deer herd located within the confines of the ranch. All deer within its boundaries come from proven trophy whitetail stock. This property also has the potential to be an outstanding high fence operation.

While on a tour of the ranch, you will be treated to some of the most impressively racked bucks anywhere in the Midwest mixed with the scenic pleasure of central Missouri's sculpted landscape. The terrain on the Oak Ridge Ranch ranges from gently rolling hills to steep hardwood ridges. The make-up of this property lends itself to easily predict deer movement from natural and man-made funnels and pinch points. An estimated 75% of the property is covered with mature hardwoods including Red Oak, White Oak, Hickory and Walnut.

During the fall the forest is abundant with acorns and other natural forage. There are open areas surrounding the lakes on the property as well as the managed food plots. Eight foot high woven green anodized fencing around most of the perimeter was built by J4 fencing out of Texas.



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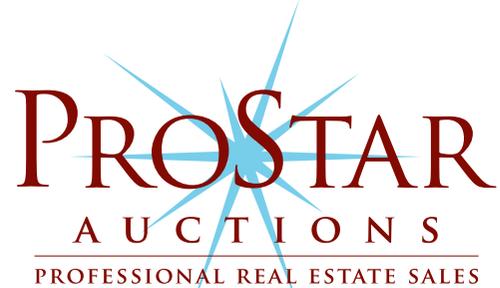
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CENTRAL MISSOURI'S LAKE OF THE OZARKS

Natural gas is on its way

By Nancy Zoellner-Hogland

Summit Natural Gas of Missouri, Inc., formerly known as Missouri Gas Utility, is in the process of bringing service to Lake of the Ozarks. Although the company got a slightly later start than originally planned, officials hope Lake-area residents will agree – when completed, it will have been worth the wait.

According to Bret Brown, director of New Business Development for Summit, that's because the company plans to greatly enlarge the area to be served.

"We originally planned to start laying pipe in the spring of 2011 but were delayed. We went back to the planning table and re-engineered the system to allow us to reach as many customers as we could. So now we'll be laying pipe in Gravois Mills, Laurie, Sunrise Beach, Camdenton, Linn Creek, Osage Beach and Lake Ozark – and then we'll branch out from those municipalities in every direction – north, south, east

and west – to reach most of Miller, Camden and Morgan counties," he said, adding that his company was also in discussions with the Horseshoe Bend Special Road District, which owns the easements in the Village of Four Seasons, to bring service to the Bend.

Brown said they've also been laying the groundwork that will allow them to discuss with customers the benefits of the service. In early June they opened an office in Sunrise Beach and established an in-house marketing group who will be hitting the streets with door hangers and other promotional materials. July will also see construction crews laying pipe from Lincoln to the Lake and at the same time, installing distribution lines along Highway 5.

"If things go as planned, the Westside will have natural gas service by spring 2013; the rest of the Lake will be serviced the following year," Brown said.

The company decided to make the move because of the

positive response received to a postcard survey conducted in 2009.

"We sent out 10,000 postcards and got about 15 to 20 percent back with all but a few saying they would be interested in hooking up to the service if it became available," Operations Manager Dave Moody said in an earlier interview. "We felt like that was a great number – well above the average that you typically expect to receive – so that showed us we should move ahead with our plans to bring natural gas to the Lake."

Once the decision was made, Osage Beach City Attorney Ed Rucker began coordinating the contract process with all participating municipalities.

"We all had to be in agreement or it wouldn't work because lines will have to run through the various cities and counties," City Administrator Nancy Viselli explained in an earlier interview. "It's not an exclusive agreement because Ameren, who currently provides natural gas service

to a portion of Eldon, also has expressed interest in bringing natural gas to the Lake area. All the franchise agreement does is give (Summit) the right to run their lines next to ours through easements."

In return, for allowing the gas company to access and use easements to run the lines, 3 percent of all gas bills will be given to the municipalities and counties in unincorporated areas.

Brown said as long as customers are within 300 feet of service lines, they can be connected at no charge – and in most cases, Summit Natural Gas will convert propane appliances, also at no charge. For those that have all-electric homes, Summit also will be offering rebates on select appliances like furnaces, ranges and hot water heaters to help with the costs of switching over.

Brown also said that while Summit Natural Gas, which currently serves more than 11,000 customers in portions of Northwestern, Southwestern, and Central Missouri, will be happy to provide gas for the units, they will not be selling garage fill stations for CNG-

powered vehicles. Read more about the vehicles at <http://naturalgasvehicles.com>.

Earlier this year the Department of Energy announced they would make \$30 million available for new research on tapping into domestic natural gas supplies to power vehicles. Shell Oil Company recently announced it would partner with Travel Centers of America to build and operate nationwide natural gas filling stations. The energy provider said they plan to build 200 of the stations along interstate highways throughout the Midwest.

Brown said they expect large numbers of large numbers of both residential and commercial accounts to sign up for the service. They also expect to see a lot of ease-side homeowners sign up so they can once again have natural gas furnaces heating their homes.

"We know a lot of the people who live in the Village of Four Seasons, Osage Beach and Lake Ozark are originally from St. Louis and are former customers of Laclede Gas. Once you've had a natural gas furnace, you're never really satisfied

continues on page 30

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Training pays off twice in lifesaving efforts

By Nancy Zoellner-Hogland

Osage Beach Police Officer Pete Leyva recently was awarded a chief's commendation, plaque, a proclamation and Heart Saver plaque from the American Heart Association - all recognizing him for actions he took that saved the life of Jim Houston, an Osage Beach employee who works at the Grand Glaize Airport.

According to Leyva, he heard the medical call go out over his radio and saw it on his car's laptop screen and before the dispatcher finished with instructions to paramedics, he was on his way.

"When I arrived, Mr. Houston wasn't breathing. We carry AEDs with us and when I put it on him, it said to shock him. I'd never done it before, but because we get very good training here, I felt comfortable following those instructions. So I shocked him and then started CPR. Just as paramedics were arriving I got another message to shock him again so I did. Then I resumed CPR and continued as they loaded him into



Village of Four Seasons Trustee Arnold Sandbothe presents Camden County Deputy Jason Besancenez with a resolution recognizing him for saving the life of a tourist visiting the Village. Nancy Zoellner-Hogland photo.

the ambulance and all the way to the hospital," he said. "A couple days later when I was told he was alive and recovering - it was one of the best feelings of my life!"

However, Leyva didn't take all the credit.

"I have to say that I give God

all the glory. I could have been on the other side of town when the call came in but instead, I was just a short distance away. Usually when I run code, I can count on at least a couple slow cars in front of me but this time I had a clear shot. I think I got there in a minute, which was a

miracle in itself, and I'm glad I did because just a couple minutes could have made a difference this time," he said.

Leyva's good feeling got even better when he was allowed to meet Houston's family at the award presentation.

"They were all shaking my hand and thanking me. I felt a foot taller when I got talking to them," he said.

Just a couple weeks later, Camden County Deputy Jason Besancenez was recognized for saving the life of a tourist visiting the Lodge of Four Seasons.

"It's not very often that we get to do something like this. We owe a debt of public gratitude to Jason. He answered a call at the Lodge and found a person unresponsive. However, he used his training and equipment to bring that person back to life. Jason, this is a real compliment to you that you have the kind of talent to save someone's life. It's a real pleasure to work with you and we appreciate you very much," said Village of Four Seasons Trustee Arnold Sandbothe,

who presented Besancenez with a resolution recognizing him for his work.

Besancenez said he just did what he was trained to do.

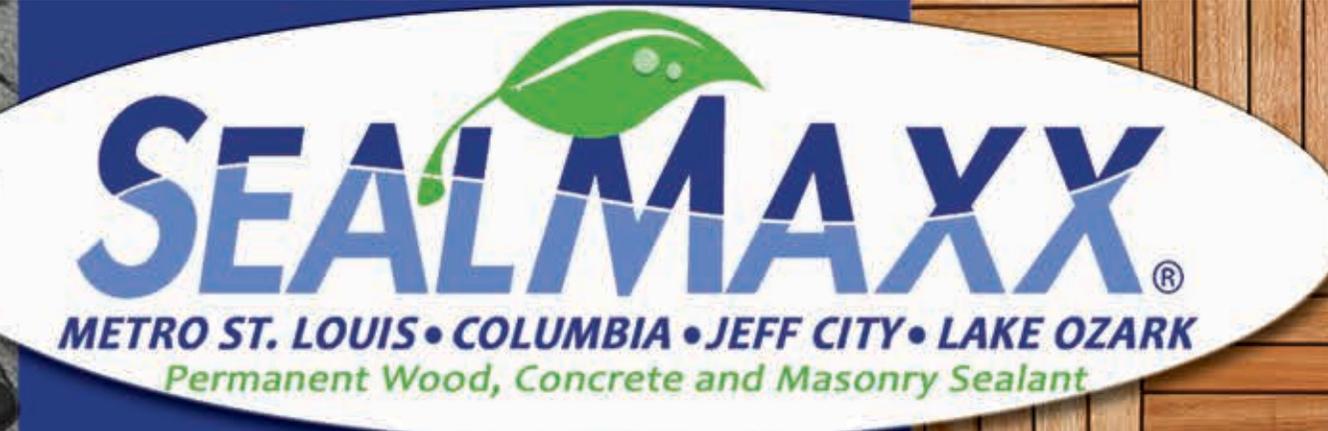
More about AEDs



Osage Beach Police Chief Todd Davis presents Officer Pete Leyva with an award recognizing him for saving the life of another city employee. Photo contributed.

According to the American Red Cross, an automated external defibrillator or AED is a portable electronic device that automatically diagnoses the potentially life threatening cardiac arrhythmias in a patient and is able to treat them through defibrillation, the application of electrical therapy which stops the arrhythmia, allowing the heart to reestablish an effective rhythm.

continues on page 27



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Dry weather may help study at Lake's public beaches

By Nancy Zoellner-Hogland

By this time next year, the results of intensive studies should help determine – or at least rule out – the source of E. coli in the water near the Grand Glaize Beach (Public Beach No. 2) in Osage Beach and Public Beach No. 1, located in the Lake of the Ozarks State Park off Route 42.

The results of that study are slated to be released to

the public in September 2013.

Since May, the Missouri Department of Conservation (DNR), the U.S. Geological Survey (USGS) Missouri, the Ohio Water Science Centers and Missouri University of Science and Technology have been working on a cooperative study that has included taking hundreds of water samples from the two coves that host the swim

beaches, as well as a few other comparison locations.

The study, which is being conducted independently from the weekly DNR testing at the beaches, will continue through the end of the season. A baseline study was conducted in 2011.

“We have a core group of sites where we collect, but some days we sample 13 sites; some days we sample 17. Most of the samples are

collected in waist-deep water but some are collected in ankle-deep water closer to the shoreline. We take samples at different times of the day – some when the beach is empty, some when it's full of people and some when there aren't a lot of people but there are a lot of geese – three to five days a week and always on the weekend.

“In fact, during the week of July 4 we could be collecting every hour around the clock. It depends on the number of volunteers I can get to help,” said Dr. John Schumacher, hydrologist with the USGS who is overseeing the study.

“At the same time we're also counting the number of people in the water, the number of people on the beach and, when possible, the number of waterfowl. We're also monitoring the weather from a station mounted on top of the marina to keep track of things like rainfall and wind direction. That station downloads information every 15 minutes.”

He said that after collection, all water samples are analyzed according to Environment Protection Agency (EPA) guidelines. Those that contain the highest levels of E. coli will then undergo microbial source tracking.

Schumacher explained that the intestinal tract of humans is different than that of geese, horses and cows. By looking at the DNA “fingerprint”, scientists should be able to identify the source.

When all the data has been analyzed, it will be compiled into a report. Until then, none of the information will be released.

“But this wasn't designed to look at weekly samples and issue weekly reports. That's the DNR's job. We're looking at the whole picture. Doing anything else would be like trying to predict the outcome of a baseball game after watching two pitches thrown in one inning,” Schumacher quipped, adding that the report may not pinpoint the exact cause of the E. coli. “What it will do is help us eliminate suspected sources.”

However, there's been one small unexpected occurrence. Unlike previous years, 2012 E. coli counts at the public beaches have been extremely low. The DNR collects samples each week and then closes beaches when single samples exceed the EPA recommended maximum of 235 E. coli colonies per 100 milliliters of water or when the geometric mean – a rolling average of sample data – exceeds 126 E. coli colonies per 100 milliliters of water.

The highest count recorded since the beginning of the season was taken June 18 when tests showed 48.2 per 100 ml on the first sample and 20.9 per 100 ml on the second sample for a geometric mean of 18.3.

Test results conducted the same day at PB 1 showed 9.5 per 100 ml on the first sample and 30.7 per 100 ml on the second sample for a geometric mean of 16.1.

Schumacher said the low numbers could be attributed to the lack of rainfall – and subsequent runoff – in the area.

According to the National Oceanic and Atmospheric Administration (NOAA), May 2012 was one of the driest Mays on record for Missouri.

“If this pattern continues, we'll be looking at a completely different set of circumstances than the Lake experienced last year, when it saw a lot of rainfall. However, that could help us because if we do see patterns, we'll know that they're not attributable to runoff,” he said.

In the meantime, the DNR is spending \$600,000 to connect a park ranger's home and maintenance shed to the Osage Beach wastewater system. Those buildings previously were on an aging septic system. As part of the project sewer service will be extended to the Pa He Tsi area.

Earlier this season, the DNR cancelled plans to kill resident geese during molting season when adult geese shed their outer wing feathers and can't fly.

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Fire marshal: leave fireworks to the professionals

Opportunities to celebrate Independence Day abound

By Nancy Zoellner-Hogland

As families prepare to celebrate the July 4th holiday, State Fire Marshal Randy Cole reminds Missourians that public firework displays put on by trained professionals are always the safest way to enjoy fireworks, and extremely dry conditions this year raise the potential risk of backyard fireworks.

"The most exciting and entertaining fireworks displays are always at large public shows," Fire Marshal Cole said. "The use of fireworks by individuals risks injury to the user and onlookers as well as posing a fire hazard for surrounding structures. This year's extremely dry conditions elevate the risk that even small sparks created by consumer fireworks can lead to grass and brush fires, which can rapidly spread—posing a risk of wild land and structure fires."

According to the National Oceanic and Atmospheric Administration (NOAA), May 2012 was one of the driest Mays on record for Missouri and the

one year period from June 2011 to May 2012 was the warmest such period recorded for Missouri. The result is an elevated fire risk.

There's no shortage of Independence Day celebrations which, this year, are all scheduled for Wednesday, July 4.

The Lodge of Four Seasons will hold an Independence Day Barbecue from 7 to 9 p.m. with fireworks following at dusk. The cost of the barbecue is \$21.95 for adults; \$14.95 for children 6 to 12 and free for children 5 and younger.

Eldon will hold its Old Fashioned Independence Day Celebration that starts with a parade at 10 a.m., includes entertainment, food and games during the day, and ends with a fireworks display at the Air Park.

Tan-Tar-A will provide a fireworks display but it is viewable only by water. The property is closed to all except resort guests and residents of Tan-Tar-A Estates.

Captain Ron's on Highway 5 in Sunrise Beach will hold a 4th of July fireworks display. Visitors will be charged a parking

fee.

Versailles will be hosting a Holiday Celebration from 5 to 10 p.m. with games, pony rides and fireworks at dusk.

Fireworks can also be viewed from the Celebration Cruise Ship, located on Jeffries Rd. Call 573-480-3212 for reservations, which are required.

Holiday Fireworks can also be viewed at Bear Bottom Resort in Laurie or at the 38 mile mark by water.

Lake Valley Country Club in Camdenton will host a July 4 fireworks display that is free and open to the public.

Although fireworks sales at licensed seasonal retailers are legal in Missouri from June 20 to July 10, both Lake Ozark and Osage Beach have ordinances prohibiting their discharge within the city limits without a permit issued by the respective cities.

Permitted displays must be supervised by a person licensed and bonded for the purpose of discharging fireworks and the fireworks must be arranged, located, discharged or fired in a manner that, in the opin-

ion of the chief of police or his designate, will not be a hazard to property or endanger any person. However, those who haven't yet filed for that permit are out of luck. In Osage Beach applications must be made in writing at least seven working days in advance of the date of the display. In Lake Ozark, the applications must be approved by the board of aldermen which won't meet again until July 10.

The state fire marshal's office said consumers who choose to shoot off their own fireworks should follow these basic safety practices:

- Purchase fireworks only from a properly licensed retailer.
- Keep young children away from fireworks.
- Keep water nearby in case of a fire or an accident
- Always wear eye protection and earplugs if you have sensitive ears.
- Tie back long hair and don't wear loose fitting clothes.
- Only light one firework at a time.
- Never try to re-light fireworks that have malfunctioned.
- Never have any part of your body over fireworks.
- Never throw or point fireworks at

other people.

- Never carry fireworks in your pocket.
- Dispose of fireworks by soaking them in water and leaving them in a trash can.
- Never light fireworks indoors.
- Don't use fireworks while consuming alcohol.
- Store fireworks in a cool, dry place. Don't save fireworks from season to season.

According to the National Fire Protection Association (NFPA), more fires are reported in the U.S. on a typical Independence Day than on any other day of the year, and fireworks account for more than half of those fires. The NFPA also reports that in 2010, fireworks caused an estimated 15,500 reported fires, including 1,100 total structure fires, 300 vehicle fires, and 14,100 outside and other fires. These fires resulted in an estimated eight reported deaths, 60 injuries and \$36 million in direct property damage.

Anyone with concerns about a fireworks dealer or the types of fireworks being sold by a dealer should call the Office of the State Fire Marshal at 573-751-2930.

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Parking problems driving residents mad

By Nancy Zoellner-Hogland
bor when he tried to keep them
from parking in his front yard!
It was horrible.”

Sgt. Shawn Gerdiman, with

the Camden County Sheriff's
Office, agreed with Shivers' as-
sessment of the situation and
said while officers did respond
to complaints, they could tow

only those cars parked where
signs were posted or when
drivers violated other sections
of the ordinance.

“When the law was written I
don't think anyone foresaw an
issue with people just ripping
the signs out of the ground so
the prosecuting attorney wrote
it that signs had to be posted a
certain distance apart for the
law to be enforced. Now we're
in the process of determining if
we can have the ordinance re-
written to change that wording
so we can have one large sign
posted at each end of a desig-
nated 'No Parking' zone. Un-
fortunately, we won't be able
to get it changed and voted on
in time for July 4,” he said, add-
ing that, signs or not, vehicles
are not allowed to block in-
gress and egress to property. “If
someone parks so you can't get
in or out of your driveway, call
us and we will tow the vehicle
at no expense.”

In the meantime, Michael
Capps, general manager for
Camden on the Lake, said they've
been out in the community
conducting some dam-

age control.

“John Brown, our market-
ing manager, walked from
house to house, meeting with
the neighbors, explaining the
issue. In some cases, we took
rebar and rope and put up
barriers. No one – especially a
90-year-old man – should have
to stand in his yard until 2 a.m.
to keep people from destroying
his landscaping. That's non-
sense,” he said, adding that
they've also been explaining
to neighbors why they charged
for parking. “Years ago when
Marilyn (Vandervort) built this
business up, he applied for and
received permission to estab-
lish a TDD – Transportation
Development District. That al-
lows us to charge an additional
1-percent sales tax with the
proceeds going to build side-
walks and parking lots, which
was done. The main goal was to
over time, raise enough money
to build a parking garage to
handle all the parking. At that
time, Shady Gators, which has
only about 30 parking spots,
was invited to participate but
he turned it down.”

However, Gary Prewitt,
owner of Shady/Lazy Gators
said he tried several times to be
part of the agreement but was
denied the opportunity.

Regardless, Capps said al-
though it has been his organi-
zation's customers who, thru
that specially collected tax,
have been paying for the lots,
a decision was made to also
allow Shady/Lazy Gators cus-
tomers to also use the parking
– until this year, when Cam-
den's business exploded and all
spaces were needed just to take
care of their customers' needs.

“We decided the best way
to handle it was to charge \$10
for parking in the off-site lot
(above Clear Point and across
from Anemone) but give them
a \$10 voucher that could be re-
deemed in our restaurant, bar
or gift shop. That way, people
coming to our establishment
weren't losing any money. We
also charged for parking that's
located between our business
and Shady Gators but because
those properties are owned by
First National Bank, and we
have to split the proceeds with
them, we haven't been issuing
vouchers for those areas,” he
said.

continues on page 15



In an attempt to “protect” parking spaces for their customers, Camden on the Lake charged high-dollar fees to park close to facility. Photo contributed.

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Employers needn't wonder if it's too hot

By Nancy Zoellner-Hogland

Showing its willingness to embrace technology, last year the Department of Labor spent taxpayer money to develop a Smartphone application designed to inform outdoor workers when it's hot.

The Occupational Safety and Health Administration (OSHA) said the mobile application, released last August, is designed to keep outdoor workers safe.

"As part of OSHA's nationwide campaign to prevent heat-related illnesses, the OSHA Heat Safety Tool is available for iPhone and Android platforms and allows workers to view the risk level for outdoor work based on the heat index in their area," a recent press release explained. "Then, with a simple 'click,' workers and employers are reminded about the protective measures that should be taken, such as drinking enough fluids, scheduling rest breaks, planning for emergencies, gradually increasing the workload for new workers, training on heat illness signs

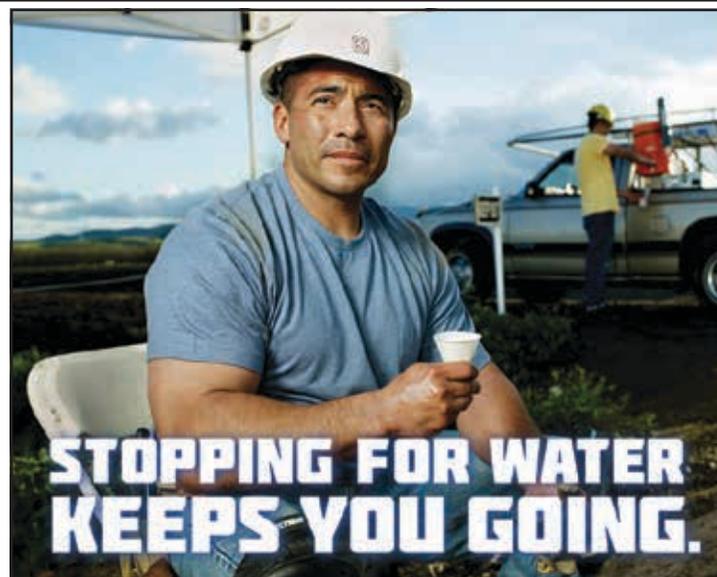
and symptoms, and monitoring each other for signs and symptoms of heat-related illness. Available in English and Spanish, vital safety information is available whenever and wherever so that everyone can take precautions, work productively and beat the heat!"

OSHA is also partnering with the National Oceanic and Atmospheric Administration (NOAA) on weather service alerts. NOAA's Heat Watch page now includes worker safety precautions when extreme heat alerts are issued.

All sarcasm aside, heat illness is no laughing matter. Jennifer Bethurem, director of Public Relations at Lake Regional Health System said from June to September, many with heat-related issues come into the hospital emergency room. And the numbers have been rising with the temperatures. In 2007, they treated 49; in 2008, 33; 38 were seen in 2009; 47 came in during the summer of 2012 and in 2011 a record 105 people were treated for heat illness.

Although OSHA does not have a specific standard that covers working in hot environments, under the OSH Act, employers have a duty to protect workers from recognized serious hazards in the workplace, including heat-related hazards, which can be deadly.

According to the Center for Disease Control (CDC), the body normally cools itself by sweating. However, during hot weather, especially with high humidity, sweating isn't enough. Body temperature can rise to dangerous levels if precautions are not taken. Heat illnesses range from heat rash and heat cramps to heat exhaustion and heat stroke. Heat stroke can result in death and requires immediate medical attention. Workers exposed to hot and humid conditions, like those experienced in the Lake area, especially when doing heavy tasks or using bulky protective clothing and equipment, need to be particularly careful. The CDC said some workers might be at greater risk than others if they have not



Posters produced as part of the OSHA campaign are also available online. The Apps are at: http://www.osha.gov/SLTC/heatillness/heat_index/heat_app.html

built up a tolerance to hot conditions.

Heat illness can be prevented by drinking lots of water, taking breaks, and limiting time in the heat and sun. The CDC also advised employers to let their employees gradually increase workloads in hot conditions, which will help them become acclimated to the heat.

The CDC warns employers that they should also keep

an eye on the heat index – a single value that takes both temperature and humidity into account. The higher the heat index, the hotter the weather feels, since sweat does not readily evaporate and cool the skin. In fact, the CDC said the heat index is a better measure than air temperature alone for estimating the risk to workers from environmental heat sources.

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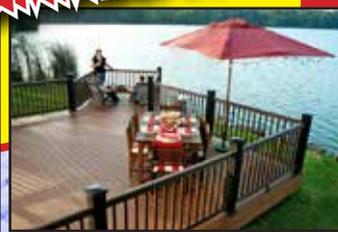
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Parking problems driving residents mad on holidays



The Horseshoe Bend Special Road District crews reposted signs like this one on Bittersweet and several nearby roads after they were ripped out of the ground over the Memorial Day holiday. The road district supervisor suggested a more permanent solution might be to install shot rock along the edge of the right-of-way, as pictured. Nancy Zoellner-Hogland photo.

continued from page 3

Capps also said they decided to charge hefty fees for the nearby parking but they won't be doing that again. Instead, he said they probably will charge \$20.

"I have to have adequate parking for my guests and protect our assets. Because Shady and Lazy Gators customers continue to try to park there, which prevents our customers from using the spots, I don't know what else to do," he said. "However, we also want to be good neighbors to the people that live or have homes nearby and we'll continue to do what we can to help them."

Road District Supervisor Kevin Luttrell said one solution would be for homeowners to obtain a free permit from the road district to place rock, posts or fence rails along the edge of the right-of-way.

"It's against the law in Camden County to park on the roadway. All cars must be parked behind the white line. However,

if homeowners strategically place immovable barricades, it will force the cars to park in the street and then Camden County can have them towed off," he said, adding, "That's what I would do if I lived in that area. It's horrible that people have to put up with that and it's ignorant that people keep pulling these signs out and, in some cases, stealing them."

Last month the "Lake of the Ozarks Business Journal" carried a story about people making off with road signs – to the tune of some \$2,600 over the past several months. Luttrell said several more signs had been taken in the past month.

What the law says

Camden County's no parking law, which levies fines ranging from \$25 to \$500, allows the vehicle towed if, in the deputy's opinion, it causes a hazard to the movement of emergency vehicles. The law also makes it illegal for a person to stop, stand or park a vehicle:

- On the roadway side of any vehicle stopped or parked at the edge or curb of a street

- On a sidewalk or between the curb line of the street and sidewalk

- Within an intersection
- On or within 20 feet of a crosswalk

- Between a safety zone and adjacent curb

- Alongside or opposite street excavation or obstruction

- On a bridge or railroad

tracks

- At any place where official signs prohibit stopping

- On the traveled portion of the roadway

- Within 15 feet of a fire hydrant or 20 feet of a fire station driveway

- In front of private driveways

- Within 30 feet of a traffic-control signal

The law also prohibits parking on streets with a width less than 10 feet and makes it un-

lawful to park in a handicapped space without a designated license plate or placard or on any private property without the consent of the owner.

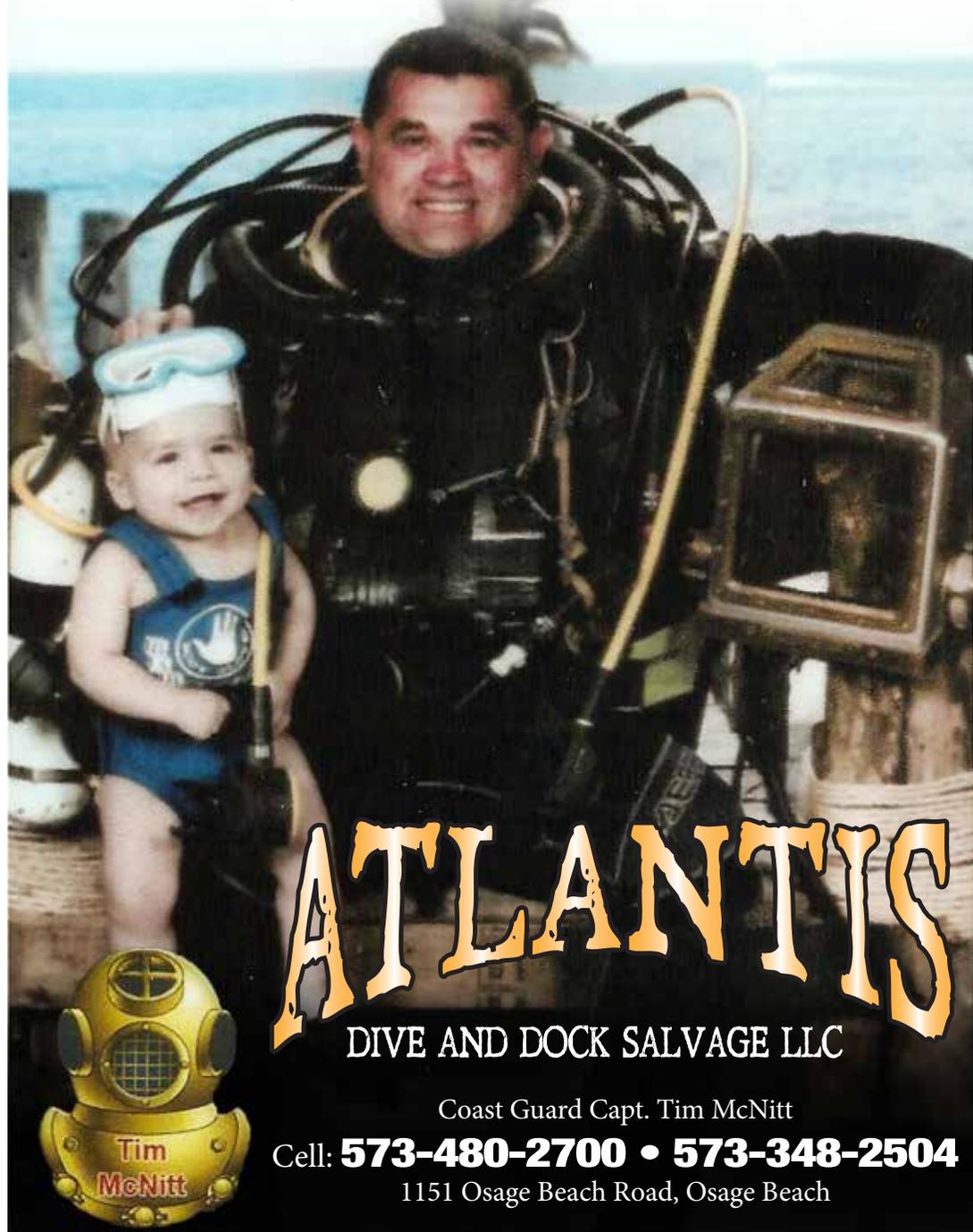
At the time, commissioners said the ordinance was written in such a way that it could be enforced at "areas of concern" that consistently draw large crowds that block the roadway, not when people had an overflow of company at their houses.

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Lake owners at odds with MoDOT over Key Largo

continued from page 3

Roger Trost, who represented a group of 11 homeowners on Key Largo, said motorists have been making left turns in and out of the street for 20 years without a single accident.

“Left turns are not the main cause of the accidents. Drivers are,” Trost, who works as a safe driving instructor for AARP, said adamantly. “I understand that MoDOT is just trying to do what they can to improve safety for everyone but this is not the answer. I’ve sat up there and watched traffic. Many of the people traveling the Expressway are driving too fast and a lot of cars pulling off Old 54 and making left turns are just not paying attention or they’re in too big of a hurry. I saw one driver pull right out without even stopping.”

Osage Beach Mayor Penny Lyons said police have been kept busy ticketing speeders – some traveling as much as 20 mph over the 65 mph speed limit. She said the amount of traffic coming off Osage Beach Parkway at Key Largo has also been an issue.

“When MoDOT did their initial studies, they anticipated 400 cars a day would be using the Key Largo intersection. However, as it turns out, they’re seeing more than three times that number. Apparently people were trying to avoid the stop light at KK,”

she said.

That came to an end when MoDOT stopped allowing turns from the Osage Beach Parkway side of the Expressway.

Chad Kautz, owner of Mexicali Blues, and Jason Taylor, who owns Evergreen, said MoDOT’s proposal would seriously impact their businesses as well as more than a dozen others located in that area.

“Before cutting off ingress and egress, we would like to see flashing ‘Vehicle entering’ signs at each intersection similar to what MoDOT posted on Highway 54 in Linn Creek. We’d also like the speed limit reduced to 55 in that area and we’d like to see a stronger presence of law enforcement – not a speed trap – just more cars patrolling that section of the Expressway,” Taylor said.

Kautz said they would also like MoDOT to add acceleration and de-acceleration lanes for the streets that enter directly on to the Expressway.

Brooks said all suggestions would be seriously considered before making any final decision. As of the deadline for this issue of the *Lake of the Ozarks Business Journal* 55 comments had been submitted to MoDOT.

Maps and diagrams of the accident locations can be found at www.modot.org.

Enjoy Lake of the Ozarks!

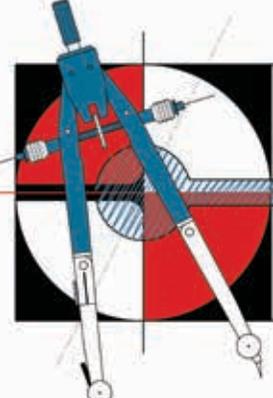


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"Insurance Talk"

with Nick Brenizer of
Golden Rule Insurance

"Liquor Liability & Who Needs It?"

Specializing in business insurance; I run across a lot of misconceptions about business insurance. One of which is Liquor Liability Coverage, liquor liability is a type of insurance which covers businesses in the event that claims related to liquor are made against the business. Most classically, such claims involve damages as a result of the actions of an intoxicated person, such as a lawsuit filed by someone involved in a crash caused by someone who was drunk. Although damages in such suits can be substantial, businesses often lack adequate liquor liability coverage and this can expose them to very large liability suits.

Businesses, which manufacture, sell, or serve alcohol, can be held liable for the actions of drunken patrons. For example, if someone gets drunk at a bar and is involved in a car wreck, the bar can be liable for the drunk's activity, and the bar could potentially be forced to pay a very high liability claims. Businesses are liable for injuries their intoxicated patrons do to themselves, as when someone who is intoxicated falls down a flight of stairs, and for accidents which are determined to be the fault of someone who was drunk. If business do not take action to protect patrons from being intoxicated.

We work with a lot of the bars and restaurants here at the lake and one of the things we hear all the time is "we don't need liquor liability coverage because Missouri is not a dram shop state." The only truth to that statement is Missouri does not have a dram shop act or law. As we all know, any law or act is judged on a case by case basis and it is up to the judge and jury to decide whether you were liability for someone leaving your establishment intoxicated and killing someone with their vehicle.

According to www.law.com "statute (Dram Shop Act) or case law in 38 states which makes a business which sells alcoholic drinks or a host who serves liquor to a drinker who is obviously intoxicated or close to it, strictly liable to anyone injured by the



Belinda Brenizer, CIC

drunken patron or guest".

If you have any exposure of selling of liquor at your business you should talk to your agent about getting a quote for liquor liability. There are many companies available to get liquor liability from and there are two different ways to get it. The first way is to put an endorsement into your general liability policy making you share your liability limits for both general liability and liquor liability. That, of course, is the cheapest premium but you are sharing you limits so if you had a claim you would not have much left over for any other liability claims on the year. The second way to cover it is how we normally cover it for our restaurants, bars, marinas, and any other package liquor stores. That is to have a separate policy for liquor liability it usually doesn't amount to a big price difference but you would not share you limits for two different exposures.

As you can tell this exposure is not strictly kept to only bars/restaurants, it also includes c-stores, groceries stores, marinas, gas stations, and the big one people forget is special events such as weddings and other social events where you either sell liquor or provide the liquor for free. Either way, you become liability for those patrons consuming alcohol. Check with your agent today about purchasing liquor liability coverage for you business or event. If not, you could lose everything you have worked hard to build all for a drink...

Nick Brenizer, has a AIP designation and works for Golden Rule Insurance Agency in Osage Beach. He can be reached at 573-348-1731 or at Nick@goldenruleinsurance.com

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Traveling abroad? Be wary of pop-ups

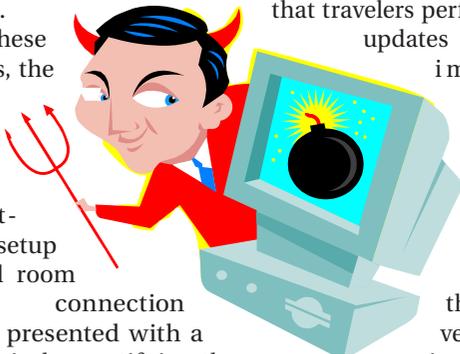
The FBI recently announced that malicious software is being installed on travelers' laptops through software updates on some hotel internet connections.

In these instances, the overseas traveler was attempting to setup the hotel room Internet connection and was presented with a pop-up window notifying the user to update a widely-used software product. If the user clicked to accept and install the update, malicious software was installed on the laptop. The pop-up window appeared to be offering a routine update to a legitimate software product for which updates are frequently available.

The FBI recommends that all government, private industry, and academic personnel who travel abroad take extra caution before updating software products on their hotel Internet

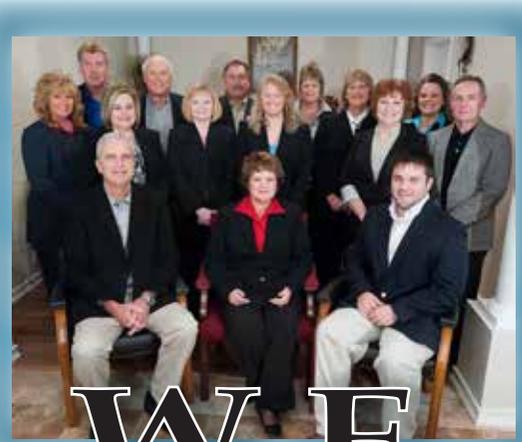
connection. Checking the author or digital certificate of any prompted update to see if it corresponds to the software vendor may reveal an attempted attack. The FBI also recommends that travelers perform software updates on laptops immediately before traveling, and that they download software updates directly from the software vendor's Web site if updates are necessary while abroad.

Anyone who believes they have been a target of this type of attack should immediately contact their local FBI office, and promptly report it to the IC3's website at www.IC3.gov. The IC3's complaint database links complaints together to refer them to the appropriate law enforcement agency for case consideration. The complaint information is also used to identify emerging trends and patterns.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Lake Insurance Group, 5780 Osage Beach Parkway, Suite 212, Osage Beach. They are a full service independent insurance agency. Call 573-348-0499 or www.lakeinsurancegroup.com. Open Mon-Fri 9AM-5PM and by appointment. Pictured Trish Creach, Camdenton Area Chamber of Commerce Executive Director; Amy Hadfield, First National Bank; Jennifer Bethurem; Lori Hess, Lake Media; Jeff Bethurem, Lake Insurance Group; Jacob Neusche, Central Bank of Lake of the Ozarks; John Caran, KRCG TV 13; Clayton Drake [with scissors] Lake Insurance Group; Rick Sotebier, Sarah and Bexley Drake; Doug Horman, First National Bank; Michelle Cook, Lake Printing; Tom Smith, American Sun Control.

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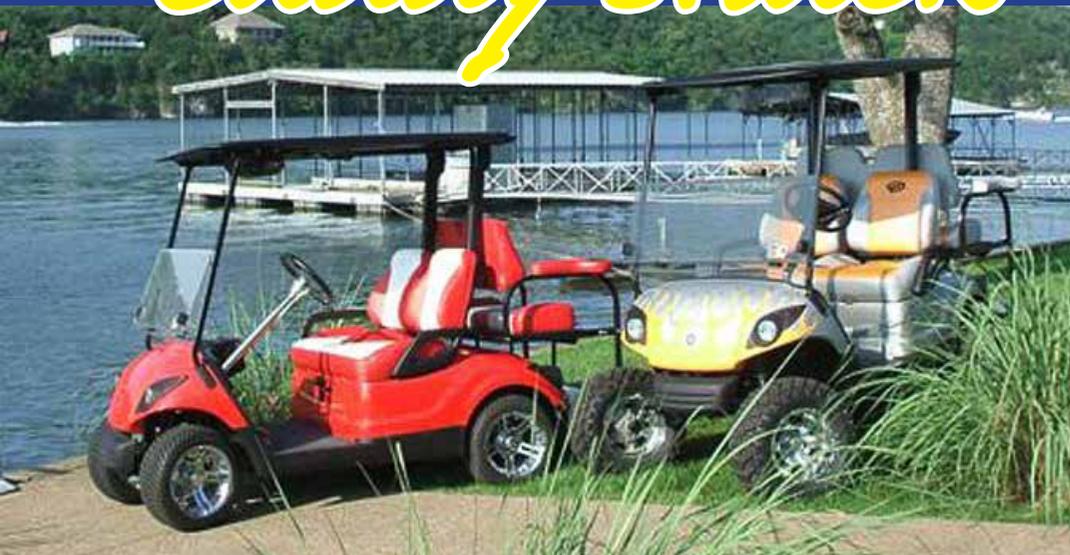
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A Green Home is a Healthy Home

with David Braddy LEED GA of Bolivar Insulation Systems

LEED and the future of building

While LEED is a common term among architects, engineers & construction trades it is still unclear to many, what it means. LEED® (Leadership in Energy and Environmental Design) is the measurement & method by which buildings are built to higher standards of sustainability and certified to different levels of efficiency. This is administered thru the U.S. Green Building Council or USGBC

Why does this matter? While I am not fond of too many government rules or regulations or unnecessary codes, I am partial to building smarter, healthier and in ways that make more money. I am a LEED GA for one reason only; it is the future of building. In 30 years most industry experts believe the conventional building methods still used today will be history.

Let's look at some facts:

During the economic downturn the USGBC certified its 12000th commercial building in 12 years and green building practices have been growing and gaining market share around the world, while most of the industry has been in a downturn.

There are now currently 45000 commercial projects participating in the LEED rating system in all 50 states which have a combined total of 8.4 billion square feet. In addition to that LEED now has a home's rating system of which more than 76,000 have registered and more than 19000 have been certified.

Why is this Important? Owners who choose to build green are doing so for strategic reasons and have a long term market view, they now have data that proves the ROI of a LEED certified home or building is far superior to conventional built buildings. While energy savings alone normally offset any additional upfront cost there are many other benefits. One of the largest is health and employee productivity. The largest cost per square foot of a building owner or tenant is not utilities or rent, but employee salaries and even a small increase in productivity can equate to thousands in savings. In recent studies from Berkeley



National Laboratory on health and productivity gains it was concluded that there is strong evidence that indoor environments affect worker performance and the projected gains from providing a better indoor environment are larger than the total estimated cost of energy used in the buildings. **Bottom line; there is more than one type of green the owner is looking at here.**

What about your home? Sales data for environmentally certified homes became available for the first time in 2007 and now many MLS services have certification check boxes for their listings. Real Estate Agents in certain areas can now download whether the home is LEED certified or Energy Star certified, if your area doesn't yet it will in the future.

If you are a Real Estate Agent or Builder, Listen UP, this is important! Environmentally certified homes are attracting more interest from buyers. The difference is substantial and growing, in one area the MLS revealed that certified homes made up 33% of the new home market, now here is the interesting part, *they sold at a premium of 9.1% per square foot and in 24% less time than their conventional counterparts.* Appraisals in some parts of the country already take in consideration whether the home is built to green building standards or not and are valued accordingly.

So if you haven't already jumped on the green train you need to at least buy a ticket and get ready.

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.

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The Camdenton Area Chamber of Commerce recently held a ribbon cutting for \$ 1 Deals, located at 772 East Highway 54, [American Center], Camdenton. Business hours are Monday-Saturday 10 AM – 7 PM, closed on Sunday, 573-873-2555. Norm Allee, Charli Allee, First National Bank; Whitney Upton, Employee; Mary Balch [with scissors] Owner; Bob Kellstrom, US Bank; and Trish Creach, Camdenton Chamber of Commerce, Executive Director.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for A Cut Above, 1183 North Business Hwy 5, Ryland Center, Camdenton. Call 317-1974 or 216-9564. Open Tuesday – Friday 9 AM-5PM, Saturdays 9AM – 2 PM. Walk-ins always welcomed. Pictured Johna Stanfield, Central Bank of Lake of the Ozarks, Trish Creach, Camdenton Area Chamber of Commerce Executive Director; Amy Hadfield and Charli Allee, First National Bank; Shellee Millard, Owner[with scissors].



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Air & Water Solutions, located at 5509 Osage Beach Parkway [Lakeshore Plaza], Osage Beach. Business hours Mon-Fri, 11 AM – 5 PM, Sat 10:30 AM -1:30 PM., 573-348-0488. Pictured Trish Creach, Camdenton Area Chamber of Commerce Executive Director; Michelle Cook, Lake Printing; Lori Hess, Lake Media; Lisa Chapman, Blinds & More; Clewis Walden, [with scissors], Linda Fannin, Air & Water Solutions; Joni Walden, Blinds & More; Doug Horman, Amy Hadfield, First National Bank and Tom Smith, American Sun Control.



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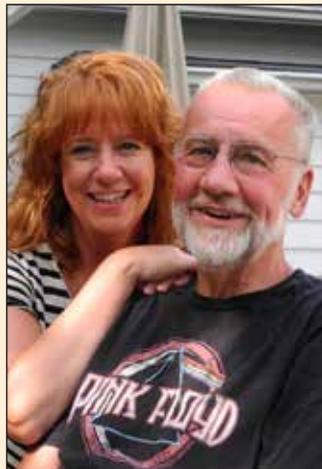
Over the past two years MSW Interactive Designs has been writing articles to help you build an effective web presence ... and these articles will definitely continue. However, this month I am stepping away from this topic and instead I want to share a personal story and extend an invitation.

My husband and I moved to the Lake about 3-1/2 years ago after Mike retired from a 23-year Air Force career. I grew up visiting my Dad, Larry Wardenburg, here at the Lake every summer. Having been raised by my Mom and Step-Dad in Las Vegas, I never actually lived close to Dad my entire life. When Mike asked me where I wanted to go after he retired, I said "The Lake!" Given the opportunity to live close to my Dad, I felt like I would regret it if I didn't. Life can be funny that way ... it turns out, I was right.

My Dad was recently diagnosed with Carcinoid Cancer, which has metastasized to his liver and lymph nodes. It's a rare form of cancer which afflicts only 10 in 1 Million people. He is in need of a critical, life extending treatment that insurance does not cover. The treatment is in Basel, Switzerland and can extend his life 10-15 years.

Many of you know my Dad. He's been a Lake resident for more than 30 years and is the former owner (with Connie Wardenburg) of Reece and Nichols Real Estate and Lifestyle Properties. Like many local Realtors, the economy over the last several years took its toll on their business and they simply do not have the resources to pay cash out of pocket for his treatment.

To assist them, Mike and I are sponsoring a benefit called the "Flushing Zebra Bash" on Thursday, August 16th at Bootleggers from 5 PM – 8 PM. There will be great food, a silent auction, live auction



Sandy Waggett & Larry Wardenburg

(including 2013 Masters Tickets!), a \$10,000 50/50 drawing (100 tickets available at \$100 each), a wine cork sale (buy a cork, leave with a bottle of wine!), and a lottery tree.

We would like to personally invite all of my Dad's friends through the years, our friends and MSW Interactive Designs' clients, as well as the Lake community to an evening of fun and laughter, while we raise some money to help a long-time lake resident and all around wonderful Father.

You can read about why it's called the "Flushing Zebra" and learn more about my Dad's fight at <http://www.FightCarcinoidCancer.org> and at <http://www.FlushingZebra.com>. If you would like more information about my Dad or how to help, please feel free to call me at 573-552-8403.

Oh yes – come dressed in black and white, with a little pink mixed in! See you on August 16th!

Sandy Waggett, Owner

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As the Lake Churns Lake Market Continues Upward Trend



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

We all watched as the lake area market rose to record sales from 2004 to 2007 then began to decline in Fall of 2007 slightly behind the rest of the country. Hard to believe that's been 5 years! Sales continued to decline until 2009 then remained even in 2010.

Basing information on data from the Lake of the Ozarks MLS system from January 1 to June 15 of each year reported; the lake home market saw a sales increase in 2012 of 19.9% above 2011 and an overall increase of 36.6% above '09 & '10. 2012 Condo sales have followed suit with a 22.4% increase over 2011 and a 33.3% increase over '09 & '10. Days on the market are down considerably for both lake homes and condos to a six months average.

I feel foreclosures have played a part in our market more based on perception of the national news and what has happened in other markets but as they say, perception is reality. The fact is that only 1.9% of all lake homes currently on the market are foreclosures and just 3.5% of condos listed fall in that category.

Lake lots have taken the biggest hit due to a number of reasons. The availability and pricing of homes made it much easier and more affordable to purchase an existing home than to take on a custom build project. Financing has also made lot purchase and home building more difficult. Building permits for new homes in Camden County has been almost non-existent the past 2-3 years. That being said, there has been an increase in lot sales this year; 25% if you want the stats, but the fact is that just 20 lake lots have sold so far this year compared to 15 during the same time in 2011.

This is a step in the right direction but far from the glory days of the initial 6 years of the new millennium. On the plus side, I sold 3 lake lots in June, all cash transactions scheduled to close early July. Two of these lots were located in The Villages at Shawnee Bend subdivision which has not seen a lake lot sell in the past year. The other was in Four Season's Porto Cima which saw 6 lot sales in the past 12 months. The buyers each plan to build a custom home which is even more good news for the local economy. The buyers got excellent buys on these lots and I have every confidence that these will hold their value and even increase over the next couple of years.

Was I lucky or smart? The next 2-4 months will tell as to whether I was just fortunate or if the lot market is picking up momentum. I feel the declining home inventory; particularly of desirable, well priced homes along with price adjustments in the lot market will drive lake lot sales.

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.Your.Lake 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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Brenizer Honored at National Sales Conference



Nick Brenizer, Producer and Marketing Manager at Golden Rule Insurance Agency in Osage Beach Missouri, was recognized at the Nationwide® Agribusiness Insurance Company national sales conference held in Monterey, CA, as among of the company's leading writers of farm insurance. Nick Brenizer is an On Your Side® Farm Certified Agent.

The annual FAST Track Conference was held in recognition of top-producing agents

in sales of new farm insurance policies during 2011.

While more than 9,300 agencies write farm insurance for Nationwide, only 94 qualified for the 2012 FAST Track Conference.

"Congratulations to Nick Brenizer on reaching this level of recognition," said Hillard, "and for Golden Rule Insurance Agency/ Hawkins Insurance Group and their ongoing dedication to protecting Missouri farmers."

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A Matter of Trust

with **Trenny Garrett, Central Trust & Investment Company**

Your Personal Inflation Rate

When the government reports on inflation rates, the numbers can sometimes seem disconnected from everyday life. In part, that may be due to the fact that "core inflation" rates exclude volatile items, such as food and fuel, in order to present a steady picture from month to month. Another factor is that inflation includes the value of big-ticket items, such as major appliances or housing, which most people purchase infrequently.

An alternative measure of inflation has been developed by the American Institute for Economic Research. Dubbed the "Everyday Price Index," or EPI, this index focuses on those items that Americans must routinely purchase on a regular basis. As the website detailing the index explains, "Technology and globalization have restrained prices on big-ticket items. However, they caused fewer price breaks for frequently purchased goods. Toothpaste ain't so high tech."

The EPI tracked the traditional Consumer Price Index fairly closely until 2003, when significant divergences began to appear. For 2011, when the CPI registered a 3.1% increase, the EPI gained 8%. Here are some notable items:

Price Changes in 2011	
Item	Change
Meats	9.4%
Milk	9.2%
Peanut butter	27.2%
Coffee	19.3%
Frozen vegetables	9.1%
Fuel oil	18.0%
Gasoline	9.9%
Televisions	-17.1%
Personal computers	-12.5%

Source: M.A. Co.; www.aier.org

When one budgets for retirement expenses, building in an inflation factor is important. The tricky part



Trenny Garrett, J.D., CTFA

is determining just what inflation factor to employ. Government statistics are just a starting point. For example, from 1987 to the present day, the items in the EPI whose prices grew the most (by more than 600%) were tobacco products. However, this is simply irrelevant, useless information for nonsmokers. Child care prices have been growing smartly, but retirees will likely be unconcerned. Prescription drug prices rose significantly, which is worrying to those who need them, less so for those who are still healthy.

Sources of inflation-indexed retirement income, such as Social Security, may not keep up with your personal inflation experience. For more information on how to position your portfolio to best address inflation, contact me at trenny_garrett@centrustco.com or at 573.302.2474.

We are moving August 1st! Our new address will be 1860 Bagnell Dam Blvd, Lake Ozark, MO 65049. We will be located on the second floor of the Lake Ozark Branch of Central Bank of Lake of the Ozarks.

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.

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Training pays off twice

continued from page 9

Statistics show that over 300,000 Americans die of Sudden Cardiac Arrests (SCA) every year. Up to 50,000 of these deaths could have been prevented if someone on scene had initiated the Cardiac Chain of Survival and an AED had been available for immediate use at the time of the emergency. The American Red Cross has a vision of one person in every household being trained in first aid and CPR lifesaving

skills, and all Americans being within four minutes of an AED with someone trained to use it in the event of sudden cardiac arrest. All American Red Cross adult and child CPR courses contain defibrillation skills and information.

The American Red Cross can also facilitate the purchase of AEDs. To help meet its mission of saving lives, the organization formed relationships with four AED manufacturers – Cardiac Science, Philips Health

Care Group and ZOLL Medical Corporation – to facilitate the purchase of AED devices. Companies interested in obtaining AEDs for the workplace and implementing an AED program that provides program management, medical oversight and annual maintenance for the AEDs, should contact the American Red Cross to schedule a live demonstration. To learn more, call 1-800-RED-CROSS (1-800-733-2768) or visit www.redcross.org.

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Property Management 101

with Lisa Hesprich of
Nichols Management

Property Management: The Enforcer

The Dark Side of Property Management

The last three months we have looked at what makes for a strong property manager. We touched on communication skills, the importance of an ongoing maintenance program, and the many, behind the scene duties required of property managers. Every occupation has undesirable aspects. Property management is no exception. The "dark" duties of managing a property revolve around homeowners.

A good property manager must be aware of and enforce the rules set forth by the association. Rules are talked about, agreed upon and put in a format that owners can understand. Knowing all this it is to know, beyond any doubt, the rules will be broken! Sometimes it is minor violations that create headaches and sometimes it will be major violations that require documentation and follow up.

The problem occurs when otherwise perfectly normal and very logical people decide to party way past the point of reason and your property manager must intervene. This can be difficult, especially if your manager does not have the support of the board they report to as well as the support of other owners. Common sense and consistency should guide your property manager's decisions.

As in any work environment, relationships are formed with the people we "do life" with on a day to day basis. A property manager does life with the owners of the property they manage. Over time friendships are formed. This is great until, well, it isn't. Meaning only that at some point conflict arises and friendships are put to



the test. An effective property manager must be able to switch from friendship hat to manager hat whenever the need arises showing no preferential treatment between owners. Expectations must be exactly the same for each and every homeowner.

A property manager must be able to maintain a high level of integrity when dealing with individual homeowners. Homeowners have a right to expect discretion from the property manager. Sensitive and/or private information must be kept confidential. A property manager must be able to discern between sensitive and private information regarding an individual homeowner and what information must be communicated to their board of directors as part of their duties to that board. It can be a fine line between the two.

It is true the dark side of property management revolves around homeowners. But that is only because an effective property manager cares about the homeowner! My worst fear is making a mistake that negatively impacts my property owners. I want to earn the respect of each and every owner. I can only do this with consistently accurate performance. You see, the homeowner is also the BRIGHTEST side of property management!!

Lisa Hesprich, Nichols Management, 573-964-0476

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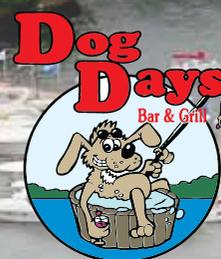


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Natural gas is on its way

continued from page 8
with anything else, so we anticipate a pretty good response from that area as well," he said.

Note: The next paragraph follows up and tells why people prefer natural gas furnaces. This is not a slam against laclède – it's a testimony of how happy the people were with their product.

According to "Appliance Magazine," a gas furnace heats your home with warmer air –

typically at temperatures of 125 to 140 degrees - than what is generated by an electric heat pump, which averages 90 to 95 degrees and can make a home feel drafty. Gas furnaces are less expensive to maintain and last about twice as long as electric heat pumps. The magazine also states that tests show gas water heaters work nearly twice as fast as electric one, so users are less likely to run out of hot water.

Harper Chapel Receives Grant for Youth Programs



On Sunday June 24th, Harper Chapel had a special presentation during their worship service. In support of the church's youth ministries, the Missouri United Methodist Foundation presented a grant of \$2000 for furthering the church's outreach to the area's youth. Executive Director of the Foundation, David Atkins, was in attendance and presented the check to Youth Minister, Chad Brauer, in front of the congregation during the service.

The aim of grants given by the Missouri United Methodist

Foundation is to provide growing support for Missouri's United Methodist churches and related ministries. Consideration for the grant proposals is based on demonstration a strong and meaningful connection to one or more of the Five Practices of Fruitful Congregations: radical hospitality, passionate worship, intentional faith development, risk-taking mission, and extravagant generosity.

Youth ministries at Harper Chapel serve all Lake of the Ozarks area students in 6th through 12th grades.

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Mortgage Sense

with Mike Ogle of
First State Bank Mortgage

Five Reasons to Refinance Your Mortgage

There is the old adage that it's good to refinance your mortgage if you can lower your interest rate at least one percent; however, there are many more reasons to refinance your mortgage besides lowering your rate. Here are just a few:



Lower your interest rate.

Securing a lower interest rate is one of the top reasons for refinancing. This could make a big difference in your monthly out-of-pocket costs for housing and save money on financing fees.

Build equity faster.

If you are in a position to make higher monthly payments, you may want to consider changing to a shorter term on your mortgage. This enables you to build equity faster and save a considerable amount of money on financing fees.

Change your loan program.

You may find that you would like to change from your Adjustable Rate Mortgage (ARM) to the stability of a Fixed Rate mortgage at some point. An ARM was probably the most attractive rate and loan program when you first financed your home, but you need to compare different loan programs to find out if you can save money with another type of loan program that might work better for you now.

Credit Score has improved.

If your credit score has improved as a result of making your mortgage payments on time and in full each month, you may be in a position to take advantage of your

improved credit standing. We can review your current credit score, the terms of your existing mortgage, and review options for other loan programs that could not only reduce your monthly payment, but also save you money on interest fees paid over the life of the loan.

Use the equity you have established.

A cash-out refinance allows you to tap into the equity you have built up in your home. You may want to pay off revolving credit card accounts, send a child to college, or use the money for home improvements or personal expenses.

Regardless of your reasons for wanting to refinance your existing mortgage, the First State Bank Mortgage Team and I are interested in helping you make a decision that works best for you. We can review the terms of your existing mortgage program and discuss the options that are available to you. It's not about the rate but rather helping you achieve your financial goals.

Mike Ogle is a Residential Mortgage Lender at First State Bank. Contact them at 573-302-0080 or on the internet at www.fsbfinancial.com.

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Booze ban may launch power boats in another direction

By Nancy Zoellner-Hogland

This is the third year the Shootout Meet-and-Greet will be held on the Bagnell Dam Strip but because aldermen once again voted against lifting the ban on open containers of alcohol during the event, it could be the last.

The Meet-n-Greet, scheduled for Aug. 22, invites participants of the Shootout to line their boats up on the Strip, which is closed to traffic, and meet with the public. Organizer Jeff Carroll, who is also the president of the Bagnell Dam Strip Association, said he has been approached by people in both Osage Beach and Camdenton about moving the Meet-and-Greet to venues in those cities.

"Of course, I can't say for sure whether they're going to allow open containers, but I have indications that won't be an issue," Carroll said in an interview after the meeting.

During the June 26 meeting, Carroll told aldermen that he had talked to numerous people who hoped aldermen would lift the ban so spectators could buy alcoholic beverages at the restaurants and bars on the Strip and then take those drinks with them as they viewed the 70-plus boats that will be on display. He said the requests came from both attendees and business owners on the

Strip, who supported the move because coolers would not be allowed.

"This is not a party. It's a family event. I'm requesting you lift the ban from 5:30 to 11 because that's what the folks want. They want to walk around with a beer in hand while they look at the boats. It's not going to be like the Wild West - it's not going to be a big drunken brawl. These events are done all over the United States and, as far as I know, Lake Ozark is the only location where drinking is not allowed," Carroll said.

However, Alderman Larry Buschjost, a retired Missouri State Highway Patrol officer, vowed to fight any attempt to lift the ban until he could "fight no longer or until the day the city decides to make it a ballot issue and let the public decide." He also said if Carroll couldn't abide by the city's rules and regulations, he should leave.

"We cannot continue modifying our ordinances every time someone wants to hold an event," he said, adding that lifting the ban would encourage people to bring coolers full of beer; heavy drinking would ensue; and then fights would break out. "You can't prohibit it. You say no coolers but you have no authority whatsoever to search cars or to prevent someone

continues

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Booze ban may launch power boats in another direction

continued from previous page
from doing what is allowed – to drink openly. You say you'll have security but they won't have authority to do anything about it either.

And I don't the city to have that liability and I don't want our officers hurt!"

City Administrator Dave Van Dee agreed, sharing stories he was told about fights that broke out at the Street Meet Nationals before the full ban was adopted.

Buschjost also said he doubted any other municipality would treat Carroll's request any differently.

"Is Osage Beach begging you to come over? I don't think so! Is Camdenton begging you to come there? I don't think so," he told Carroll.

However, after the meeting Carroll said he didn't want to move the event.

"This is the perfect setting and it's a great way to bring people to the Strip on a Wednesday night when you'd typically have about 100 people walking around. The Meet-and-Greet will bring down several thousand potential customers. That's what it's all about," he said.

Aldermen Larry Buschjost, Don Langley, Judy Neels and Tony Otto voted to hold the event without lifting the ban; Aldermen Jeff Van Donsel and Todd Painter voted

against the motion, which was made by Langley.

"I think it's important to note that Jeff Van Donsel and I both represent Ward 3, which includes the Strip. They're in favor of lifting the ban because they know it will bring in more money," Painter said after the meeting. "I also support Jeff Carroll. He has a good track record and he has proven himself to be trustworthy and someone that cares about this city's best interest."

This is the third year for the event – and the third time Carroll made the request to lift the ban. It's also the third year Buschjost voiced his opposition.

"I used to come here in the 60s – every weekend – and the business store fronts would be torn out because alcohol turns people into something they normally wouldn't be," he said at the June 2011 meeting where Carroll asked the board to lift the ban. Buschjost told the board that after the city finally adopted the law prohibiting drinking outside licensed bars and restaurants, they had to run court 24 hours a day to process all the violators. "We're not going back there! We want to promote the Lake of the Ozarks as a family atmosphere and not as a drunken brawl."

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2nd Chance Bikes Donates TO CADV



Heather Durbin, CADV Outreach Coordinator and Bob White, Co-Director, 2nd Chance Bikes, show off two bikes provided to the residents of CADV this week. The bikes are a way for the residents of CADV to get to town, stores, restaurants, job interviews and the like while trying to get their lives back in order.

Bob White is also the Kinderhook Area Executive for the Boy Scouts and a member of the Kiwanis Club of Ozark Coast, which sponsors the 2nd Chance Bikes program (www.ozarkcoastkiwanis.org/second-chance-bikes.asp). White enlisted the help of Scoutmaster Travis Troyer to refurbish and replace parts on two gently used 26" bikes for the ladies to use.

According to Wayne Marlow, Kiwanis coordinator of the 2nd

Chance Bikes program, volunteers like Bob White, have resulted in scores of bikes being fixed and delivered to needy children in the Lake area. The group also recently sent two small truckloads of refurbished bikes to youngsters in Joplin that lost their bikes in the horrible tornado last year.

Marlow indicated that more bikes are needed for kids that have never had bikes. "We'll clean them up, put on new seats or tires and make them perfect for high energy kids to learn and ride until they are worn out," he said. Especially needed are 24" or smaller bikes that fit kids through 14. To donate a bike that is setting unused in your garage, call Wayne Marlow, 573 434 4043. To apply for a bike for a child, please call Hope House, Share the Harvest or Child Advocacy Council.

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HK's Golf Tournament Winners, \$10,000 Putt



Putting Contest Winner Carl Sandbothe (left) with Lodge of Four Seasons Director of Golf Matt Tausig

The 34th Annual HK's Hospital Benefit Golf Tournament concluded June 3 at The Cove Golf Course at The Lodge of Four Seasons. During the morning putting contest, sponsored by Bank One, Carl Sandbothe of Vienna, Mo., sank a 50-foot putt worth \$10,000. Sandbothe earned a \$5,000 cash prize, plus a \$5,000 donation for Lake Regional Health System.

Two hundred forty-four golfers played in this year's tournament, which was attended by Honorary Chair Tony Richardson; Kansas City Chiefs Ambassadors Walter White, Keith

Cash and David Whitmore; and other sports celebrities.

The tournament featured more than \$100,000 in prizes available for participants, including pro shop certificates awarded to the top four teams in the morning and afternoon rounds. The first place morning A-flight team was Bob Kelly, Alan Parker, Tim Scott and Troy Templeton. The first place afternoon A-flight team was Jeff Bethurem, Rocky Corpe, Tom Fischer and Tom Roof. The first place morning B-flight team was Greg Anderson, Steve Pozalric, Bob Schwendinger and Andy Voss. The first place afternoon B-flight team was Frank Boster, Roger Ragan, Chris Rogers and Brad Stout.



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Mark your calendars for Saturday, August 4th and make plans to attend the 4th Annual Bagnell Dam Duck Drop! A day filled with family fun activities that offer something for everyone. The day begins with a 5K Run and Waddle Walk at 8:00am from the Dam Bait Shop below Bagnell Dam. Following the 5K Run, head to the Family Fun Zone that will be open from 10:00am-3:00pm. Games, entertainment, face painting, food and much more will be happening throughout the day. At Noon, all eyes will shift to the Osage River for the much anticipated Duck Race. Lake Ozark Helicopters will once again release thousands of rubber ducks into the river and the race is on. Twelve prizes will be awarded with the winning duck ticket holder receiving \$5,000 cash! Other prizes range from \$1,000 cash, a \$500 shopping card to Hy Vee, five \$100 shopping cards to Paul's Supermarket and many more. The official winner will be announced live on at 2:00pm and you need not be present to win. All the money raised from the event benefits the Kiwanis Club of the Ozark Coast and help local helping children in need throughout

the Lake Area. "Having been involved since the beginning of this event we are really excited about this year. It seems every year there are more kids and families in need in our area and this is a large fundraiser that will help hundreds with their day to day needs," shares Aaron Spieler, Duck Drop co-chair. "It is a fun way to benefit many and to give them an inexpensive family day out to enjoy together," he adds. Tickets are on sale now from any Kiwanis member and at Bank Star One on HH, Central Bank of Lake of the Ozarks at both the Lake Ozark and Osage Beach locations, Hy-Vee Supermarket and Paul's Supermarkets. "Tickets are only \$5.00 a duck ticket and your donation will directly help local kids and their families who need assistance. The event itself is a great time for the kids and you might even win \$5000 if your duck crosses the line first!" says Mike Waggett, Kiwanis Club of Ozark Coast President. For more information you can log onto www.greatdamduckdrop.com or call 573-286-8291. Look for Kiwanis members at many events over the next two months to get your ticket or stop by a ticket location!



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The Camdenton Area Chamber of Commerce recently held a ribbon cutting for NrgX Fitness. They provide group and personal training services. Zumba - a Latin-inspired, easy-to-follow, calorie burning, dance fitness-party and Cardio Strength Training classes are held on Tuesday and Thursday 9AM - 10 AM or Monday and Wednesdays 5:30 PM - 6:30 PM. Classes are held at the Canopy Church, East Highway 54 in Camdenton [behind Jack's Sporting Goods] Stop by or call 573-873-2409. Pictured Ingrid Davis, Owner/Instructor [with scissors]; Aaron, Mason and Josie Davis; friends and family; Doug Horman, Charli Allee, First National Bank; Brenda Colter, City Administrator; and Trish Creach, Executive Director, Camdenton Chamber of Commerce.



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Camden County Saddle Club 2012 Rodeo will be June 29th and 30th



The Camden County Saddle Club in cooperation with Joe Machens Capital City Ford is presenting their 2012 Rodeo June 29th and 30th. The rodeo this year is held at Camping Paradise, 630 Camping Paradise in Roach Missouri just 6 miles west of Camdenton. Take Hwy 54 to J Rd. This year's rodeo will feature Calf Roping, Bronc Riding, Barrel Racing and the ever popular Bull Riding. Also new this year to the rodeo is a Beer Garden. Admission is \$15 for adults, \$10 for children 6-14 and under 6 are FREE.

For more information you can log onto CamdenCountySaddleClub.com or call Tana Maasen at 573-286-9512. Bring the entire family out to see the rodeo Friday June 29th and Saturday June 30th from 8-10pm.

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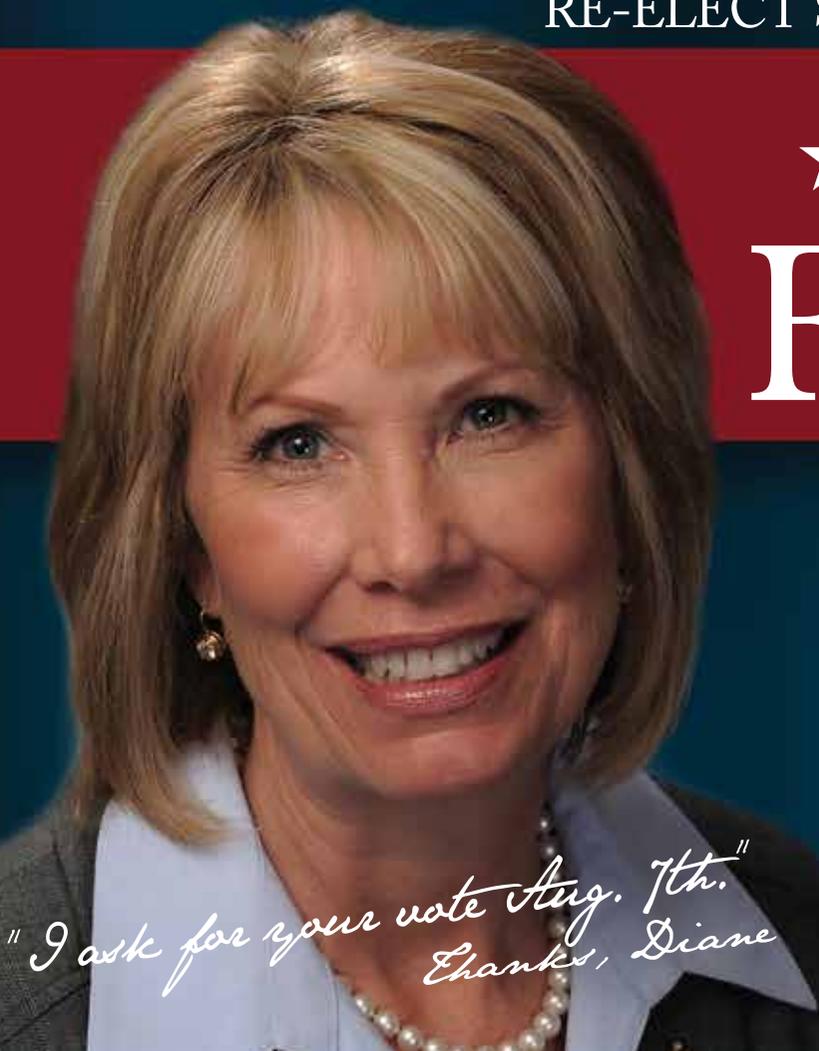
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Thanks, Diane*



Foursome Porto Cima Golf Tournament Entry to Lead as Grand Prize for Baxter's Lakeside Grille Great Golf Giveaway

Lake of the Ozarks' Restaurant Sponsors Summer Golf Sweepstakes

Golfers at the Lake of the Ozarks have a chance to win entry to the Wells Fargo Advisors/Baxter's Lakeside Grille golf tournament at The Club at Porto Cima as part of Baxter's Great Golf Giveaway. A private course on Missouri's Lake of the Ozarks, the Club at Porto Cima was ranked one of the top private courses in the nation by Golf Digest and was designed by Jack Nicklaus. Located a short drive from Porto Cima, near the Lake of the Ozarks Community Bridge, Baxter's is known for its lake view and a high quality dining experience, made from fresh ingredients and served with personal attention.

Entry forms are available at Baxter's Lakeside Grille, located at 2124 Bagnell Dam Boulevard in Lake Ozark, or online at www.baxterslakesidegrille.com for the chance to win. The grand prize for this year's Great Golf Giveaway is entry for a foursome to play in the Oct. 1 Wells Fargo Advisors/Baxter's Lakeside Grille golf tournament at The Club at Porto Cima, a \$700 value. The Great Golf Giveaway will end at 12:59 p.m. July 15, and the winner will be randomly selected after July 17 and notified via email.

For more information, please visit www.baxterslakesidegrille.com or call 573-365-2669. The Oct. 1 Wells Fargo Advisors/Baxter's Lakeside Grille golf tournament at The Club at Porto Cima will benefit Lake of the Ozarks Big Brothers Big Sisters.



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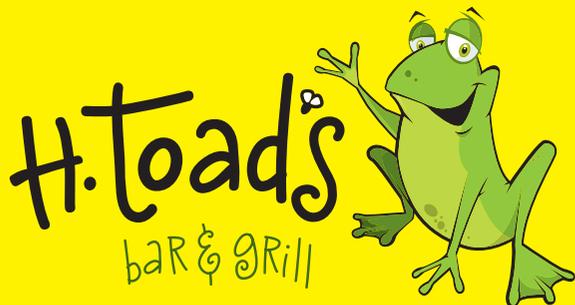
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FERC decision opens door for Ameren

continued from page 1

transfers thousands of pieces of property all under one description. None of it is indexed. It's just one long description of all different elevations – all different points. Quite frankly, back then nobody cared about elevation. It wasn't a point of concern because everybody used the lake as the starting point," Whitworth said.

He also said because Ameren is just as much to blame as title companies, realtors, lenders and surveyors, he hopes Ameren will be open to the public's request to quit claim the property.

"Everybody is at fault here, including – and maybe, especially – the electric company. This won't be a quick process and it will cost Ameren some money but they could work thru this on a case-by-case basis and do the right thing," he said. "If they don't, well – I'm sure Ameren will be spending even more money in court, defending its position."

To date, five lawsuits have been filed against the power company on behalf of lakefront property owners. The most recent suits were filed May 1 on behalf of Christopher and Susan Cipolla and Charles Sanzottera, who own property in Morgan County. Last fall, suits were filed on behalf of Donald and Rhonda Choate, David Stauble and Donald and Patsy Bruns, all Camden County residents. Tim Sear, a Lake-area homeowner and Kansas City attorney who has been researching the issue since 2007, said he expects to see many more if Ameren doesn't soon announce it is willing to work with property owners.

"The 1,500 'owners' involved cannot convey good title and therefore can only

sell for a fraction of the true value after disclosing the title defect. Who would buy in that situation? Who would lend in that situation? Who would issue title insurance in that situation? The time to put the pressure on is now because just getting through the title insurance claims process can take months," he said.

He also suggested that some affected homeowners who question the validity of Ameren's claim get surveys because Ameren has acknowledged that the aerial photography used to create the maps doesn't always accurately depict the boundary.

Amanda LaPorte, assistant marketing director for Schultz and Summers Engineering, agreed there have been discrepancies.

FERC issued the decision as part of its approval of the SMP, required when the power company applied for a new 40-year license to operate Bagnell Dam and its electric generating facility. Approximately four years after receiving the plan, FERC responded that all "non-conforming structures" located inside project boundaries must first be removed. FERC gave Ameren until May 1, 2012 to identify and take action. However, on August 26, 2011, Ameren filed a petition for rehearing, asking FERC to reconsider. On November 10, 2011, FERC backed down from its earlier position but still required Ameren to come up with a solution.

FERC also recognized the potential for law suits. The order states, "Any disputes regarding property rights are not within the Commission's jurisdiction. Rather, they are matters for state courts to resolve."

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Golden Peanut Award To John Summers



The winner of the 2012 Golden Peanut Award is Kiwanian John Summers. The annual award is presented by the Kiwanis Club of Ozark Coast to the person who has been most instrumental in the success of the year's Peanut, which was held this year on May 25.

According to 2012 Peanut Day chairperson Holly Sabourin, "John spent many hours on the street seeking donations and, as we all know, our Peanut Day was one of the hottest days thus far this year." Ms. Sabourin also cited Summers' dedication for underwriting.

The club raised more than \$6000 for this year's Peanut Day fundraising effort. All proceeds, minus the cost of the peanuts, remain here at the Lake to benefit area charities. Ms. Sabourin indicated that there are a few boxes of peanuts remaining if any business or person would like purchase one. Cost per box is \$50. There are 100 bags of

fresh Kiwanis peanuts inside.

Through all of their fundraising projects, the Kiwanis Club of Ozark Coast in 2011 made contributions totaling more than \$50,000 to such worthwhile local programs as CADV, Camp Wonderland, Hope House, Kids' Harbor, Special Olympics, Big Brothers Big Sisters, Boy Scouts, Girl Scouts, the YMCA, Lake Regional Hospital Pediatrics Unit, Burns Recovery Support Group, various school programs, annual educational scholarships, and much more.

In addition, the Kiwanis Club has provided emergency assistance to children and families in need.

The Kiwanis Club of Ozark Coast has served Osage Beach, Lake Ozark, and surrounding areas since 1988. The Club meets every Thursday at noon at the Resort at Port Arrowhead off Bagnell Dam Boulevard in Lake Ozark.

For more information, see www.ozarkcoastkiwanis.org.

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Lake Regional Staff Achieve Certification



Registrars Sally Burke (left) and Jean Geifuss (right) with Lake Regional Health System's Patient Access Services department recently achieved Certified Healthcare Access Associate certification through the National Association of Healthcare Access Management. This nationally recognized certification demonstrates their skill and commitment to Lake Regional patients. To achieve CHAA certification, candidates must pass a rigorous exam on admissions, scheduling, registration, patient finance, guest relations and other patient access related services.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting Odd Ball Art Studio – Signworks, located at 1185 N. Business Hwy 5, Camdenton. Call 573-836-1519 for a free estimate. Pictured Johna Stanfield, Central Bank of Lake of the Ozarks, Trish Creach, Camdenton Area Chamber of Commerce Executive Director; Amy Hadfield and Charli Allee, First National Bank; Michelle Cook, Lake Printing; David Quinn, Owner and son Iris [with scissors]; Andrea and Ayden Quinn and Chris McElyea, Central Bank of Lake of the Ozarks.

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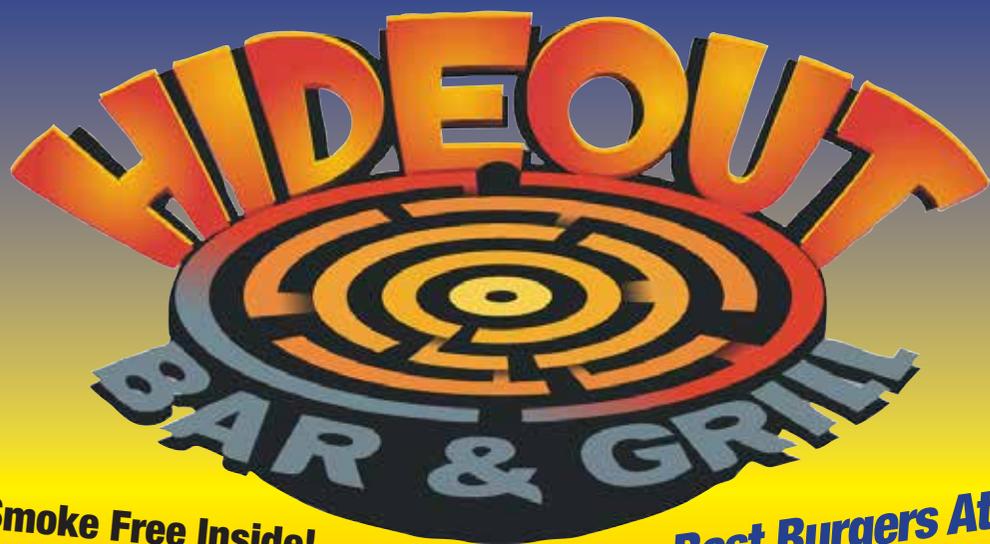
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MODOT to hold Public Opinion Meeting July 9

Blue Ribbon Committee to Gather Public Input on Transportation COLUMBIA - The future needs and challenges facing Missouri's transportation system will be the subject of a public forum scheduled for Monday, July 9 in Columbia, Mo.

The meeting, sponsored by the Blue Ribbon Citizens Committee on Missouri's Transportation Needs, will begin at 1 p.m. at the Activity and Recreation Center, 1701 West Ash St. The meeting is open to the public, and the location is accessible to people with disabilities.

The Blue Ribbon Committee is a 21-member panel of business leaders, contractors and special interest groups from across the state that was appointed by Missouri House Speaker Steven Tilley, R-Perreville, in early March.

"The purpose of the committee is to examine Missouri's current and future

transportation needs and explore possible solutions," said Speaker Tilley. "We need to start a conversation with all Missouri citizens to make sure our transportation system can function at a level that will foster economic growth and handle growing traffic safely and efficiently."

Working with MoDOT, Tilley's Blue Ribbon Committee has scheduled public meetings around the state to gather information from citizens and stakeholders.

For more information, including additional meeting locations, visit <http://www.house.mo.gov/> and click on the icon titled "Blue Ribbon Citizens Committee on Missouri's Transportation Needs." Additional information can also be gained by calling MoDOT's customer service center at 1-888-ASK-MODOT (888-275-6636).



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Iobit Releases Antivirus

IObit, the world's leading system utility software provider, today announces the official release of Advanced SystemCare with Antivirus 2013. Powered by the #1 rated BitDefender™ antivirus engine, Advanced SystemCare with Antivirus 2013 is a game changing product that combines the most popular PC optimization software with the highest rated security suite.

Compared with Advanced SystemCare, PC optimization software enjoyed by millions of users, Advanced SystemCare with Antivirus 2013 is a new category of PC utility software that combines system optimization and security capabilities. While most antivirus software often slows down system performance, Advanced SystemCare with Antivirus 2013 is the only suite to both protect and increase system performance. Through years of customer feedback, IObit has learned that consumers seek better system protection with no performance lag, stable compatibility

and high detection rate all in one product. According to a recent report by Intel, 17% of PCs have no security implemented. Powered by BitDefender's powerful virus engine, IObit claims Advanced SystemCare with Antivirus 2013 as superior to Kaspersky, McAfee, AVG or other security-only solutions.

Designed for Windows 8, Windows 7, Vista and XP, Advanced SystemCare with Antivirus 2013 is compatible with other security software such as anti-virus, anti-malware, firewall, etc. At an introductory price of \$29.95, ASC with Antivirus 2013 is priced to be highly competitive with alternative solutions. For more information and to download a free trial, visit <http://www.iobit.com/advanced-systemcare-antivirus.html>

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With Dwight Weaver

WESTERN FUN

In the 1950s and 60s, the Western Fun Rodeo, later called the Ozark Stampede, sat where McDonald's Restaurant and Duncan Jewelry are located today in Osage Beach along the Osage Beach Parkway. The arena was on a 40-acre plot that belonged to Tex and Hope Varner and the arena could seat 2,000 people.

Rodeos starring well known cowboys

were held two nights a week featuring bareback riding, barrel races, calf roping, steer wrestling, mule acts, Ozark polo, brahma bull riding, and trick horse and roping acts.

The arena was also used for other events such as popular Scat Cat races (also called go-karts and cool-cars). The cars reached speeds of 70 to 80 miles per hour and dare-devil stunts were part of

the excitement. Drivers from all over Missouri entered the races.

The Varners were also associated with the Ozark Homestead in Lake of the Ozarks State Park. Tex and Hope hosted evening campfire parties, trail rides and hayrides at their Western Fun Ranch on Highway 42. The evening ranch parties included dancing under the stars to guitar and accordion music. There were refreshments and a special treat called "cowboy coffee."

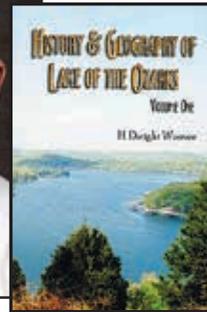
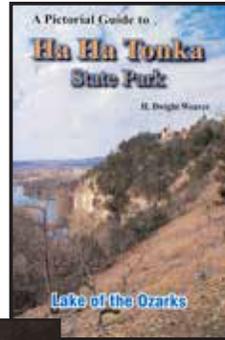
Hope Varner was an accomplished country western singer and musician. Tex died in 1974. Hope continue on and was inducted into the Cowgirl Hall of Fame in 1988. She and Tex are shown in the accompanying photo, photographer unknown, along with Chuck Grimes on the left. Chuck was the rodeo's head wrangler. Two of the Varner's three children, Dickson Drew and Gay Linell are in the photo. Their third child, Victoria Star, was not yet born when the photo was taken. This photo, along with 230 other vintage Osage Beach photos will appear in the author's new book on Osage Beach to be published in October by ArcadiaPublishing.com ■

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

Contact him at: dwightweaver@charter.net or call 573-365-1171. Visit www.lakeoftheoarksbk.com to obtain more information or to purchase one of his books on line.



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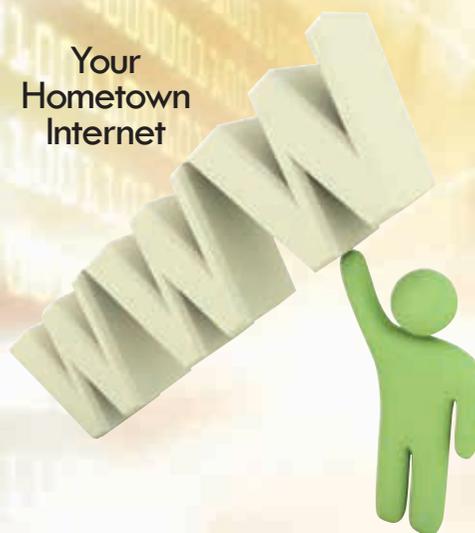
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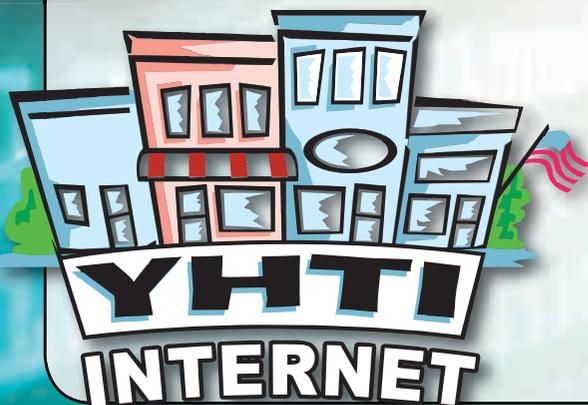
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REAL ESTATE COMMERCIAL

OSAGE BEACH PARKWAY 11 acre commercial parcel with 650' of road frontage in the fast growing Osage Beach market area. Ideal for sales lot, shopping center, office park, box store or almost any business needing a large parcel. Excellent location near a Hwy 54 expressway exit with super-easy street access,

city water and sewer. Gentle terrain needing minimal excavation and no offsite fill. A rare piece of ground in this market area! MLS 3083024 Call Bruce Adams at Adams and Associates at 573-348-5100 www.AdamsAtTheLake.com.

STORAGE UNIT FACILITY For Sale on 17 A, fenced and gated. 1/4 mile Hwy 5, 48 storage units. 50 Out Door spaces, Great income, always full. Owner Financing 395K 573-374-6900

REAL ESTATE CONDOMINIUMS

ELEVEN WEST CONDO - 2BR/2BA, 1120SF Competitively priced at \$68,900. Great condition with one level living. Comes furnished and ready to use. Good lake view unit, great parking. Well maintained development with onsite management. Swim beach, swim dock, great large cove setting, pool with great sunning areas, clubhouse with gathering room, workout room and hot tub, boat launch, tennis court and basketball set-up. Addl parking for trailers. MLS 3085068. Call C. Michael Elliott & Associates or visit www.YourLake.com

REAL ESTATE HOMES

LOOKING FOR a great starter home, rental property or retirement home, well look no further! This home is within walking distance or a short drive to banks, shopping, restaurants only minutes away! Home on 100x50 level lot has maintenance free siding, one car garage and central air. Apply a little tender loving care and elbow grease and you'll have a great investment. Wooden floors, nice bathroom tub and vanity, covered front porch, lots of potential! Well worth your time to take a look for yourself what a great value this home represents. City Water and City Sewer. \$38,000 MLS 3082953. Call C. Michael Elliott & Associates 573.365.3330 or visit www.YourLake.com

195 FEET OF POINT WATERFRONT in Osage Beach at the 23MM. But there is more, 4 bedrooms/2 baths, Huge view, screened porch and big deck off bedroom, all new flooring, newer appliances, gentle walk to dock with 12X28 slip, private setting, attached garage all for only \$395,000 MLS 3084275 Call Bruce or Jan Adams at Adams and Associates. 573-348-5100 www.AdamsAtTheLake.com.

GREAT NEIGHBORHOOD WITH LARGE TREES and blacktopped roads, gentle lot, and great main channel view. With lots to offer starting with low maintenance, open floor plan with 2 living areas, and granite in the kitchen, Reduced to \$599,900 including 3 well concrete dock with cruiser slip. Still more, the location is close to Bear Bottoms Resort or Captain Ron's, and front row seats for the Shootout. There are so many features to this home; it would be shame if you missed see-

ing it. MLS 3075606 call Bruce or Jan Adams at Adams and Associates at 573-348-5100 www.AdamsAtTheLake.com.

NO EXTRA CHARGE FOR THE UNBELIEVABLE SUNSETS. The level lakefront home is gentle to the water, well maintained with 2 living areas, updated kitchen and bath, tile flooring and 2 well dock with swim platform. Detached garage is awesome for storage of your extra toys or cars. MLS 3083167 for \$162,900. Furniture is available for extra \$. Call Bruce or Jan Adams at Adams and Associates at 573-348-5100, you won't be disappointed. www.AdamsAtTheLake.com.

ABSOLUTE GORGEOUS 4 bedroom, 6 bath totally redone & remodeled lakefront bluff home w/ high end finish inside & out. Wood floors through out, granite, custom cabinets, Jenn Aire appliances, Large lakeside pool & enough room to entertain over 100 people on the pool deck area. Breath taking 180 degree channel views from this bluff location. Main Level Living, simply beautiful entry into formal dining w/2-Avanti 6' wine chiller's into more lakeviews throughout chef's kitchen w/oak flooring, granite countertops, eat-in area plus lakeside seating area & exit to deck. Master suite has breathtaking lakefront views w/walkout to private deck. Family room doubles as media room w/wetbar. \$750,000 MLS 3083146. Call C. Michael Elliott & Associates 573.365.3330 or visit www.YourLake.com

SUNRISE BEACH. well maintained and comfortable home in a fantastic private, wooded setting. Almost 5 acres of wooded terrain with a trail leading down to the lake (yes this property actually has lakefront.) You can view the lake from the back deck. A permit has been approved by Ameren to install a boat ramp on the lakefront portion of the for lake access. Convenient location to schools and shopping. Blacktop roads, and the circular drive makes it easy to get in and out. Plenty of paved parking and room to maneuver vehicles. MLS 3084848 \$174,900. Call Bruce or Jan Adams at Adams and Associates 573-348-5100 www.AdamsAtTheLake.com.

LARGE 2 BEDROOM/2 full bath w/12x32 slip. Here is a great condo priced right!! Top notch construction & located only minutes from all the action. 1167 SF Condo has many upgrades, nice tile work, screened in deck, awesome views, elevator for ease of living! Closets are large as are the bedrooms, plenty of room for you & your guests & trust me, you'll have lots of guests when you call this quality condo home! Complex located in an awesome cove and has a large lakeside pool for relaxing and enjoying all the beautiful sunsets which are included at no extra charge. Owners will include their furniture & boat hoist for extra

\$\$, turning this into a turn key unit. OWNER WILL CONSIDER ALL REASONABLE OFFERS!!! MLS 3084336 \$130,000. Call C. Michael Elliott & Associates 573.365.3330 or visit www.YourLake.com

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AFFORDABLE WATERFRONT LOTS at the 44 Mile Marker of the Osage with 160 ft of seawall frontage on the lake, mature trees, cove location, great view to the channel, includes a 1 well dock with a boat ramp. Great community water and blacktop roads to the lot. Rare find for only \$125,000, MLS 3071718 call Bruce or Jan Adams of Adams and Associates at 573-348-5100 to see. www.AdamsAtTheLake.com.

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WOODLAND COVE SUBDIVISION: Large flat corner lot. Gated Community, blocks from hospital. Included boat slip in community dock, central sewer & water, community pool. Walking distance to Sycamore Creek golf course. \$99,000. (573)434-9653

CAMDENTON LAKEFRONT home listed at \$249,000. 4 bedrooms and 3 baths, perfect for that relaxing Lake living. Contact Bobbi

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LOVELY LAKE OZARK lake front 3 bedroom, 3 bath home listed at \$79,000. Perfect for a first time buyer, a must see! Contact Bobbi Bash Realty 573-365-2622/ bbash@usmo.com visit our website www.bobbibash.com Like us on Facebook <http://www.facebook.com/bashbobby>

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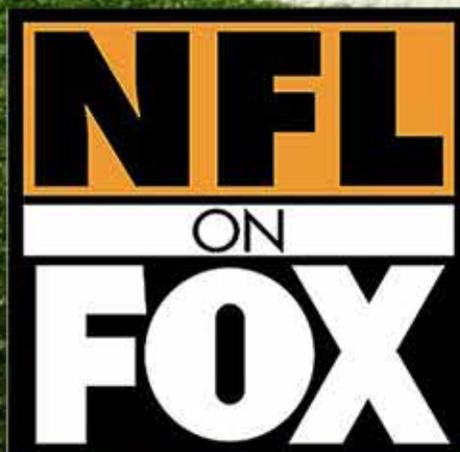
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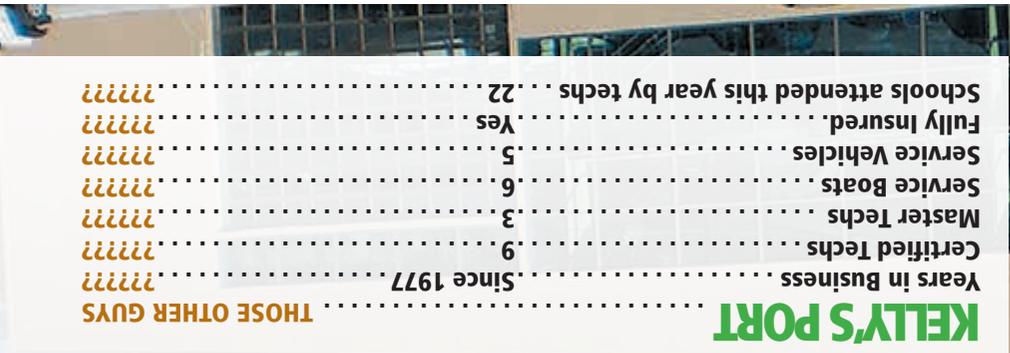
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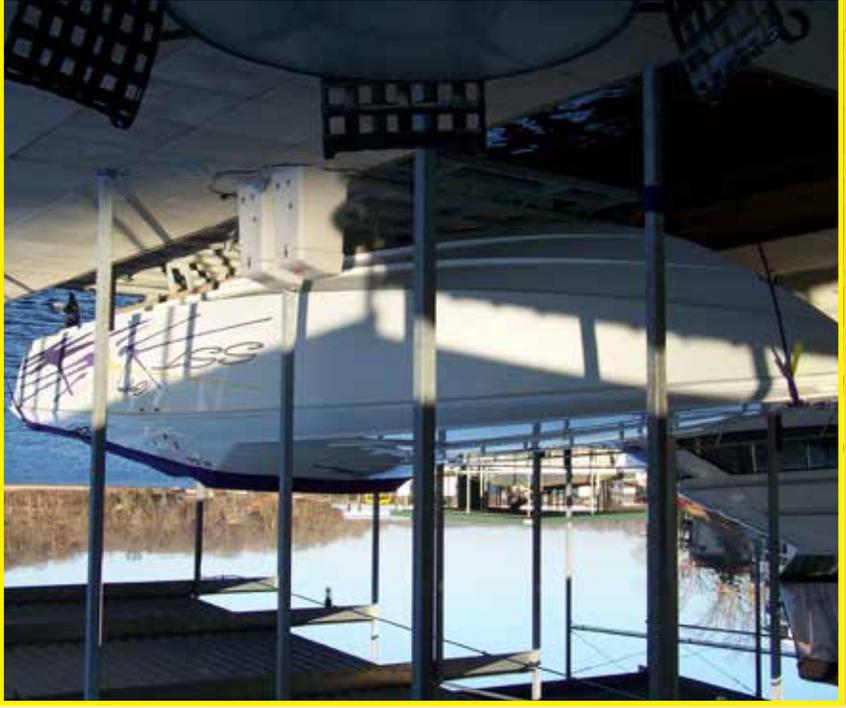
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