

BUSINESS JOURNAL

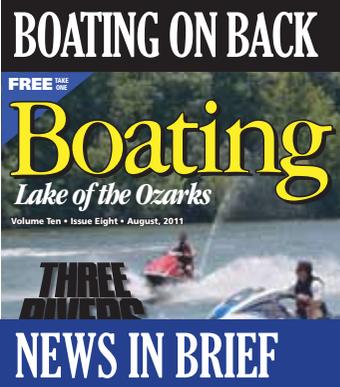
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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 7 -- ISSUE 9

SEPTEMBER, 2011



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Causeway Concerns Spark Meeting

By Nancy Zoellner-Hogland

The head of the Lake of the Ozarks Watershed Alliance (LOWA) is rallying support to force a condominium development to be more environmentally friendly.

Donna Swall, executive director for LOWA, has organized a meeting of officials from "all permitting authorities" to hear public concerns about Isla Del Sol, a partially completed project located at the 3.5 mile mark on an island known for many years as Hawaiian Island and then as Atlantis Island. Swall said she wants those agencies to look long and hard at the development before issuing any permits that will allow it to move forward with plans to build a causeway that would run from the end of W-18 and Knox Road to the island. Currently, a ferry is used to shuttle residents to and from Isla Del Sol.

The meeting, to be held at Wilmore Lodge, was set for 4:30 p.m. Wednesday, Aug. 31, the day after this issue of the went to press. In addition, a separate public hearing is scheduled 10 a.m., Wednesday, Sept. 7 at the Miller County Courthouse.

"I invited Miller County Presiding Commissioner Tom Wright and representatives from Ameren, the Department of Natural Resources and the U.S. Army Corps of Engineers to sit on a panel (at the informational meeting) to answer questions from the public. I've

also heard that an environmental attorney is interested in getting involved in this and I'm looking into the possibility of inviting him," she said, adding that she also planned to issue an invitation to Rockwood Bank of Eureka, Missouri, which obtained the property through foreclosure, and is currently acting as developer.

Swall said her organization got involved when residents from the North Shore voiced their concerns during a community roundtable at LOWA's last meeting.

"Our concern is the density. We're pro-business, but we also want the lake to stay healthy. If we can learn to grow with a 'lighter footprint' – have more trees and shrubs and less concrete and boat docks – it will be better for everyone," Swall said, adding that the developer's plans to build 250 units on the piece of property didn't line up with that goal. "Anytime you put 250 units and that many boat docks on a small dot like that, the lake is going to feel it."

However, Kevin Brown, a local spokesperson for Rockwood Bank of Eureka, Missouri, said Swall is operating on incorrect information.

"First of all, it's not feasible to build 250 units. Currently, there exists three buildings of 30 units each with plans to maybe build 90 more units," he said, placing emphasis on the "maybe." However, I think it's more likely that only two

more buildings – a total of 60 more units – will be added on the western side of the island facing the channel. Of course some of the land will be paved for parking but future plans for the back side of the island include a park-like commons area with lots of trees, shrubs and flowers, as well as a second pool. This will be a very beautifully landscaped project when completed."

Brown, who also owns Pro Build Construction Services, which is finishing out the Isla Del Sol condominium units after they are purchased, and Property Management Professionals, which is managing the homeowners' association, said because property owners in the Frelich's Resort subdivision, which runs along W-18, have expressed concern that they will be losing their existing community boat ramp if the causeway is built, Rockwood Bank has redesigned the access point.

"Miller County records show the ramp sits on property that was obtained by the bank through the foreclosure. However, to accommodate the neighborhood, they're going to move the fireboat to the island, to 'open up' the whole area. Rockwood Bank has already contributed \$75,000 to purchase the new fireboat and the dock that services the whole community. Next, they'll tear out the old ramp, which is falling apart, and build a nice new

ramp – 20 feet wide with concrete aprons – and create a 7-to-8 space community parking area. The neighborhood will actually benefit by the project. It's going to be a lot nicer when we finish that what it is now," he promised, adding that residents who are unhappy about the noise and pollution coming from the ferry should be relieved that would stop once the causeway is completed.

Swall said her organization also is concerned about losing a natural habitat for fish. She said she was told by Missouri Department of Conservation (MDC) Agent Greg Stoner that a "saddle," or underwater ridge, ran between the two exposed pieces of land that creates a "perfect place for predatory fish like bass and catfish to hangout and ambush shad. From a recreational standpoint, it's a popular place to fish and anglers will be upset if it disappears."

Brown said although the underwater topography would be changed, plans for the 24-foot-wide causeway include riprap, corrugated steel culverts through the underside that would allow free movement of fish, and an engineered fish habitat that would run along the base of the structure.

A press release from LOWA stated that residents also are concerned that should the property go back into foreclosure, tax dollars would have to

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Armchair Pilot

By Nancy Zoellner-Hogland

A second cell-phone lot recently opened at Lambert-St. Louis International Airport. Cell-phone lots allow motorists to wait for their arriving parties free of charge as long as those vehicles are attended. After passengers land and are ready for pickup, they use their cell phone to call the waiting motorist, who can then pull up to the Terminal 1 or 2 passenger loading zones. The newly opened lot is located inside Lambert's Air Cargo complex, located on the north side of Air Cargo Road just 1/3 mile east of Terminal 2. According to a spokesperson, some 60 spaces are available in the lot, which is open from 7 a.m. to 11 p.m., seven days per week. Another cell-phone lot is located along Lambert International Boulevard about one mile west of Terminal 1.

To assist travelers in shopping for cheap flights, FareCompare.com conducted an in-depth survey of its airfare database system to "take the mystery out of shopping" for domestic airfare deals. According to chief executive Rick Searney, Wednesday is the cheapest day to fly with Tuesday and Saturday following closely behind. Friday and Sunday, when the demand is highest, are typically the most expensive days to travel. The cheapest time to fly on any day is the first flight out in the morning.

However, the best time to buy airline tickets is 3 p.m. Eastern time on Tuesdays; the worst/most expensive time to buy is on weekends. Searney said due to a "glitch," travelers flying with one or more companions usually can save big by purchasing the tickets separately. He also advised checking first-class availability, which is sometimes discounted far below what a seat in coach would cost, and remaining flexible on departure dates to score the best deals. But because airlines usually start releasing cheaper seats three to four months before departure, don't buy too early. Signing up for email airline ticket price alerts on favorite routes, and then keeping notes on those prices, will allow travelers to know a "real deal" when they see it.

The Centers for Disease Control (CDC) is attempting to contact all of the passengers on the August 5 Delta Flight 5121 from Madison to Atlanta that hosted a stowaway bat. The CDC said it's just a precaution because, although the risk of exposure was very low, bats can carry rabies. According to a spokesman, they want to determine if any passengers had direct contact with the bat, which made several journeys up and down the cabin before it flew into the bathroom where the door was slammed shut by an alert passenger. Although the flight quickly returned to Madison,

the bat somehow escaped from the plane before it could be captured to determine whether it was sick. The CDC is asking passengers to call 866-613-2683.

Although the Transportation Department adopted a new rule in April 2010 that imposes fines on airlines for tarmac delays lasting more than three hours, newly released statistics show 14 flights sat on tarmacs this past June compared with just three in June 2010. Although fines of up to \$27,500 per passenger were promised for violations on domestic flights, to date, the Transportation Department has yet to levy fines against any airlines. A department spokesman said the delays were not violations because they involved safety or security issues or they would have disrupted airport operations. Last month, similar rules were adopted for international flights that will:

- Let the department impose the same fines on both U.S. and foreign airlines if flights sit on a tarmac for more than four hours without taking off.

- Increase compensation for passengers bumped from oversold flights. They'd get double the price of their tickets up to \$650 if their arrival at their destination is delayed just a few hours. Currently, travelers get ticket price plus \$400. Longer delays would net payments up to four times the ticket value.

- Require airlines to prominently disclose all fees on their websites.

Lake Regional Cancer Center receives National Accreditation with Commendation

Lake Regional Cancer Center in Osage Beach has earned Community Hospital Cancer Program accreditation with commendation from the Commission on Cancer of the American College of Surgeons. Accreditation is granted only to facilities that have voluntarily committed to provide the best in cancer diagnosis and treatment and comply with established CoC standards.

"National accreditation of our cancer program confirms the high level of comprehensive cancer care available at our facility," said Michael E. Henze, chief executive officer at Lake Regional Health System. "Cancer

Center physicians and staff are commended for their hard work and dedication throughout the past several years to make this happen."

To achieve accreditation, cancer programs must complete a five-year process to demonstrate they offer a complete range of diagnostic and treatment services with the highest level of skill and quality. A rigorous on-site survey in June was the culmination of this process for Lake Regional Cancer Center.

While on site, the surveyor evaluated the following eight areas of Lake Regional's cancer program: program resources; program leadership; cancer

registry; clinical management; research; community outreach; education and support; and quality improvement. The center received a near-perfect score, achieving 100 percent compliance with 32 applicable standards and commendation in seven out of eight areas.

Established by the American College of Surgeons in 1992, the multidisciplinary CoC is a consortium of professional organizations dedicated to improving survival and quality of life for cancer patients through standard-setting, prevention, research, education and the monitoring of comprehensive quality care.

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Ameren MO asks to revise project boundaries

By Nancy Zoellner-Hogland
 More than 4,000 properties inside Ameren Missouri's Project Boundary could be affected by a ruling from the Federal Energy Regulation Commission (FERC) if the agency denies the utility company's request for a rehearing.

Jeff Green, supervisor of Shoreline Management for Ameren Missouri, said they filed a petition on August 25 asking FERC to reconsider certain parts of its order that required the company to identify and take action to resolve all "non-confirming structures and encroachments" within the project boundary by May 1, 2012.

Green said his company filed the petition because they disagree with FERC's ban on some of the homes, decks, patios, gazebos and similar structures that currently are located inside those boundaries.

"The Corps of Engineers managed the lake for several years and had different rules. In some cases, people didn't

know they needed a permit. In many others, people applied for and received permits. Its Ameren's feeling that when people got a permit for a deck, the expectation was that deck wouldn't be taken away at some point in the future. Therefore, we're proposing that the most practical solution would be to adjust the project boundary so that as many structures as possible that are identified as 'encroachments' under the existing boundary are no longer encroachments," Green said, adding that while they don't have an exact count, they expect it to number somewhere around 1,200 homes and as many as 3,000 other structures if everything on easement property is counted.

Because of the large number of structures, he said it would not be possible to identify them all by next May.

"We have aerial studies that show project boundaries and we have aerial studies that show structures inside those boundaries but sometimes

when you look at them you wonder, 'What is that? A patio or a boat ramp or is it a boat house?' We'll have to visit every property to identify the structures and to pinpoint them, similar to what we did with our dock survey, and we may have to hire help to accomplish that. Ameren is asking for two years to get that inventory done," Green said.

In its request, Ameren Missouri proposed that the reporting and resolution of all encroachments on the Project Boundary be deferred until after FERC approves a petition to revise the boundary, which the company plans to file no later than Sept. 1, 2013.

Green said they also asked for an expedited review of their request.

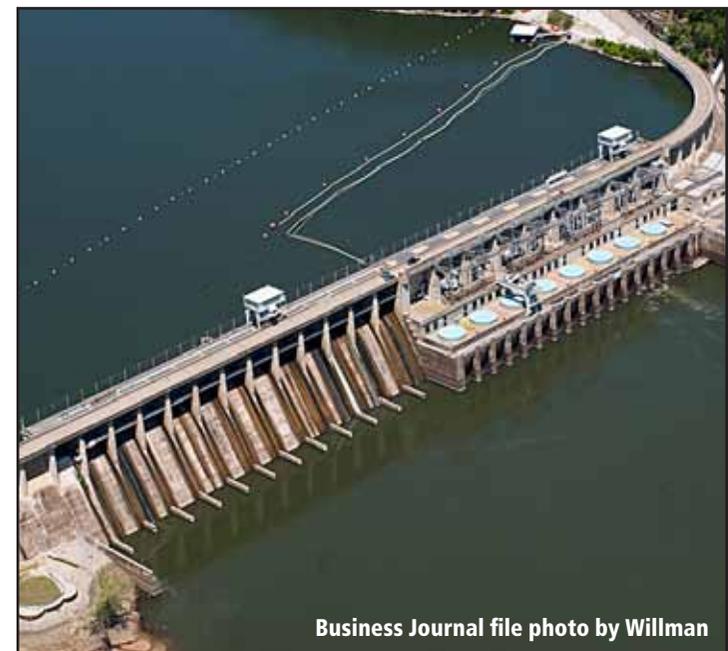
"We're not sure how fast we'll receive an answer. FERC gave us 30 days to respond so we're hoping they could work quickly as well," he said.

The ruling was given as part of FERC's approval of Ameren Missouri's Shoreline Manage-

ment Plan (SMP), which was required as part of the new 40-year license for the operation of Bagnell Dam and its electric generating facility. FERC approved the license for the Osage Renewable Energy Center in March 2007. Ameren Missouri filed the SMP in March

2008, and FERC approved the plan, with modifications, on July 26, 2011.

A copy of Ameren Missouri's petition is available by visiting AmerenMissouri.com/lake and clicking on "Shoreline Management Plan."



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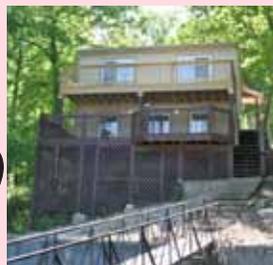
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Camdenton Graduates Receive LRHS Nursing Scholarships

Camdenton High School graduates Emily Herzog and Lauren Schwandt are the 2011 recipients of Helen L. Leslie Memorial Scholarships given by Lake Regional Fund Development. Each received \$1,000.

Herzog plans to attend Columbia College in Columbia this fall. She is looking forward to college and learning more about forensic nursing.

"I originally considered criminal justice, but then I found forensic nursing, and it sounded really interesting," Herzog said. "It's about more than doing a job — it's also about helping people."

Schwandt began working as a patient care tech at Lake Regional Health System in Osage Beach in May. She will attend the University of Central Missouri in Warrensburg this fall.

"I liked being in the float pool at Lake Regional because I got to experience a little of everything," Schwandt said. "I really like helping people, and nursing will be a fun way to do that."

To be considered for the scholarship, students must complete an application and provide two letters of reference. A selection committee then reviews the applications and chooses the recipient(s).

"This scholarship is important as we strive to keep pace with the increasing need for emergency health care services in our community," said Melissa Hunter, R.N., nurse manager of Lake Regional's Emergency Department.

The scholarship fund in Helen Leslie's memory was established in 2008 by an anonymous donor to assist area students pursuing careers in emergency department nursing. Throughout her

28 year career as a nurse in Lake Regional's Emergency Department, Leslie was dedicated to patient care. She exemplified her profession with grace and dignity.

Lake Regional Fund Development is accepting donations for the fund and hopes to offer additional assistance to area students in the future. For more information or to donate, call 573-348-8265.

Lake Regional's Emergency Department is the area's only Level III Trauma Center and treats nearly 36,000 patients each year. It features full-time emergency physicians and nursing staff trained in advanced cardiac life support, pediatric advanced life support and trauma care.



Emily Herzog



Lauren Schwandt

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MARKETING

Annual Lake Regional Hospital Ball to feature New Orleans theme

Experience the excitement and pageantry of Mardi Gras at the 35th Annual Lake Regional Hospital Ball, scheduled Saturday, Oct. 1, at the Country Club Hotel & Spa in Lake Ozark. Decorations and dinner will be based on this year's New Orleans theme, "The Midwest Crescent City Connection."

The evening will begin at 6 p.m. with cocktails and music by Jerry Frank and Lake Classic. Dinner and dancing will follow with entertainment by Lenny Klinger and Galaxy. A drawing also will be held for a New Orleans getaway package.

"The hospital ball has a long history of being one of the premier social events of the year," said Kitty McCarthy, Auxiliary ball chair and director of Volun-

teer Services at Lake Regional Health System. "This year will be no exception."

Ralph and Vicki Franklin, and Steve and Joni Grotewiel are co-chairs of this year's ball.

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

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

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

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Visitors may not find any 'Hollywood' here

By Nancy Zoellner-Hogland

A change in the way the Missouri Department of Transportation operates means that travelers to Lake of the Ozarks may not be greeted with the glitz and glam of Tinseltown.

Joe Roeger, chairman of the Lake Area Chamber of Commerce Beautification Committee, had been promoting and raising money to install a "Hollywood-style" sign on a wedge of state-owned property between the Expressway and what is now referred to as Old Highway 54, almost directly across from the east entrance to Route 242. The design included 7-to-8-foot-tall steel letters that spelled out "Lake of the Ozarks" sitting atop a 40-foot-long concrete wall. The white, reflective letters were to have been lit by a remote-controlled LED multi-colored lighting system powered by solar and wind energy.

Roeger said the sign, which would have been visible up to a half-mile away, would have been the "talk of the town," and something tourists would rave about after they were back at home.

However, Roeger now finds himself waiting to see if MoDOT is going to require the chamber to provide liability insurance for the sign that protects the state up to sovereign immunity limits – the top dollar that can be paid out by a government entity in a lawsuit. According to the Missouri Department of Insurance, in 2011 the cap on all claims arising out of a single accident is \$2.5 million and \$381,759 per person involved in that accident.

"I made a few phone calls and learned that level of protection would cost us somewhere in the neighborhood of \$2,600 a year – and that's at this year's rate. Next year, it could rise. The chamber carries in-

urance for events like the Street Meet but we don't have anywhere near what MoDOT is asking for. And we just can't afford to purchase that much additional insurance and pay some of the costs of the sign too," he said.

Roeger said he asked MoDOT waive the insurance requirement but did not have an answer by the time this issue went to press.

He also said when he started making plans for the sign MoDOT mentioned nothing about the chamber needing any additional insurance.

"They just asked us to sign a 10-year contract. I went back to them and asked for a 50-year contract because even though MoDOT would probably renew our agreement each year, no one is going to want to donate money towards a project that is guaranteed to remain standing for only 10 years," he explained, adding that when MoDOT responded, they also included a stipulation that the city of Lake Ozark also take joint responsibility for the project.

Roeger and Bob Lynch, district engineer for MoDOT, brought that request to Lake Ozark's Aug. 23 Board of Aldermen meeting. However, in a closed meeting, aldermen voted not to take action on the request.

City Administrator Dave Van Dee said the city couldn't afford the exposure.

"My concern is that it's an 'attractive nuisance,'" Van Dee said. "I can just picture someone stopping there to take a picture, falling and then suing the city. Because we are self-insured to a point that could end up costing us thousands of dollars – and right now I'm concerned about avoiding anything that would cause any additional exposure to lawsuits!"



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Auto, truck buyers need to beware of new internet scam methods

By Nancy Zoellner-Hogland

According to the FBI, online vehicle shoppers are being victimized by fraudulent vehicle sales and false claims of vehicle protection programs (VPP) by criminals attempting to sell vehicles they do not own.

The crooks are advertising vehicles for sale at prices below book value, often times purporting they need to sell the vehicles quickly because they are moving for work or military deployments. Using the alleged pending move as an excuse, sellers say they can't meet the victim in person or allow a vehicle inspection, and they often attempt to rush the sale. To make the deal appear legitimate, the criminal instructs the victim to send full or partial payment to a third-party agent via a wire transfer payment service and to fax the payment receipt to the seller as proof of payment. Then the criminal pockets the payment but does not deliver the vehicle.

Criminals also attempt to make their scams appear valid by misusing the names of reputable companies and programs. These criminals have no association with these companies, and their schemes give buyers instructions that do not adhere to the rules and restrictions of any legitimate program, such as eBay Motors. The VPP is not applicable to transactions that originate outside of eBay Motors, and it prohibits wire-transfer payments. Nevertheless, the FBI said criminals often promise eBay Motors VPP coverage for non-eBay Motors purchases and instruct victims to pay via Western Union or Money Gram.

In a new twist, criminals are using a live-chat feature in e-mail correspondence and electronic invoices. As live-chat assistants, the criminals answer victims' questions and assure them the deals are safe, claiming that safeguards are in place to reimburse buyers for any loss. The criminals falsely assert that their sales are pro-

tested by liability insurance coverage up to \$50,000.

The FBI warns that online automotive shoppers should exercise due diligence before making a purchase. In particular, they should be cautious of the following situations:

- Sellers who want to move the transaction from one platform to another (for example, from Craigslist to eBay Motors).
- Sellers who claim that a buyer protection program offered by a major Internet company covers an auto transaction conducted outside that company's site.
- Sellers who push for speedy completion of the transaction and request payments via quick wire transfer payment systems.
- Sellers who refuse to meet in person, or refuse to allow the buyer to physically inspect the vehicle before the purchase.
- Transactions in which the seller and vehicle are in different locations. Criminals often claim to have been transferred for work reasons, deployed by the military, or moved because of a family circumstance, and could not take the vehicle with them.

• Vehicles advertised at well below their market value. Remember, if it looks too good to be true, it probably is.

The FBI asks those who have witnessed or fallen victim to this type of scam to file a complaint with the FBI's Internet Crime Complaint Center at www.ic3.gov.

Carbuyingtips.com, which reports seeing increasing numbers of used car fraud ads online, has a few other suggestions for online vehicle shoppers. The site warns that Yahoo payment agents, eBay payment agents, Google Checkout or US Amy Protection Services do not perform escrow or payment services for used cars, adding those statements are "all fraud using logos and brands you trust in order to fool you." The site also states that any seller offering to pay shipping on a

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HB Road district waiting for payments for trail

By Nancy Zoellner-Hogland

The Horseshoe Bend Special Road District recently received another disbursement on the 1.5-mile long section of the hiking and biking trail that runs between the entrance to the Lodge of Four Seasons and Duckhead Road.

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

According to the arrangement between the road district and the TDD board, the road district was to be paid \$250,000 to cover the cost of constructing the trail and maintaining it for 20 years. However, although the work was completed three years ago, to date, the district has received just \$40,000 - \$25,000 paid in 2010 and \$15,000 paid in 2011.

Road District Superintendent Kevin Luttrell said although he wasn't involved when the agreement was made, it was his understanding that the work was done as soon as possible in order to take advantage of the good weather.

"However, around that time the economy tanked and the Browns had a difficult time selling the bonds to pay for the work. Because of that, they've had to just make payments from the tax collected," Luttrell said.

Lew Bridges, attorney for

the road district, said because payments - albeit small - had been received, and because the delay had not caused financial difficulties for the district, the board would continue to be patient.

He also said that the rest of the project, which includes demolishing and then reconstructing several roadways for Avila Condos and the Lodge of Four Seasons to county standards, would be done at the expense of the property owners. After that work was completed, the property will be deeded over to the road district, who will then maintain the roads.

To create a TDD, an applicant has to submit a petition to the local circuit court. In order for the petition to be approved, the Missouri Department of Transportation, and in this case, the Village of Four Seasons and Camden County were included.

The court order establishing the district allowed bonds to be sold to cover the costs. Those bonds were to be paid off by a 1-percent sales tax that is tagged on to all retail sales and taxable services within the TDD, which encompasses the Cove Golf Course, the Lodge of Four Seasons and all its amenities including Spa Shiki and HK's. Collection of the tax began at formation of the district and continues for the next 35 years. Ted Farnen, director of communications for the Missouri Department of Revenue, said although state statute prevented him from disclosing how much money had been collected, he did say the tax had been collected and forwarded to the TDD board.

Scam Methods

continued from previous page
car is certain to be fraud. "It can cost \$1000 to ship a car across country. What seller would really pay that for you?" the site asks.

In addition, because vehicles damaged in disasters (such as the Joplin tornado) will be salvaged, rebuilt, sold at car auctions and have their titles rebuilt - most likely out of state - the site advises buyers to run

an Auto Check vehicle history report, offered through Experian, before making a decision. The check will reveal whether the vehicle has been in a reported accident; it will confirm the miles are accurate and the company's Buyback Protection Guarantee states if they miss a problem, they will buy it back.

For more information on that service, visit www.autocheck.com.

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The above is the good news. The not so good news is that the Renewable Energy Credits (REC's) are from a limited fund which is quickly being used up. Therefore, any homeowner or business thinking about investing in Energy Independence through solar will need to act soon. It is on a first come first serve basis.

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Taking Advantage of the Solar Opportunity

The first thing to do is contact a qualified experienced solar electric

energy company for an evaluation of your home or business potential for solar electric generation. You should be aware that all of the activity and interest around solar power has attracted "me too" companies that just dabble in the field.

What you want is a company that specializes in solar electric energy systems, not a roofing or general electrical contractor that has solar as a new sideline. The unfortunate truth is that a poorly designed system will not pay for itself quickly – if at all.

Make sure your solar contractor has a qualified designer on staff with current certification in photovoltaic system design and installation. NABCEP (North American Board of Certified Energy Practitioners) certification is the highest professional level available.

Ask to see projects they've done and be aware that some companies just use pre-designed kits that are not appropriate for every site. A photovoltaic system can last 40 years or more, and quality is your only guarantee of a long and productive life of generating clean energy.

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Lake of the Ozarks Walk/Run For The Fallen

Show support for National "Run For The Fallen". Walkers/Runners Contributed 315 miles For Missouri Fallen Soldiers.

In coordination with the national tribute memorial run, "Run for the Fallen," Lake of the Ozarks hosted the 2nd annual walk/run in support. With the support of the City of Osage Beach, Osage Beach Premium Outlets and Wehrenberg Theaters, the Lake of the Ozarks Run/Walk For The Fallen honored our American heroes from Operation Iraqi Freedom and Operation Enduring Freedom.

The miles at this event will be pledged towards a national total of miles for all fallen service members. In addition to honoring all military men and women of Operation Iraqi Freedom and Operation Enduring Freedom, the Lake of the Ozarks Walk/Run For The Fallen paid special tribute to the 135 Missouri fallen soldiers. More than 118 walkers/runners attended with each participant wearing a runner's bid with the name of a Missouri fallen soldier.

Five Gold Star Families attended honoring their fallen loved one: Capt. Benedict Smith, Navy Seal Adam Smith, PFC Brandon Sturdy, Capt. Christopher Johnson and Lance Corporal Matthew Pathenos

Run for the Fallen began as a cross-country memorial run that took place during the summer of 2008 that ran one mile for every soldier killed during Operation Iraqi Freedom. The team ran in a relay style, spanning over 4,000 miles from Painted Rocks in California to Arlington National Cemetery. Runners marked each mile of their cross-country journey with an American flag and personalized sign card in honor of every fallen service member. Jon Bellona, director and founder of Run for the Fallen, developed the idea for the run when his best friend and Hamilton College roommate, 1st Lt. Michael J. Cleary, was killed in Iraq in December 2005. For more information please visit www.runforthefallen.org or contact the Lake Area Chamber of Commerce at 1-800-451-4117.

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Step #12 – Get LinkedIn

Over the past eleven months we identified steps one through eleven in the process of building an effective web presence: 1) Define your ideal client; 2) Identify specific goals; 3) Create a call to action; 4) Give customers what they expect; 5) Be a better communicator; 6) Get found; 7) Improve Your Link Popularity; 8) Setup and optimize your free Google Places listing; 9) Make it easy to share; 10) Be analytical; and 11) Start a Blog.

The twelfth step is: **Get LinkedIn.**

Most people have heard of LinkedIn, and like so many others, you may have setup a personal profile and not touched it since. It's time to start taking advantage of everything LinkedIn can offer your company!

Did you know that LinkedIn has several new features that can positively impact business owners like you? LinkedIn offers company pages (similar to Facebook) and there are already nearly 90 million business members. Does your business have a company LinkedIn page? If the answer is no, then what are you waiting for? Oh, by the way, it's FREE.

Go to <http://www.Linkedin.com>. Click on COMPANIES in the top navigation bar and then click on ADD COMPANY. Do it today – it won't take much time. Just as with other business social platforms, the key is not so much about you finding other people ... it's about them finding you ... reaching out to you ... and making a connection for business purposes. If you are not there, they WILL find your competition.

Complete your personal LinkedIn Profile 100%, and take the time to thoroughly complete the profile for your company LinkedIn page. You should include all of the following: company overview, business logo, location information, contact information, link to your web site, twitter ID (you are on Twitter right?), business blog feed (I know you started a blog after last month's article!), detailed product/service description, careers available with your company, three images associated with your product/service (linked back to your web site or Facebook page), a YouTube video about your business, and a promotion from your LinkedIn company page.

Yes, LinkedIn let's you put ALL this juicy stuff on your page ... for FREE!

Once you've completed your LinkedIn business page, you can add a "Follow Us on LinkedIn" button to your website (and blog). You can also add a "Recommend" button to your website that feeds back to your company LinkedIn page. This enables clients to easily write great testimonials about your business for all to see (and good testimonials make GREAT sales people)! LinkedIn has also made a "Share" button available. It works just like the Facebook button we all know and love,



Sandy Waggett

except that it updates your LinkedIn connections instead of your Facebook fans.

LinkedIn is a truly powerful tool for your business inbound marketing efforts, and it's one of the most overlooked. With a complete personal profile and business page, you are well positioned to start engaging on LinkedIn and building your reputation as THE local expert who continually offers value and expertise to your customers. Google also gives weight to personal profiles and company pages ... one more spot you can hold on coveted page one when people search for your name or business name!

Try participating in LinkedIn "Groups". Here's a tip ... play outside your own sandbox. This is where you will find your customers, not your competitors. For example, if you are a Realtor, don't join real estate groups. Join groups where you can interact with people who fit your ideal customer profile ... not your competitor profile.

Use the "Ask & Answer Questions" feature in LinkedIn. Contribute to the conversation. Add continued value messages that build your credibility across the business social media landscape and cause prospective customers to actively seek you out. LinkedIn gives you a powerful platform to do this.

Setup your LinkedIn business page today. Your competitors will ... if they haven't already!

Here is a great resource: I do a lot of reading in my attempt to stay on top of what's going on across the social media, web site, and search engine landscape. Most books I would never recommend to clients because they can cause instant brain freeze or certain drowsiness. BUT ... I have one that's a MUST read if you've come to realize that social media is here to stay and your business better get in. It's quick. It's to the point. It's powerful. "Social Boom" by Jeffrey Gitomer. Let me know if you read and enjoy it!

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New members Taz & Frankie / \$2 Pistolz celebrated membership in the Lake Area Chamber of Commerce with a ribbon cutting. Call 417.676.0663 or catch them at JJ Twigs on Thursday evenings and find them on Facebook at <http://www.facebook.com/2dollarpistolz> or <http://www.facebook.com/tasteomex>. Pictured along with TAG Team Members and Chamber Active Volunteer Ambassadors from left to right are: Michelle Cook, Taz & Frankie; Katie Karr.



Dobbins Construction Co. was welcomed into the Lake West Chamber with a recent ribbon cutting. Call 573-374-7856. Pictured l to r front row: Ellen Bozich, Teresa Bollenbach, Travis and Karen Dobbins, owners; Liz Brown, Keith Lucas, back row: Mike Kenagy, Rob Hoff, Central Bank; Bud Kidder, Stanley Field, Karen Arnold, Jess Wadle, and Carolyn Griffin.



Each year Finn's birthday brings local Kids Entertainers together for a celebration party with Finn's family and friends.

Mz Loretta - JJ Twig's Kids' Nite - Tuesdays, Merry Mary - HyVee Kids Day - Wednesdays, Kevin B - Magic at Captain Ron's - Thursdays; The Toad - Weekends, Sparkie Da Clown - Chicago Brothers - Mondays, Finn - The Birthday Boy, Captain Scalawag - Cap't Ron's - Weekend tours and shows on the Gypsy Rose . Each is also available for private parties. Photo provided by Tim Williams

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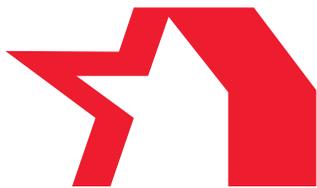
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Business know how: How to spot bogus money



In order to inform the public about the special features of the newly designed \$100 bill, the Treasury Department is offering an online training class. You can find out more about it and other products at: <http://www.newmoney.gov/materials/download.htm>

By Nancy Zoellner-Hogland

Business owners need to know their presidents – at least those featured on currency – because counterfeiters have been circulating “phony” bills in the area.

According to Sgt. Keith Vance with the Lake Ozark Po-

lice Department, at least one retailer on the Bagnell Dam Strip took a counterfeit \$20 bill last month.

“I guess the shop keeper didn’t notice until later on when he was counting his money. Unfortunately, that’s usually how it’s discovered,”

Vance said. “When people are busy checking out customers, they usually don’t take the time to take a close look at the bills they’re handed. They discover it when they’re counting their drawer or find out when the bank calls the next day as they process their night de-

posits.”

About the same time the fake \$20 bill was spent in Lake Ozark, two similar bills were used to pay for purchases at Lamb House, a food pantry and thrift shop in Camdenton that assists the needy.

Detective Aaron Jolly with the Camden County Sheriff’s Office said that could mean more “funny money” may be coming to the area.

“It’s not uncommon for counterfeiters to come into town and try to spend smaller denominations. If they get by with it, they’ll incrementally increase their spending and the denominations used,” he said, adding that today’s technology made it easier for criminals to make their own money. “Digital cameras and printers have taken the place of offset printers. In fact, it’s gotten so common that \$261 million in counterfeit bills was seized in 2010.”

Sgt. Arlyne Page, media spokesperson for the Osage Beach Police Department, said although the newly released bills have additional security features, the changes in appearance also have made it easier to fool people.

“For years, money looked the same. Counterfeiters had to be really good to fool you. Now we have all these new colors and designs and people just don’t know what to look for anymore,” she said adding that counterfeiters have been taking advantage of that

“learning curve,” by bleaching bills and then altering the denominations. She said that practice makes it even more important for retailers to know what presidents are on the front of the bills and what historical images are on the backs. “People also need to know that the same president that appears on the bill will be imbedded into the bill. When you hold it up to the light, you should see a duplicate of the face. If you see anything else, it’s phony.”

George Washington is on the \$1 note, Thomas Jefferson on the \$2 note, Abraham Lincoln on the \$5 note, Alexander Hamilton on the \$10 note, Andrew Jackson on the \$20 note, Ulysses Grant on the \$50 note and Benjamin Franklin on the \$100 note.

Page suggested businesses use an ultraviolet light made for identifying bills. She said the lights were inexpensive, easy to use and discreet.

In an attempt to help businesses and consumers protect themselves against counterfeit currency, the U.S. government created a new Web video – “How to Detect a Counterfeit” – which can be viewed by visiting www.newmoney.gov. The downloadable video is the second in a series of educational videos created to increase public awareness about the new \$100 note, which soon will begin circulating.

In the video, Kelley Harris, U.S. Secret Service supervisory counterfeit specialist, discusses how to identify the security features in the redesigned \$100 note, including the new 3-D Security Ribbon and the Bell in the Inkwell. Viewers will also learn about common tricks counterfeiters use to fool businesses and consumers, what businesses and consumers should do if they suspect someone is trying to pass them a counterfeit note, and the U.S. Secret Service’s work to combat counterfeiting operations.

Training materials, including a combination brochure and poster that, unfolded can be hung in the break room and folded can be kept at the cash register, also are available and can be ordered by visiting www.newmoney.gov/order-form.htm.



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The Lake Area Chamber of Commerce assisted Data Comm Office Solutions with the announcement of the new location on Hwy 42 in Osage Beach. 573.348.1400 or visit www.datacomminc.com.

Pictured along with TAG Team Members & Chamber Active Volunteer Ambassadors from left to right: First row: Casey Wilson, Cindy Simpson, Joe Birk, Owner; David Pitts, Shiela Jesse, Inside Marketing Support Representative, Ryan Birk.

Second row: Aaron Spieler, Becky Panhot, Bob Meyer, Kristina Pahlmann, John Caran.



The Lake West Chamber was pleased to welcome Lil's Seasons Café & Bakery into the Chamber with a recent ribbon cutting. Call for more information, 573-207-0331. Lil's Seasons Café & Bakery is located on Main Street in Laurie just south of State Farm Insurance.

Front row: Gene Deters, Bob & Lillian Bueker, owners, Ashley Blazier, Amanda Haggerman, Krysta Bueker, Justin Lee Foushee, Judy Smith. Middle: Bud Kidder & June Hackathorn, Liz Brown. Back: Richard Hackathorn, Jess Wadle & Stanley Field, Debbie Bunkowski.



The Lake Area Chamber of Commerce was excited to welcome new business and member Biggy's Casual Italian Dining with a ribbon cutting. Biggy's is located adjacent to Osage Premium Outlets at 939 Premium Outlet Dr. in Osage Beach. For reservations or more information contact 573.348.2112.

Pictured along with TAG Team Members & Chamber Active Volunteer Ambassadors from left to right are: (1st Row) Marvin Verslus, Ilir Gashi, Mike Emroski, Brent Boyles, Owner. (2nd Row) Melissa Carroll, Trish Creach, Tina Leep, Courtney Hurt, Tom Smith, Kristina Pahlmann, Jackie Rassmussen, Katie Karr, Michael Luman, Rob Unger, Steve Naught.

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with David Braddy LEED GA of Bolivar Insulation Systems

What is a Hot Roof System?

Building science is changing rapidly and some of those changes are challenging traditional building methods. One of the most beneficial changes is also one of the most controversial, which is the hot roof system or the unventilated sealed attic.

A hot roof is a properly sealed unvented attic, instead of a traditional vented roof which consist of an insulated attic floor and open soffits where air enters and then leaves through the top of the roof.

A few years ago, the scientists at the Oakridge National Laboratory in Tennessee tested properly vented and totally sealed attics. They found that proper venting only reduced the roof deck temperature by 3 to 5 degrees Fahrenheit.

But, when an attic was insulated using the Hot Roof Theory, the attic temperature adjusted to within 10 degrees of the ambient temperature of the house. Because the attic is heated or cooled by air that would normally escape from the house, it does not raise the load on the heating and cooling system.

However a vented attic typically reaches 130 -140 degrees, when the attic temperature exceeds outside temperature shingle failure can occur and if you have ductwork or HVAC equipment in an attic it has to operate in extreme conditions causing excess energy to be used. This also creates the perfect opportunity for moisture damage due to condensation forming on equipment and ductwork.

Spray foamed attics have foam applied directly to the roof decking, and the attic space isn't ventilated. The lack of ventilation is why they are called hot roofs.

In a standard insulation system, ceiling insulation reduces the transfer of heat from the attic to the living space (in the summer). Attic temperatures often approach 140F during the day. Solar energy warms the shingles and sheathing and then transfers heat to the attic. The 140F temperature of the underside roof surface drives the heat transfer process.



By insulating the roof surface with spray foam, the surface temperature of the attic (the temperature driving the heat transfer) is reduced dramatically.

The benefits of including the attic in the insulated space are:

- * Duct leakage and heat loss/gain from ducts is much less of an issue.

- * Air sealing is easier in the roof than in the ceiling.

- * Dust and loose insulation are less likely to migrate down to the living space.

- * Tests show energy costs are lower when the attic is sealed.

Further information is available from ASHRAE (8700-527-4723) in a publication titled 'Vented and Sealed Attics in Hot Climates'.

The next question is what type of spray foam is best for a hot roof system; there are two types open and closed cell.

Both of these can be used if properly applied, but there are big differences between the two. Open cell is moisture permeable and should not be used in a hot roof system without a vapor retarder. It has a R value of approximately 3.5 per inch; on the other hand closed cell is moisture impermeable has an R value of 6.8 per inch and is a vapor retarder. Closed cell has excellent adhesion qualities as does open cell, but closed cell actually becomes part of the roof structure making it much stronger.

We will have more on the differences between open and closed cell foam next time.

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.

Get in Touch

Bank 'Sense'

Mary Catherine Baragary,
Loan Officer, Bank Star Mortgage



Opportunities Abound For First Time Home Buyers

With interest rates at or near an all-time low and with home prices dipping dramatically in the past three years, there are tremendous opportunities for home buyers right now. For those who are purchasing their first home, the window of opportunity has never been greater.

For a first time home buyer, here are seven helpful topics to help you navigate the borrowing process:

1. Maintain a good credit rating. That means pay your bills on time and don't over-extend your borrowing capacity. This, along with other factors, will determine how your credit is regarded. The higher the credit score, the easier it is to borrow money to buy your first home.

2. Save money for a down payment. Depending on the type of loan you secure, your down payment on a home purchase will usually range anywhere from 0% to 20%. VA (Veteran's Administration) and USDA (U.S. Department of Agriculture) loans are typically 0% down if you qualify, and FHA (Federal Housing Authority) loans could be as low as 3.5%. VA, USDA and FHA loans may require mortgage insurance or funding fees. On the other hand most conventional loans require a 5-20% down payment. Generally if you have a 20% down payment you can avoid having to buy mortgage insurance.

3. Be prepared to pay closing costs. Closing costs are fees associated with the loan and may include origination fees, property appraisal fees, credit report fees, flood certification, title insurance and recording fees.

4. Get pre-approved on a loan. This will allow you to shop for homes within your price range confidently, knowing you can make an offer when you are ready. Generally, the lender will take your application, require documents showing your income and assets, and run a credit report. Additional documentation may be required later, but it will give you a good idea as to how much home you can afford to buy.

5. Reduce your debt as a per-

centage of your income. The "debt-to-income ratio" is an important factor when it comes to qualifying for a loan. The higher the ratio of debt-to-income, the harder it will be to get a loan. Your lender will explain to you what a good ratio should be, but generally debt should not exceed 36% of your income.

6. Allow for prepaids in your monthly payment. Prepaids are funds collected and escrowed for taxes and insurance on a monthly basis. In essence, it becomes part of your monthly mortgage payment. It is important to remember to include these in your monthly budget.

7. Set aside money for home maintenance. Buying a home is one thing; maintaining it is another. Allow for such regular expenses as utilities, lawn maintenance, and repairs.

Owning a home is often better than renting because over time you build equity in your dwelling. If you live in your home over a long period of time, the value of your home will likely increase while the amount you owe will decrease. The difference in these amounts is your equity. When you rent, you have no equity value in the dwelling.

Plus, owning a home can give you significant tax advantages through interest paid deductions. Consult your tax advisor for how it could impact your personal situation.

Mary Catherine Baragary is a loan officer with Bank Star Mortgage, specializing in secondary market mortgage lending. Bank Star Mortgage is part of the family of Bank Star banks, which includes Bank Star One. Bank Star One has branches in Lake Ozark, Osage Beach, Fulton and New Bloomfield. Feel free to stop in or contact one of these locations for more information.

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“Insurance Talk”

with Belinda Brenizer of Golden Rule Insurance

“Teenage Drivers”

Inexperience and immaturity make it much more likely that a teenage driver will have an accident than an adult driver. A driver in the age group of 16-19 is FOUR times more likely to have an accident than an older adult and TWICE as likely to die in an auto accident (in some states, a 16-year-old is TWENTY times more likely to have an accident than an older adult). A 16-year-old is THREE times more likely to have an accident than someone 18-19 years old. OVER ONE-THIRD of all deaths in the 16-19 year old range are due to auto accidents.

From an insurance standpoint, it is more expensive if your child has a vehicle driven primarily by them. Consider not getting your child his/her own auto and letting him/her drive a family car. If you insist on providing him/her with an auto, consider buying an inexpensive, but reliable, used car. Anticipate at least one or more fender benders. In general, you are better off not buying collision insurance and reporting these minor claims ...an increased claims frequency can result in higher premiums or nonrenewal.

Unless it is impossible, do not insure your child's auto under a separate policy. It is almost always advantageous, from a pricing and coverage standpoint, to have your child's auto on your policy. In addition, since statistics show conclusively that teenagers have a higher claims frequency and severity, make sure you have a personal umbrella policy with at least a \$1 million limit. The cost can be as low as \$150, but could be as high as \$300 or



Belinda Brenizer, CIC

more. Still, it's a bargain to protect yourself and your assets from catastrophic loss.

Have your child complete a driver's education program. That can reduce your premium by 10% or more.

If applicable, ask for a "good student" discount. If your child's grade point average is an "8" or better, you could get a discount of 10-20% or more.

MOST IMPORTANT, practice sound loss control. When dealing with teenage drivers, preventing accidents is more important than relying on insurance to fix things. Insurance can replace your vehicles and pay for broken bones, but it can't replace the most important thing in life...your child.

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Belinda Brenizer is a Certified Insurance Counselor with the Golden Rule Insurance Agency in Osage Beach. She can be reached at 573-348-1731 or at Belinda@goldenruleinsurance.com for additional comments or questions.

Missouri working to improve job climate

By Nancy Zoellner-Hogland

According to a study conducted by the University of Nebraska, Bureau of Business Research, Missouri leads all Midwestern states in strengthening its entrepreneurial environment.

Last month, Gov. Jay Nixon made the announcement that Missouri moved up 12 spots from 40th to 28th since 2008, when the last report was issued. The study tracks the performances of all 50 states in core measures of economic strength, such as entrepreneurship, net migration and formation of capital. It bases its rankings on five core components of a state's economy, including percent growth in employer establishments; percent growth in employer establishments per capita; business formation rate; patents per thousand residents; and gross receipts of sole proprietorships and partnerships per capita.

Missouri's jump was the greatest improvement of any Midwestern state in the study.

"This report by the Nebraska Bureau of Business Research study clearly illustrates the significant gains we have made in creating an entrepreneurial environment in Missouri since 2008," Gov. Nixon said. "Our efforts to create jobs and hold the lines on taxes continue to pay off; not only in recognition from respected national economic groups but also in moving our economy forward."

But the accolades didn't stop there.

The same week the Nebraska study was released, the state also was ranked eighth in the Pollina Corporate Top 10 Pro-Business States for 2011. Another recent report by the U.S. Chamber of Commerce for

2011 rated Missouri at number 7 among states as "a leader in business-friendly tax and regulatory climate."

Gov. Nixon attributed the improvements to several factors including increased funding for job training and education; cutting the franchise tax on more than 16,000 businesses; passing a comprehensive jobs bill that expanded economic incentive programs and improved lending programs.

Jack Funderburk, commercial loan officer at Central Bank Lake of the Ozarks, the largest SBA lender in the Lake area, agreed.

He said recent changes in the SBA 504 loan program allowed business owners to refinance commercial property, which has never before happened.

"There are some limitations and there are fees associated with the program, but those who refinance now can probably get some of the lowest rates in history," he said, adding that a recent loan for a Lake area restaurant was expected to close with a 5-percent rate of interest. "That might not mean a lot on a smaller loan but when you're refinancing \$1 million, it can mean a lot!"

Funderburk said the SBA 7A loan program, expanded through the Small Business Jobs Act of 2010, also has been a great help to those who want to start a business but don't have a lot of working capital. The bill gave money to the SBA to provide higher guarantees on "riskier" businesses where owners don't have a lot of money invested.

Funderburk said the program also suspended the 2 ½ percent loan origination fees charged to borrowers and also increases the ceiling

on the loan amounts. In the past, microloan limits were set at \$35,000. That has been increased to \$50,000. SBA Express loan amounts have risen from \$350,000 to \$1 million. And while loans typically range from \$25,000 to \$150,000, there's no "floor" on the amount of money that can be borrowed. Funderburk said even \$5,000 loans were "do-able" and with "crazy low rates," they were affordable.

"The new law will even allow small business to borrow money to pay salaries and keep the lights on during the winter when business is slow," he said. "The whole purpose is to help owners continue to employ people or to create new jobs in order to stimulate the economy."

James R. Dickerson, director of the Workforce Development Division of the Missouri Career Center in Camden, said unemployment numbers for the Camden County showed that the economic initiative programs were paying off.

"In July, the unemployment rate for Camden County was down to 8.2 percent. Since we started the year at 15.5 percent, we're extremely pleased," he said, adding that unfortunately, Miller and Morgan counties were faring as well. Miller was at 9.5 percent and Morgan was at 10.1 percent for July.

A report last week by the Missouri Department of Economic Development put Missouri's unemployment rate at its lowest point since March 2009 at 8.7 percent, which is down eight-tenths of a point since the beginning of 2011. In addition, Missouri's exports through two quarters for 2011 are up 13 percent over 2010's totals, which set a state record.

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City of Lake Ozark making deals on sewer and water

By Nancy Zoellner-Hogland

Some Lake Ozark property owners who are not hooked up to city services are getting a \$2,000 incentive to do so. At their Aug. 23 meeting, Lake Ozark aldermen gave the final nod to a bill that waives the hook-up fee for city residents that sign up for water service by August 23, 2012. Those who already signed up for a pre-payment plan will have the rest of the fees waived.

City Administrator Dave Van Dee said about 75 residents qualify for the program, which requires that homes must be located within 300 feet of an existing main and the property to be connected must be adjacent to the right of way carrying that main.

"We won't waive the fee for someone who has to leap frog across another person's property to connect," he said, adding that the board approved a similar bill over the summer that was supposed to offer the hook-up incentive for both water and sewer. "However, the water side was inadvertently left out."

Van Dee said the new laws replace a similar ordinance adopted in 2006 that required people to hook up to service but also required property owners to pay the \$2,000. He said when they tried to carry it out the city realized they faced several potential lawsuits, "because that ordinance included several un-defendable positions." One of those "positions" was requiring everyone to pay the full hook-up fee, regardless of the distance from the main to the house where the meter would be installed.

"Giving people an incentive rather than tell them what they have to do is often more palatable – and less objectionable – so we're hoping to get a better rate of compliance," he said, adding that measures also are in place for those who refuse to go along with the city's request. According to the ordinance, after the one-year grace period has lapsed, property owners who haven't signed up will be given notice that they have 90 days to arrange connection – at full price. Those who fail to comply with the law within the 90-day period will be charged with misdemeanors and be

fined from \$100 to \$500 per day until compliance is met.

Under the newly adopted ordinance, the city will run a line from the main to the meter and install the meter yoke and meter pit, but property owners will be responsible for disconnecting the plumbing from the well and reconnecting it to the city's service. Van Dee estimated the cost of that work at \$1,500. Residents will be allowed to use their wells for irrigation and to fill swim pools. However, connections will have to be approved by the Public Works Department.

The ordinance exempts those on state approved wells that serve more than 15 units or 25 or more people. In addition, those residents that can prove they paid 100 percent of the construction costs of a private well that was installed within the past five years can request a five-year waiver.

Van Dee said once residents start signing up for the service, he anticipates public works crews, who will be responsible for the connections, will be able to hook up approximately 15 homes per year.

At their meeting, the board also approved an ordinance that changes rates charged for water. Under the new law, condominium and multi-tenant commercial properties will be charged a base charge in addition to the consumption cost. In the past, only single-family homes have been required to pay a base charge.

Under the new schedule, residential customers inside city limits will be charged a base rate of \$10.82 per month plus .005096 per gallon used. Commercial customers will be charged a base rate of \$21.78 plus .006567 per gallon. Customers outside the city will pay 1.5 times both the base rate and the usage rate.

However, aldermen approved an amended version of the initial ordinance that will allow implementation to be split in two phases with the first phase going into effect October 1 and the second on March 1.

In the public comment portion of the meeting, Darrell Barber, a resident who also serves as treasurer for Harbor Towne Condominiums home-

owners' association, asked the board to consider waiving the base rate for all condominiums – not just his. He said he felt condominium owners already paid their "fair share."

However, both residents and board members disagreed.

Van Dee said they will con-

tinue to send one bill to condominium projects that aren't individually metered. That bill will reflect the base rate times the number of units in the development.

"The condominium can decide how they'll handle it. We're not going to send indi-

vidual bills to every unit owner, unless those units are individually metered," Van Dee said, adding that laws now require individual meters be installed on newly constructed multi-family dwellings.



Business Journal file photo by Willman

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New Camdenton Area Chamber of Commerce Executive Director Hired

Bruce Mitchell will be retiring as Executive Director of the Camdenton Area Chamber of Commerce at the end of December. The Board of Directors is pleased to announce that Trisha Creach will become the Executive Director as of December 1, 2011.

Trish brings 17 years of Chamber experience to the Camdenton Area Chamber of Commerce and is a recognized leader in the Chamber industry.

Executive Director, Trish Creach announced to the Lake Area Chamber of Commerce Board of Directors that she will be leaving the Chamber after 17 years of service. Her last day with the Lake Area Chamber will be November 18, 2011.



Trish Creach

On December 1, 2011 she will assume the position of Executive Director of the Camdenton Area Chamber of Commerce following the retirement of

Bruce Mitchell.

Chamber Board President Jerry Hawken expressed his deep appreciation to Trish for her commitment to and leadership of the Lake Area Chamber. "We wish Trish continued success with the Camdenton Area Chamber, and look forward to working collaboratively with all of the Chambers in the area on behalf of the local business community," Hawken shared.

The Lake Area Chamber of Commerce Board has formed a search committee to find Creach's successor. A position listing and comprehensive job description will be posted on the chamber website (www.lakeareachamber.com) on or about August 31, 2011.

SmartMoves

Energy Costs and Your Home

There is a new service for home owners at the lake; it's called a "Home Energy & Comfort Survey".

This service can save you thousands of dollars in energy costs over the life of your home, and Smartmoves Cost Reduction Systems of Sunrise Beach is proud to be the only Building Performance Institute (BPI) Certified Home Energy Auditor (Building Analyst and Envelope Professional) at the Lake.

An important distinction is the BPI Certification is a requirement to be a Missouri Certified Home Energy Auditor. Another important benefit a Smartmoves "Home Energy & Comfort Survey" gives you, the home owner, is a comprehensive report of your homes energy use and air quality. If your house is on the market, by providing perspective buyers this important information, you can separate your home from other properties on the market.

So what is an energy & comfort survey? The basic survey should consist of 5 parts for a house with gas appliances or 4 parts for an all-electric home and this month's article will cover part 1 & 2.

1) We start with an internal and external visual inspection. This is looking for the obvious flaws that a busy home owner might be overlooked or didn't know it could be an issue. I recently inspected a home that the outside dryer vent was clogged. After removing the lint build up, the owner commented that they had planned on buying a new dryer because it was taking 2-3 cycles to dry the clothes but now the dryer works perfectly. Small things can make for a big expense and with the outside vent blocked, the new dryer would not have worked any better.

2) After the visual inspection of the exterior and interior we proceed to Part 2 of the survey. If there is non-electric/fuel powered appliances (water heater, furnace,



Roger Bequette, VP, Smartmoves Cost Reduction Systems, Inc.

gas stove, vented space heaters, or clothes dryers) a "Combustible Appliance Zone" (CAZ) Test needs to be performed. This test is very important because it ensures that carbon monoxide (CO) will not be vented into your home. An example of when CO can be vented back in to your home is in the winter time; you have the house buttoned up, both bathrooms have vents going, the furnace and clothes dryer running and the stove hood is drawing air. All these fans are making a vacuum inside your home. If the outside pressure is greater than the inside, the flue that is designed to take CO gasses out could be acting as a vent bringing outside air into your home. This is designed as a worst case scenario, but really you can see this happening on any given evening. The CAZ test is performed prior to the blower door testing if gas appliances are in the house. If you have an all-electric home, no CAZ test is required.

Next month we'll cover the remaining parts of the Home Energy & Comfort Survey, The Blower Door Test, The Infrared Camera Survey and the Comprehensive Report.

Roger Bequette
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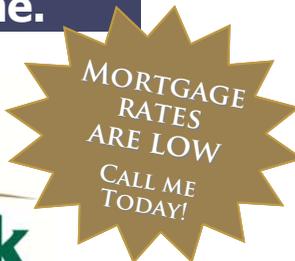
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Lake Real Estate Pros would like to announce the newest additions to our Team:



Lindsey Widtfeldt:
I recently moved from the Iowa City, IA area but have been coming to the lake for 20+ years. I not only have a passion for the lake area but for the real estate industry in general which makes me very thankful for this new job opportunity. My background is in banking and financing therefore I feel that I have a great advantage in the field of real estate. I'm excited and ready to sell.



Kevin Kribs: After growing up in the auto business at Kribs Ford City in St. Louis Mo. and working his way from washing cars to partner and general manager, sold the business in 1999. His knowledge of sales and customer satisfaction have proven advantageous in his transition to investing in and selling real estate. His family has had a home at the lake since 1964 and his appreciation of watching the lake grow gives him an understanding of the lake found in few agents making him a good choice to help you find your next home. Contact Kevin today and find out what has made him one of the top agents at the lake.



Dena Koerner:
Originally from Southern Illinois, I moved to St. Louis after graduation from S. I. U.-Edwardsville. I raised my two terrific sons, Jim and Zach Loewenstein, in the Kirkwood and Ladue suburbs while working in admissions for Sanford-Brown College and Vatterott College. We then made our choice to live in Lake Ozark permanently, fulfilling our dream of "living the lake lifestyle".
In college admissions, I helped people find the right choice of career path and program to give them a better, happier future. At Lake Real Estate Pros, I am transferring those skills to assist you in making the right choices with Lake area property.

Dierbergs project to be bigger, better than planned

By Nancy Zoellner-Hogland

Dierbergs is not only close to breaking ground on their \$34.2 million project at Lakeview Pointe shopping center, according to Osage Beach City Attorney Nancy Viselli, the St. Louis-based grocery chain also is getting ready to announce they will need 6,000 more square feet than originally anticipated in Phase 2.

"I don't know who they are, but we were told Dierbergs is close to agreements with two big retailers – and one will need a 4,500-square-foot space," she said. "We're all anxious to find out, of course! We expect that they'll be releasing that information as soon as the contracts are finalized."

In the meantime, Dierbergs put up a sign announcing the 2013 completion date and started bringing in heavy equipment to prepare the grounds. Viselli said Dierbergs also been taking steps to run water to the site from the main that serves Li'l Rizzos and Biggies. The water company that previously served the property is no longer opera-

tional.

In an earlier interview, Jerry Ebest, vice president of real estate for Dierbergs, said although they were still fine-tuning the design, the grocery store, the company's 25th, will feature a 3,000-square-foot mezzanine with indoor and outdoor dining and a panoramic view of the Lake of the Ozarks, a meeting room, an "expansive" deli featuring some 300 homemade recipes, a cook-to-order meat market and a farmer's market of sorts.

The project will be constructed with help from a \$3 million TIF incentive for the grocery store and an additional \$2.1 million for the remaining retail buildings. Slated to get underway as soon as possible, the center will be built in two phases. Phase One includes a 77,500-square-foot grocery store and an additional 4,200 square feet for retail shops, services and restaurants connected to the grocery store. Developers promised that phase will be completed and open within 24 months. Construction of Phase

Two, which includes 45,500 to 61,100 square feet of retail space, is slated to be completed not more than 36 months from now.

City Attorney Ed Rucker said the TIF agreement includes two important new provisions. First, reimbursement to the developer

from TIF revenues lasts just 12 years. If the developer is not fully reimbursed after that time, the city will stop making interest payments on any remaining principal reimbursement amount. Only the remaining principal amount at year 12 will

be reimbursed with TIF revenues generated from taxes.

He said the only exception would be if one of the stores closed and a large amount of revenue is lost. Then it can be extended two years, Rucker

continues on page 26

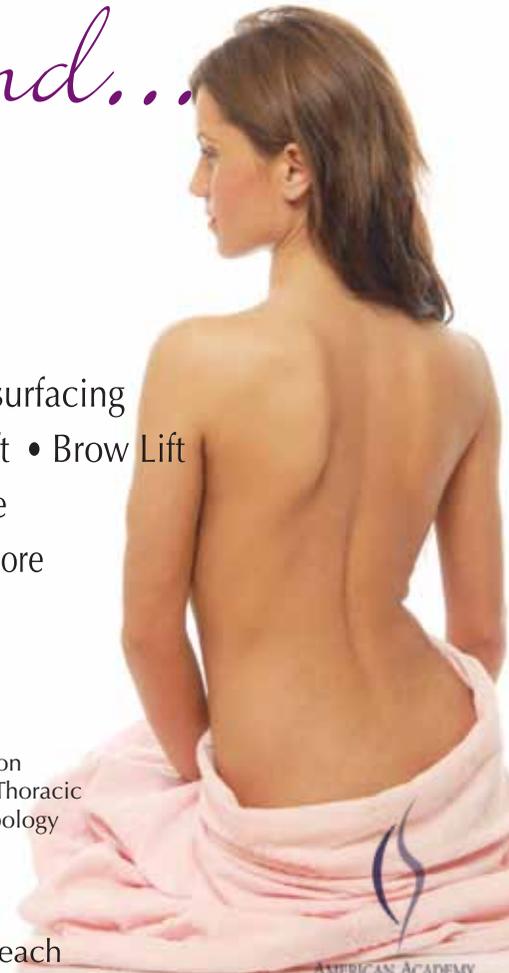


Osage Beach city officials are so anxious to see the start of the Dierbergs' project, they were out taking pictures of the construction equipment soon after it was unloaded from trailers at the site. Photo provided.



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The Lake Area Chamber of Commerce was excited to be on hand for the grand opening of the new Golden Corral restaurant and celebrated with a ribbon cutting. Visit Golden Corral for lunch and dinner seven days a week and breakfast Friday – Sunday form 7:30am-11am or contact them at 573.693.9156. Pictured along with TAG Team Members & Chamber Active Volunteer Ambassadors as well as many customers, staff members and friends are Todd & Julia Kennedy, Owners (with scissors).



The Lake West Chamber welcomed Jamaican Me Brown with a recent ribbon cutting. Call for an appointment 573-374-8260 or drop by the location at 16950 N. State Hwy, Sunrise Beach. Pictured l to r: Stanley Field, Shanel Howard, Brad Deters, Angelia Moss, Gene Deters, April Boyce, owner; Dennis Devine, Alexis Boyce, Jess Wadle.



The Lake West Chamber was pleased to welcome Beautylicious Salon into their membership with a recent ribbon cutting. Located on Hwy 5 in Sunrise Beach. Call Beautylicious at 573-374-1867. Pictured l to r: Gene Deters, Remesa Nolting, Stacy Brockman, Angelia Moss, April Boyce, Dennis Devine, Jess Wadle, back row l to r: Stanley Field, Brad Deters, Shanel Howard.

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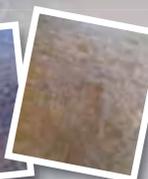
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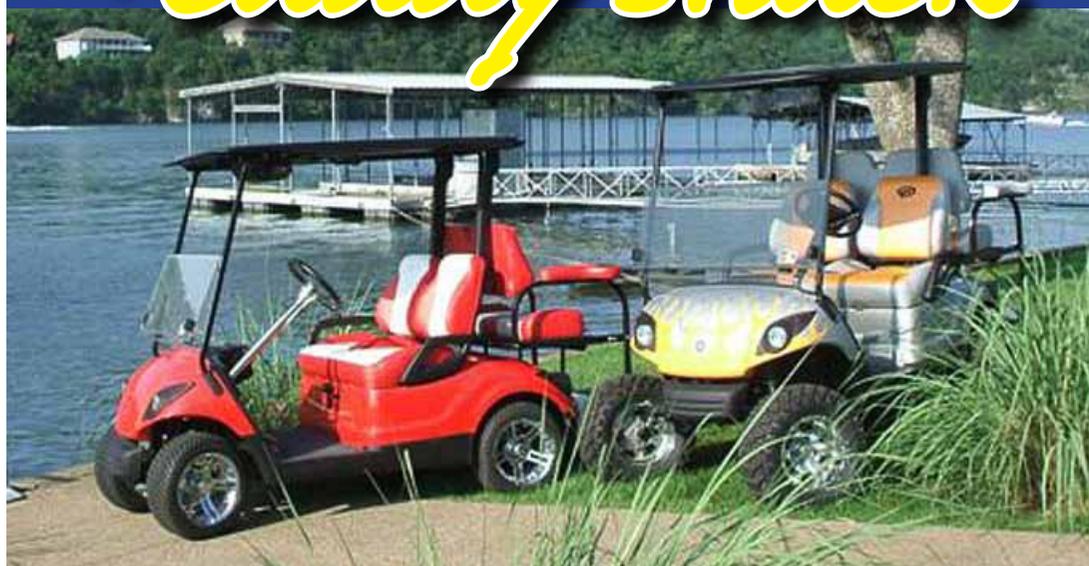
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Causeway concerns spark meeting

continued from page 1
 be used to maintain the causeway. However, Brown said safeguards have been built in to prevent that from happening.

“First – the bank is going to pay for construction of the causeway up front. They’ll recoup their money from the property owners on the island, who will pay an additional tax of \$1,000 to \$1,100 per year through a CID (Community Improvement District). The CID tax will be paid to Miller County, who will then disburse payments to the CID board. That board will then pay the costs as well as establish a special reserve fund that will be used for maintenance for the causeway as well as for a portion of Knox Road leading to the causeway,” he explained, adding that although the county would be responsible for distributing the funds, that’s where its involvement ended. “This will never fall back on Miller County taxpayers.”

Brown, who plans to attend

the August 31 meeting, said he thinks many of the objections will disappear once people hear the truth. However, he added that he’s surprised no one has expressed concern for the island’s 41 current condominium owners who are also Miller County tax payers.

“Right now, they can only access the island between 8 a.m. and 11 p.m. Sunday through Thursday and 8 a.m. and 1 a.m. Friday and Saturday. What if someone has a medical emergency in the middle of the night? And what if the ferry breaks down and people are left stranded until it can be repaired? There are often long back-ups of cars waiting to get to and from the island. This causeway would address all those problems while also giving the property owners on the mainland a nice facility to launch their boats. I think if people would think about it, they’d decide this was a no-lose situation for everyone,” he said.



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Sandy & Mike Waggett
 Owners

Dierberg's better

continued from page 24
 said, adding, the 12-year period was three years shorter than the city’s TIF Policy preference of 15 years. He said this places the developer – and not the city – at risk if revenues for the project fail to perform adequately. He also said the contract puts a cap of 9 percent on the amount the developer can realize from the project through interest and TIF reimbursement. If the average annual rate of return realized by Dierbergs is more than 9 percent, the principal amount of TIF reimbursement will be reduced.

Rucker said one half of all property and sales taxes collected will continue to flow to taxing entities. The TIF revenues will come only from the second half.

In the meantime, Viselli said they’re trying to main-

tain a “no news is good news” attitude toward the John Q. Hammons project. Soon after announcing he would begin construction in the spring of 2011 on Chateau on the Lake, a \$100-million European-style waterfront hotel to be located on 28 acres off Passover Road, Hammons fell ill and moved to a Springfield nursing home. In October 2010, Jacquie Dowdy, a 30-year employee and personal assistant to Hammons, took over as chief executive officer of John Q. Hammons Resorts and Hotels and all projects were put on hold. Dowdy met with Osage Beach city officials earlier this year and assured them the Chateau is still on the table. However, she said she wanted to wait until the economic climate improved to begin construction.

City still deciding whether to give up smoking

By Nancy Zoellner-Hogland

Just as smokers often struggle with the decision to kick the habit, Osage Beach city officials are struggling to decide if they want the habit kicked out of some public places.

The city conducted a survey from June 2 through July 5 asking respondents if they would favor bans on smoking in restaurants and bars. The city received 1,509 responses - 1,455 were submitted online and 54 were filled out by hand. Of those, 74 percent of the respondents, of which 69.3 percent were full-time residents, supported making restaurants smoke free and 68.2 percent, 63 percent of which were full-time residents, supported making bars smoke free.

However, although the survey showed overwhelming support for the ban, at their Aug. 18 meeting, after a handful of business owners voiced objections, aldermen asked City Administrator Nancy Viselli to further study the effects of snuffing out smoking in the city before proceeding further.

Alderman Kevin Rucker said he felt the city needed to conduct more research before making a decision.

"It's our responsibility to listen to the people. I have concerns about the survey - if it was promoted as much as possible, the way the questions were stated, if the questions were slanted, how many businesses would be affected," he said, adding that he also wanted to know if the state had plans to adopt legislation that would ban smoking state-wide and how many restaurants had already decided to go smoke-free.

Alderman John Olivarri said he too he felt a lot more work was needed before calling for a vote - even if it was a vote to put the issue on the ballot.

"I don't think we're close to making a decision. I know this is an issue I'd vote 'no' on without more information," he told the board.

Alderman Steve Kahrs, who admitted to being a smoker and opposed to a ban of any kind, asked Viselli to set up a conference call with available aldermen and the presidents of the Springfield and Colum-

bia Restaurant Associations to determine if recently adopted bans in those cities had hurt business.

Kym Ebling, owner of The Topsider and The Poop Deck, was one of the business owners that spoke against the ban.

"We just stood up and said we lived in a nation with liberty and justice for all (during the Pledge of Allegiance). I'm disturbed that the city is going to stick its long arm into a business owner's right to operate his or her business. The city should leave that decision to the consumer. The city should trust a business to make that decision," she said.

Linda Craig, who with her husband, Mike, owns two restaurants in Osage Beach, argued additional points.

She said the ban was sure to hurt tourism - especially among those tourists who were forbidden to smoke in their home states - and expressed concern about who would pay to enforce the law, once enacted. She also said while she hoped the issue would die for lack of a second, she wasn't surprised by the survey results.

"Almost any poll taken on smoking would be 75-25 because 75 percent of the people don't smoke anymore. However, there are still those who want to continue to smoke," she said, adding that if the city chose to institute the ban, not only would it cause restaurant and bar owners to lose revenues, it would cost the city money to enforce the ban and would result in lower sales tax revenues.

Viselli, however, had another take.

"If you know that 75 percent of your customers are non-smokers and only 25 percent are smokers, why wouldn't you want to cater to the 75 percent? I don't understand it," she said in a later interview. "The figures I found showed the number of non-smokers versus smokers in the U.S. was actually more like 80 percent so that tells me if you ban smoking, you'll be making 80 percent of the public happy. Several people mentioned that all these smokers would go to Lake Ozark and Camdenton restaurants to eat because they could smoke there and that would

mean lost business. I wonder if they've considered that all the non-smokers who used to eat in Lake Ozark and Camdenton would come to Osage Beach because they wouldn't have to breathe smoke while they were eating. Adopting this ban could actually result in a better business outcome."

SIDEBAR

The survey says ...

Lake-area residents and visitors are much less tolerant to smoking than Americans as a whole.

According to a recent Gallup Poll, which randomly sampled 1,016 adult residents of all 50 states and the District of Columbia, 59 percent said smoking should be banned in restaurants; 29 percent said smoking should be banned in bars.

Strong support for the ban could be credited to the lack of smokers in the state. According to the results of a phone survey of more than 5,000 Missourians conducted by the Centers for Disease Control, only about one in five Missourians smoke.

According to Kendre Israel, spokesperson for the state's Tobacco Prevention Coalition, Missouri's decline has outpaced several other states, falling from third to the 11th highest smoking rate in the nation.

The Osage Beach survey also addressed the effects of second hand smoke. According to the National Cancer Institute, cigarette smoking causes 443,000 deaths each year. Exposure to secondhand smoke causes approximately 49,400 of those deaths.

In the survey, respondents were asked, "Do you think a smoking ban helps protect the health of non-smokers?" Of those who participated, 1,126 people, or 74.6 percent answered "Yes," while 383, or 25.4 percent said "No."

Respondents were also asked "Do you agree that non-smokers exposed to second hand smoke are at greater risk for many of the health problems associated with direct smoking?" An even larger number - 1,155 or 76.5 percent answered "Yes," while just 354,

23.5 percent, said "No."

Although most smoking bans haven't been enacted long enough to make across the board judgments, at least one state is reporting that the smoking ban has improved bar workers' health. One year after implementing a state-wide ban on smoking in all restaurants and bars, the Michigan Department of Community Health released results of a study of 40 bar employees from 13 Michigan counties four to six weeks before and six to 10 weeks after their smoke-free law was implemented. Researchers measured chemicals in participants' urine that show an individual's level of secondhand smoke exposure and found significant decreases. Participants also completed a general health and respiratory questionnaire. According to their responses, they experienced better respiratory health and an improvement in allergy symptoms.



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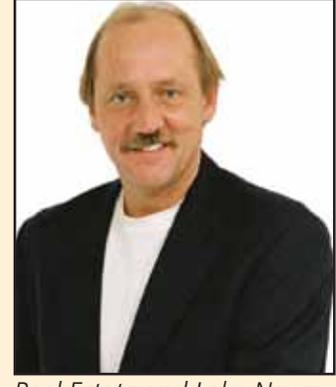
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As the Lake Churns The Bottom has Arrived!



Real Estate and Lake News with C. Michael Elliott

Following is the article intended for the August issue, the current September article can be found on the next page.

The Pending Home Sales Index rose 8.2% in May 2011 over April's pending sales and is 13.4 percent higher than May 2010's reading. This is the first time in over a year that contract activity was above year-ago levels and the strongest monthly gain in six months. Pending sales have trended upward since bottoming last June, rising in seven of the past eleven months.

June sales stats hold further promise for the Lake of the Ozark's real estate market recovery with the number of lakefront homes sold in June 2011 vs. June 2010 up by 9.8%.

In comparing the first six months of 2011 to 2010, we again see a hopeful increase of 8.8% in the number of closed sales. Pending lake home sales as of mid-July indicate that this upward trend is already in place to continue over the next two months.

This is the longest sustained growth pattern I have seen in almost four years. I am cautiously optimistic that we have found the bottom. Can you hear the collective release of held-breath across the realtor and seller community?

On average, the lake area has taken a 15-20 % hit on values depending on property type and location. What many buyers don't realize is that most sellers have already adjusted their asking prices to reflect this depreciation. In my 30 years in this business here at the lake, I have never experienced as many stalemates in contract negotiations. Often, the seller isn't even willing to make a counter offer due to the initial offer being so far below market value and most are not in dire straits, need to sell circumstances. Of the 2,230 homes active in MLS on the day of this writing, only 87 are foreclosure properties. The lake's

market may have taken a hit along with the rest of the country but it is on the upswing and with the financially strong base of homeowner's, I feel it will recover faster than most areas. So if you are a seller, hang in there; hope is on the horizon. If you're a buyer; hurry up!

I know I keep singing the same song, however I cannot express enough to potential buyers, act now. Prices are low, interest rates are at historically record lows and potential lending regulations are on the horizon that will make it difficult to obtain a mortgage as well as decreasing loan limits and causing high servicing fees.

Most of the information I have compiled is based on data from the Board of Realtors MLS System from January 1 thru July 20 of both 2010 and 2011. This is intended as a general synopsis of the lake's real estate market. If you would like detailed information on any specific market at the lake, please let me know.

Thanks to everyone who joined Karen and me at the JB Hooks Business Journal Social. We had a great time and enjoyed fabulous food and service as always. Thanks to John LaFata and his terrific staff for always taking such great care of us.

Any questions? Contact C. Michael Elliott & Associates at 866.YourLake or cme@yourlake.com View thousands of lake area listings at www.YourLake.com. You can also log your opinions on Michael's real estate blog, www.AsTheLakeChurns.com



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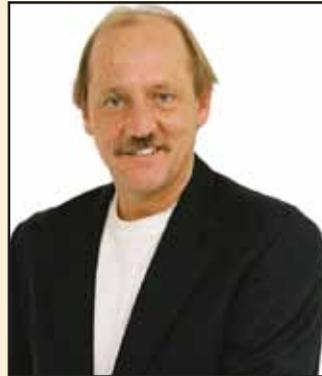
The Worm Has Turned

When Shakespeare used that simple phrase, "The worm has turned," he knew his audience would understand its meaning and origin. A widely used expression even today, it indicates a reversal of an unfavorable situation, but few who use it know why.

"Worm" is a common term for 'dragon.' In fairy tale terms, the flying dragon spewing fire would ravage fields and villages. To be in the dragon's path resulted in inescapable destruction. What a relief when it changed directions.

The latest stats show that our "Lake Dragon" has continued in its new upward direction. Lakefront home sales are higher in 2011 than every year since 2007. 2011 home sales are up by 16% over 2010 and are almost 30% higher than they were back in 2003. The average sales price is also up 3.5% from 2010. Condo sales are not enjoying as quick of a recovery as homes but sales are still slightly up over each of the previous two years however the average sales price is still down. Nationally, all existing home sales were up 21% in July 2011 over July 2010 and in the Midwest sales were up 31.3%.

If you haven't been to the lake lately, commercial construction has started to roll. A new Golden Corral was completed earlier this summer; CVS Pharmacy is coming up nicely at Eagles Landing with Mennards pad site currently being prepped and Kohls to follow soon. Dierberg's plans for the former High Point Center in-



Real Estate and Lake News with C. Michael Elliott

clude a 15,000SF grocery store along with another large box store. The Osage Beach Expressway is complete from the Osage River to the Grand Glaize Bridge with western completion scheduled by December of this year along with the extension of the Horseshoe Bend Parkway (242) from the HH and Bus 54 junction which is now rough cut all the way through.

Most of the information I have compiled is based on data from the Board of Realtors MLS System from January 1 thru August 15 in each of the previous 10 years. This is intended as a general synopsis of the lake's real estate market. If you would like detailed information on any specific market at the lake, please let me know.

Any questions? 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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"Ask An Engineer"

with Stan Schultz of Schultz & Summers Engineering

Encouraging our Young People to be Engineers

We all get discouraged by the shortened tourist season at the Lake that we have experienced for the past few years caused by schools starting earlier and earlier. It would seem the only logical reason for our Missouri schools early start would be to give the children all the instruction they can before the annual MAP testing every spring.

The start of the school year makes me reflect on my time in school and the process I went through to select engineering as my chosen profession. Way back in the early 80's you were encouraged to consider engineering if you were good at math. I have learned through experience that this theory is unfortunate. Successful engineers must have the ability to communicate both verbally and in writing, they must be good businessmen to manage their project's budgets, and must develop good people skills to become effective managers.

Missouri and the Midwest in general, are blessed with many great engineering schools. I attended the University of Missouri – Rolla (formally the Missouri School of Mines and now Missouri University of Science and Technology), but you can find distinguished schools in Kansas City, Columbia, St. Louis and the neighboring states. These schools offer study in chemical, mechanical, electrical, industrial, agricultural, mining, and civil engineering in addition to geology, history, computer science, and many other fields.

High school graduates interested in pursuing a career with ample salaries and excellent benefits; should seriously consider engineering. A recent study showed most of the top paying entry level jobs for those with a Bachelor of Science (4-year) degree were in the field of engineering. Engineers are located in all corners of our country and this level of education will allow young people the flexibility of liv-



Stan Schultz

ing and working just about anywhere they choose. Engineering has provided a great living for my wife and our five children and it is pretty fulfilling to know that your input really will change the quality of life for people you will probably never even meet.

Don't let a perceived weakness in math stop you from pursuing a career in engineering. When I started college my math scores were nothing to brag about. I made it through and excelled in the communications and writing part of my education. Today, I write almost every day and stand in front of groups weekly to express my opinion about particular matters. Neither of these talents appears to be attached to the engineering field but they are very important.

If you are a young person who likes to solve problems, be challenged with your work, can write above average, and can communicate you should really consider engineer. Studies show there will be a severe shortage in engineers in the next 20 years so there should be plenty of opportunity for those willing to put in the work to get your degree. Good Luck!!

Stan Schultz owns Schultz and Summers Engineering in Lake Ozark Missouri. If you have any questions concerning water or wastewater management, flood certification, property surveying, dock permits, or commercial site development and design you can reach Stan at 573-365-2003 or email sjschultz@schultzandsomers.com or visit www.schultzandsomers.com

Big Thunder roars back into business in Laurie

By Nancy Zoellner-Hogland

Bob Morgan and Jeff Tillman, whose names are synonymous with boating at Lake of the Ozarks, have formed a partnership that extends beyond the racing platform. The two recently joined forces to reopen Big Thunder Motorsports Park and Marina Complex.

"Bob bought Big Thunder Marine in 1987 and operated it until he sold the business in 2006 to a group that lasted only about a year. Then the bank took it over and just let it sit. However, several weeks ago they contacted Bob and asked if he'd be interested in having it back," Tillman said, adding that because he and Morgan worked well together, after some negotiations with the bank, they decided to partner in the venture.

However, Morgan, a two-time Key West World Championship winner, and Tillman, his driver, a former Indy car driver for Budweiser and a long-time developer in the Lake area, won't be operating

the business exactly as had been done in the past. Instead, they decided to convert the marina, located on Green Hills Road off O Road in Laurie, to more of a park and marina complex.

"We've totally modernized the entire place. We remodeled and renovated the eight rental homes; the bath and shower houses and laundry facilities are like new; and we're almost done repairing and renovating all the docks," Tillman said, adding that they plan to lease the main sales office to a restaurant and bar operator. "We're also looking for an operator that would be interesting in running the gas dock and handling the maintenance and repair end of the business."

He said the person that signs on would have use of a 15,000-square-foot air conditioned shop, another 3,000-square-foot shop, 15 maintenance slips, the gas dock and a ramp. Tillman and Morgan will continue to handle the boat storage facilities.

They could be the only exclusive Donzi dealer.

In the meantime, the duo plans to continue enjoying what they do best. They fired up the 46-foot, 4,400-horsepower

Skater, which they renamed "Big Thunder Motorsports" to take a shot at Shootout "Top Gun." And in November, they'll be racing in the Key West World Championships, which Mor-

gan won in 1998 and 2001.

"We're enjoying ourselves," Tillman said. For more information on the marina, visit www.bigthundermotorsports.com.



Bob Morgan and Jeff Tillman joined forces to reopen a new, improved version of an old favorite. Their business, Big Thunder Motorsports Park and Marina Complex, located off O Road in Laurie, will have rental homes, dock slips and much more. Photo provided.

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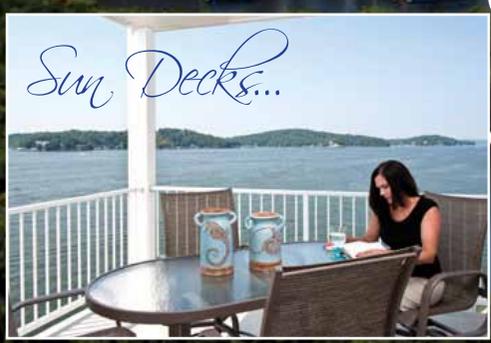
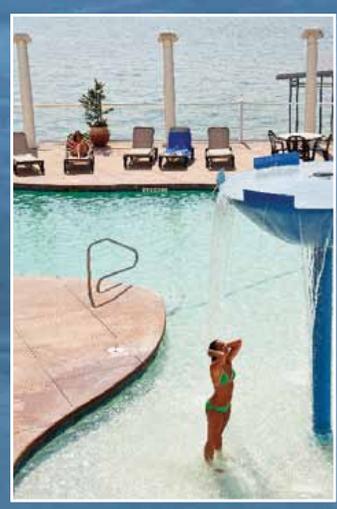
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The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Golden Rock Winery. Located at 955 North Business Highway 5, Camdenton. Pictured are Scott and Jennifer Woods, owner [with scissors]; Perkins Uptergrove, Vintner; Bill Akamah, Chef; Charli Allee, Alan West and Amy Hadfield, Brenda Colter, Dennis North, Mike Nichols, Diann Jacobs, Jo McElwee; Ronnie Capps, Chris McElyea, John Stanfield, Tracy Peters, Mayli Knopf, Little Miss Dogwood; Brett Helms, Miss Teen Dogwood and Bruce Mitchell, Executive Director, Camdenton Chamber of Commerce.

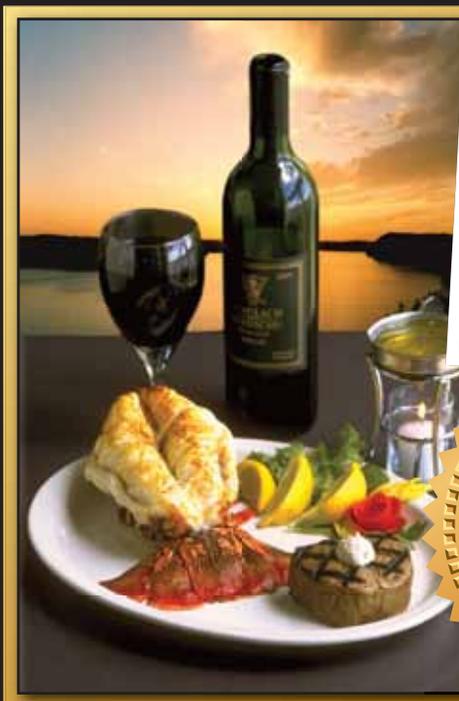


The Lake West Chamber welcomed Anighya's Treasures into their membership with a recent ribbon cutting. 573.569.6030 located at 310 North Main Street. Pictured l to r: Jess Wadle, James Kay; Karen Arnold, Brenda Kay, Owner; Rob Hoff, Stanley Field, Shanel Howard, David Kay, Owner; Anita Fromholtz, and Bud Kidder.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Beach Burgers at their new location, 107 West Highway 54, Camdenton. Dine-in or carry out 573-346-1300. Pictured: Lisa and Dave Worden, owners [with scissors]; Charli Allee, Alan West and Amy Hadfield, Brenda Colter, Dennis North, Mike Nichols, Diann Jacobs, Jo McElwee, Ronnie Capps, Chris McElyea, John Stanfield, Tracy Peters, Mayli Knopf, Little Miss Dogwood; Brett Helms, Miss Teen Dogwood and Bruce Mitchell.

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Lake Regional Health System offers AARP driver safety program

Lake Regional Health System will offer the AARP Driver Safety Program from 9 a.m. to 1 p.m. Thursday, Sept. 15, in the Cardiac Rehab conference room on the second floor of the hospital. This program is the nation's first and largest refresher course for drivers ages 50 and older.

Participants will be updated on current rules of the road

and safety tips. They also will learn about adjustments drivers should make because of common age-related changes in vision, hearing and reaction time.

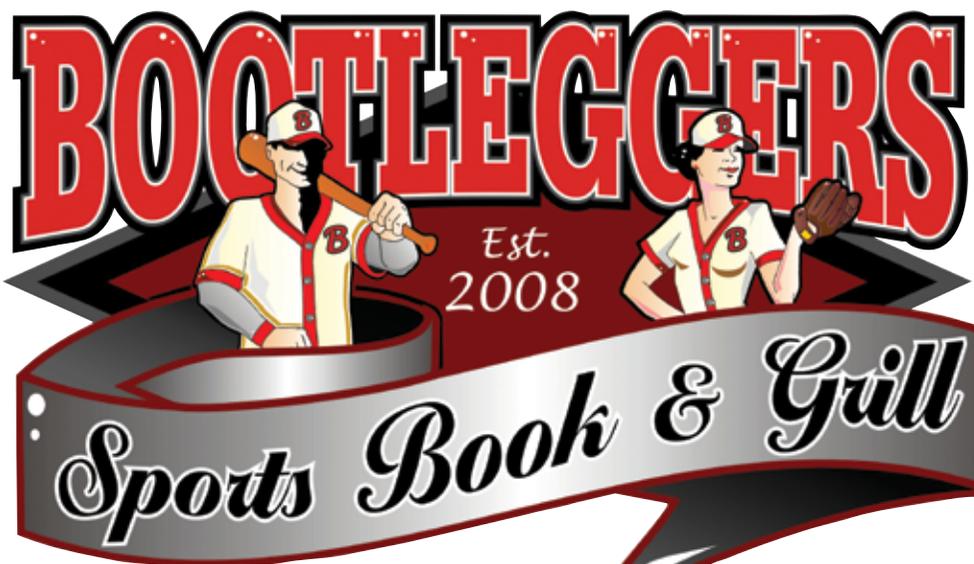
The cost of the program is \$14 (\$12 for AARP members), and registration is required. Visit lakeregional.com/events to register, or call 573-348-8222 for more information.

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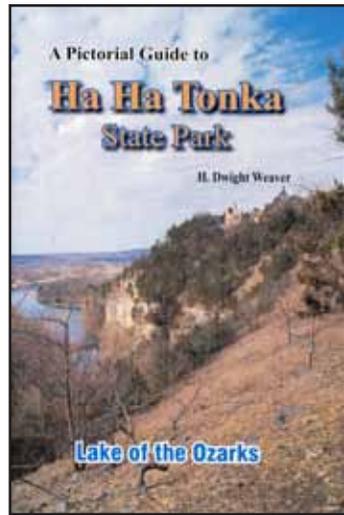
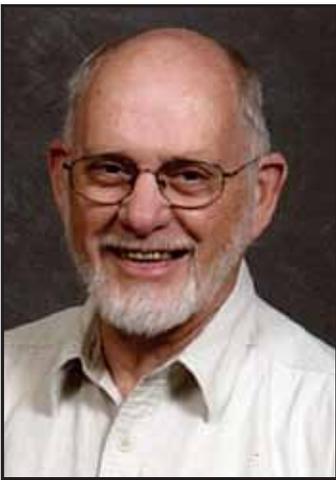


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Ha Ha Tonka subject of new book by local historian



Dwight Weaver, noted for his books on the history of Lake of the Ozarks and Missouri caves, has released his latest book titled "A Pictorial Guide to Ha Ha Tonka State Park." The book features more than 325 photographs, many of which are vintage images. The new book takes readers on the trails of wonder and history that comprise the park, which has 14 trails and boardwalks that vary in length from a few hundred feet up to seven miles.

Very few books have been

written exclusively about Ha Ha Tonka. This one, according to Weaver, is the first one to feature all of the park's trails and boardwalks.

"Many people visit the castle, water tower, natural bridge, River Cave entrance, old post office building, and the great chasm with its spring," he said, "and then leave thinking they have seen it all."

"They should pick a pleasant day," he adds, "and hike the trails because there is much

more to see and enjoy on the glades and in the woodlands of Ha Ha Tonka."

Among these sights are the quarries where the stone used in the building the castle was quarried, a mysterious old rock wall, witness trees, the Devil's Kitchen Cave and Promenade, huge curious sandstone boulders and the Red Arrow Fault where the earth and bedrock has been mounded up in a ridge that looks as if a gigantic mole has tunneled through the earth near the surface.

The geology and history of the park's natural and cultural features are told in photo captions; however, several subjects are given special treatment such as the caves in the park, Ha Ha Tonka's outlaw history, and the story of Robert Snyder who built the castle.

One story, heretofore overlooked by most writers, is about Christ Schmidt. In 1913 Schmidt turned Lake Ha Ha Tonka, which existed before Lake of the Ozarks, into a crayfish farm. They called Schmidt "the Crawfish King." His tasty crayfish gave Ha Ha Tonka a

good measure of early popularity in the fish stalls, hotels and restaurants of St. Louis.

Ha Ha Tonka State Park is all about springs, sinkholes, natural bridges, caves, cliffs, woodlands, glades, savannas, hills, hollows, lakes, trails, boardwalks, outlaw history and the ruins of a spectacular castle, all blended in a very unique way.

According to Weaver, there are many places in the Missouri Ozarks noted for their beauty, intrigue, romance, and history, but to have it all in one spot like Ha Ha Tonka does is pure magic. Even the park's beautiful Indian name slips off the tongue

in a magic way. It was here that the Osage Indians wintered and Daniel and Nathan Boone trapped beaver at the beginning of the 19th century.

Dwight Weaver has been a resident of the Lake area for nearly 50 years. He is a member of the Missouri Writers Guild, the Ozark Writers League and the Lake of the Ozarks Writers Guild.

You will find his new book available at Stonecrest Book and Toy in Osage Beach, and at various other businesses around the Lake that carry his books. Visit his website at: lakeoftheozarksbooks.com



GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

TUTTLE'S TOWER

Observation towers were popular with travelers and vacationers at the Lake in the early decades because there was so much timber bordering U.S. Highway 54 and State Highway 5 that the Lake was visible only where the highway crossed the Lake or there was a clearing for a business. Tuttle's Tower, shown shortly after completion in the accompanying photo (photog-

rapher unknown), was built in 1936 by E. V Tuttle, the former postmaster of Zebra, which became Osage Beach in 1935. Tuttle lost his job when the Zebra post office was discontinued so he built the Buena Vista (Beautiful View) Hotel near where the Zebra Post Office building formerly stood. The hotel and tower were along the north side of Highway 54 in Osage Beach between the rock building now occupied by Wobbly Boots and

King's Plaza.

"I have been dreaming of that tower for 30 years," Tuttle was quoted as saying afterwards. "Long before I knew of this location a picture of the tower began to develop in my mind . . ." Before building the tower, Tuttle visited three states studying roadside observation towers to get ideas.

Around the roof of the four-story tower he built a solid guard rail three-and-a-half feet high. Though not shown in the photo here, he added flowering vines that eventually spread around the corners and had lounge chairs in the tower so people could relax and enjoy the fabulous view.

E. V Tuttle also had a museum in the hotel that featured Indian and Civil War relics, geological specimens and fossils. He claimed there was also an old Indian mound at the site. In later years the business became known as Tuttle's Tower Hotel, Tower Hotel and eventually Van's Tower Hotel. The tower and hotel were demolished more than 50 years ago. ■

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

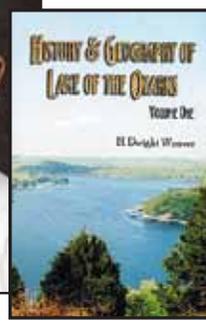
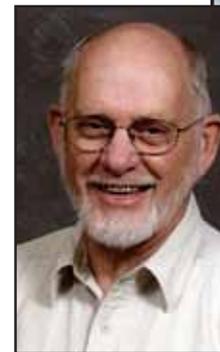
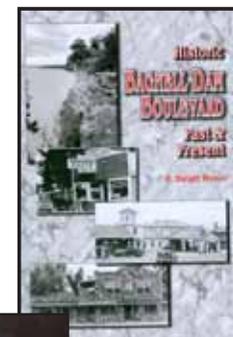
Weaver is the author of five books on the history of the Lake of the Ozarks.

Weaver's book "Historic Bagnell Dam Boulevard, Past and Present" is designed

as two tours, both beginning at the Dam and moving westward. One tour features businesses consecutively on the north side of the Boulevard, and the other tour features businesses consecutively on the south side of the Boulevard.

"Historic Bagnell Dam Boulevard, Past and Present" is available now at retail locations around the Lake.

Contact him at dwightweaver@charter.net or call 573-365-1171 for more information. Visit www.lakeoftheozarksbooks.com for more information.



HK's Tournament proceeds exceed goal for Lake Regional's Cardiac Cath Lab

The 33rd Annual HK's Hospital Benefit Golf Tournament, held June 3-5 at The Lodge of Four Seasons, raised \$170,000. Proceeds will be used to complete Cardiac Cath Lab renovations at Lake Regional Hospital in Osage Beach.

"We'd like to thank the many sponsors, golfers and volunteers for their generous support," said Michael E. Henze, chief executive officer of Lake Regional Health System. "Their contributions will help ensure we continue to provide exceptional cardiac care for lake-area residents and visitors."

The Annual HK's Hospital Benefit Golf Tournament — traditionally held the first weekend in June — has earned in excess of \$2.4 million for Lake Regional medical departments and the purchase of new medical equipment. Areas of the hospital that have benefited from past tournaments include the Emergency Department, Intensive Care Unit, Obstetrics Department, Cancer Center and Wound Healing Cen-



HK's Co-Chairs Charles Cassmeyer, Cecilia Thomson, Susan Brown and Peter Brown Jr. present a check for \$170,000 to Lake Regional Cardiac Cath Lab Director Willie Maxwell, R.N., and CEO Michael E. Henze. The money, which was raised at the 33rd Annual HK's Hospital Benefit Golf Tournament, will be used to purchase equipment for the Cath Lab.

ter. The tournament was established by Harold Koplak, founder of The Lodge of Four Seasons.

"We're pleased to support the hospital's cardiac program," said Susan Brown of Four Seasons

Companies and HK's Tournament Committee co-chair. "Because the lake is a vacation destination, it's especially important that we have comprehensive, quality cardiac care available lo-

cally for residents and the area's many visitors."

This year, sponsors who donated \$1,000 or more were invited to attend a VIP/Celebrity Party on Friday evening at The Lodge

of Four Seasons. Honorary Chair Trent Green, a two-time Kansas City Chiefs Pro-Bowl selection and St. Louis Rams Super Bowl champion, presented a custom-engraved gift to each sponsor.

More than 350 people attended the Pairings Party on Saturday evening, which featured live and silent auctions. On Sunday, 240 golfers played The Cove Golf Course — the Lodge's signature course designed by the legendary Robert Trent Jones Sr.

"Thanks to the community for their tremendous support again this year," Brown said. "We could not be successful without our generous sponsors, donors, golfers and volunteers."

Brown also thanked the event co-chairs: Charlie Cassmeyer, Cecilia Thomson, Peter Brown Jr. and Walter White.

Mark your calendar for the 34th Annual HK's Hospital Benefit Golf Tournament, scheduled June 1-3, 2012. To learn more, visit lakeregional.com/HK.



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New roadway is driving interest in Lake Ozark's heartland

By Nancy Zoellner-Hogland

The Briscoe Ozark Development Group and the Lon Stanton Trust are once again working together to market some 580 acres of land that is being opened up by the 2-mile corridor to be known as Route 242.

They recently contracted with the Peoples Company, a full-service real estate brokerage company, to promote the project to developers and brokers throughout the country, but to target brokers in the St. Louis, Kansas City, Omaha, and Des Moines markets.

Jeff Segin, who will be leading the efforts, with help from five other sales associates, said they already have several contracts in place with hospitality, convenience and neighborhood retail stores. However, those contracts are subject to completion of the new road and access to utilities. Once the road opens, Segin said they expect many more to come on board.

"In the spring of next year,

when the road is completed and things are 'greening up,' we'll be inviting key commercial brokers to a summit where we'll showcase the 242 corridor project. We'll provide a tour of the area, ask key people to make presentations and invite the mayor and City Administrator Dave Van Dee to speak," Segin said, adding the more work that is done on the road, the more interest is shown in the project.

Last month, Jerry Bice, owner of Lake Ozark Helicopters, said quite a few of the passengers he's taken up lately have been developers who want a "bird's-eye view" of the undeveloped land that lies between Bagnell Dam Boulevard and Highway 54.

According to a press release from Peoples, the four-lane highway has a projected average daily traffic count of 14,500 per day. Construction will include approximately 22 access points along the roadway, a raised center median, curbs

and gutter for drainage, and an eight foot pedestrian walking path on the north side.

The \$8.5 million dollar project is being paid for with funds from the Missouri Department of Economic Development and the Missouri Department of Transportation, with right-of-way donated by property owners. According to previous projections, land currently assessed at approximately \$500,000 will have the potential of bringing that property's assessed value to nearly \$82 million, driving close to \$200 million additional real estate, sales, utility and personal property taxes into city, county, fire district and school district funds.

The Briscoes and Stantons linked arms several years ago when the Horseshoe Bend Development Group formed to market the property. However, that group fell apart when the group's consultant, Bill Kuhlow, lost a battle with cancer.

Lake Regional Cardiac Team consistently exceeds national guidelines

Through teamwork and collaboration between Lake Regional Health System's Emergency Department, cardiologists and Cardiac Catheterization Lab staff, 100 percent of Lake Regional patients with certain types of heart attacks throughout the past year have had door-to-balloon times of 90 minutes or less. Often, the time has been less than 60 minutes.

Door-to-balloon time is the interval between when a patient with ST segment elevation myocardial infarction (STEMI) arrives in the emergency department and when a catheter guidewire is inserted to open the blocked vessel in the cardiac cath lab. National guidelines recommend this process should be completed within 90 minutes of a patient's arrival at the hospital to reduce cardiac muscle damage.

"We are working to beat the clock before the patients even enter the door," said Melissa Hunter, R.N., nurse manager of Lake Regional Emergency Department. "The ED physicians work closely with the EMTs and flight crews who communicate findings en route to the hospital. This helps the physicians quickly activate the Cath Lab team, if necessary, and begin the proper treatment for patients the moment they arrive."

Emergency cardiac services are available 24 hours a day, seven days a week at Lake Regional Hospital in Osage Beach. These services are part of the health

system's comprehensive cardiovascular program, which includes cardiac catheterization, open heart surgery and cardiac rehabilitation.

"Our cardiac care team is committed to meeting or exceeding national standards for patient care," said Willie Maxwell, R.N., director of Lake Regional's Cardiac Cath Lab. "By working together, we are able to provide prompt, quality care for area heart attack patients."

Lake Regional's Cardiac Cath Lab, which treats more than 2,200 patients annually, is the first in the state to acquire flex vision technology. The lab recently was renovated to include this state-of-the art equipment and 56 display, which provides the best imaging quality available.

In addition, the new suites offer integrated intravascular ultrasound with touch screen controls. This allows physicians to access information faster, including side-by-side comparisons of previous and current images while procedures are being performed.

Lake Regional Health System began offering cardiac catheterization services in January 1997. Common procedures include balloon angioplasty, rotational atherectomy (plaque removal), and stent, pacemaker and cardioverter defibrillator (AICD) placement. Several procedures also are available to diagnose and treat a variety of vascular issues.

Register Today for Lake Regional's Trim Kids Program

This free, nine-week program will include nutrition, exercise and behavior modification components, such as self-esteem building, emotional pitfalls and stress management. Participants will receive handouts, and incentives will be offered for homework and program completion.

Because parental involvement is necessary for achieving program goals, at least one parent or legal guardian is required to attend each session with their child. Parents also are expected to implement the principles presented, including shopping

for and cooking healthier foods, participating in their child's exercise program and helping their child meet established goals.

An informational meeting is scheduled 6 p.m. Thursday, Aug. 25, for registrants and their parents. The program will be held each Thursday from 6 to 8 p.m. beginning Sept. 1 and ending Oct. 27. Sessions will be held in Lake Regional Hospital's third floor conference rooms.

Visit lakeregional.com/events to register. Space is limited. Call 573-348-8222 for more information.



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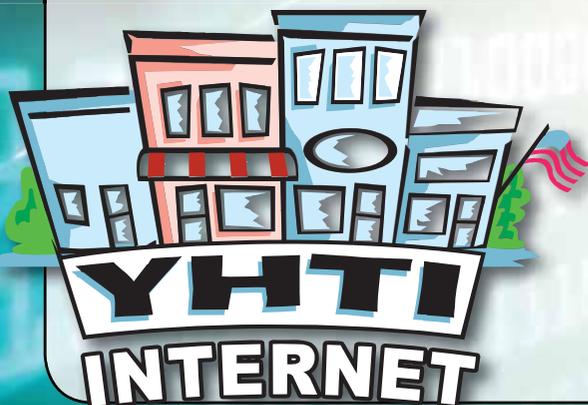
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OSAGE BEACH OFFICE SPACE FOR LEASE: 1,260 sq. ft. upscale, FINISHED space for lease in modern strip center on Hwy 54 corridor. Ample parking, street signage, bright well designed space. Designed for medical office but would be excellent space for any professional office or retail. Call Bruce (573) 216-4690. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

ROCK BOTTOM REDUCTION! BEST COMMERCIAL VALUE ON THE WEST-SIDE! Sunrise Beach, LIKE NEW 10,500 sq. ft. building w/ 24'18" sidewalls, 2 - five ton heat-pump units, multiple OH doors, dock high loading platform, outstanding Hwy 5 visibility and access. (\$229,900) MLS 3065825. Or corner lot bldg w/ 7,200 sq. ft. building with 4,800 sq. ft. commercial space in lower level and 2,400 sq. ft. upper level 4BR/3BA residence (\$249,900). Seller will lease back residence. MLS 3065824. BUY BOTH for \$349,000 (MLS 3065826). OWNER WILL CONSIDER ALL OFFERS. Bruce at Adams & Associates Real Estate (573) 216-4690 for details www.Adams-Commercial.com.

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1,200 sq. ft. unfinished office space in modern professional complex on Hwy 54 next to Comfort Inn. Owner will build out to your design- or bring your own contractor. Call Bruce Adams (573) 216-4690. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

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THE LAKE LOT EVERYONE IS LOOKING FOR. VERY gentle, east facing, mature trees, deep water, community water, cove location with main channel view, seawall, boat ramp, blacktop all the way, great neighborhood, 44MM off Irontown Road (LR 7-9). This is a double lot w/ 160 ft of lakefront. Buy both for \$125,000. MLS 3071718. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

WATER FRONT LOTS, Buy one at regular price and get 7 more lots free! 4 water front lots, 4 second tier lots, 5 boat slips, 7 PWC spaces, all water and sewer hookup paid. \$269k or best offer. Cross creek sub near Linn Creek Area. GaryMarkusREMAX302-3650

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\$125,900 BREAKWATER BAY, Osage Beach, Unit w/Largest floor plan and largest 2BR/2BA unit with slip! Comes furnished, freshly painted and ready to enjoy. The view is breath taking and has both a screened and un-screened deck for bug free enjoyment or BBQ-ing fun. Features a wood-burning fireplace, newer appliances and new interior blinds. This unit includes a carport, a 10X28 boat slip equipped with a 6000lb. hoist equipped with a remote control. The dock is within easy walking distance and is cove protected. Complex offers swimming pool, tennis court, playground and trailer parking. 605 Baydy Peak Rd. #205, MLS#3079916. See this Virtual Tour & all the lake's properties at www.YourLake.com. Call Michael Elliott at C. Michael Elliott & Associates@573-280-0170 or 1-877-365-cme1.

\$139,900 TURNKEY! Spinnaker Pt. #212, Lake Ozark-Immaculate one level unit with breath taking unobstructed channel views. Large screened in covered & carpeted porch w/ sunshades, new screens and carpet in 2010. Recent paint & carpets throughout the unit. Very nice furniture & furnishings, not your typical condo package. All new custom windows lakeside that fold out for easy cleaning. Large Master Suite with sitting area & Large walk-in closet, porch access. Nice size kitchen with breakfast bar and pass-thru window to screened porch. This 2BR/2 Full Bath Waterfront Unit w/covered slip is the best unit in the complex!MLS#3080038, See this Virtual Tour & all the lake's properties at www.YourLake.com. Call Michael Elliott at C. Michael Elliott & Associates@573-280-0170 or 1-877-365-cme1.

100K IS A BUY OF A LIFETIME when you include more than an acre of ground on the 4 mm of the main channel. It also has a very nice studio apartment in a new huge 2 story metal building, an attached well house, septic system already in place and is on level ground ready to build your dream house. It also comes with a new extra strong covered 2 well dock. 573-418-3476.

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2400 SQ. FT. WF HOME, Osage Beach with great summer rental history, let your renters help pay off your property. 4 BR 3 Baths, dock, furnished \$259k call GaryMarkusREMAX302-3650

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1995 CHAPARRAL 2550 - 7.4 DP w/TRL.....	\$15,500
1998 REGAL 2800 LSR - ENG. 350 - T/GRN - 8002 HRS.....	\$28,900
1996 REGAL 8.3 SC - 7.4 DP - WHT/GRN - 498 HRS.....	\$16,900
1996 SEARAY 210 SELECT - 5.7 - TRAILER - 178 HOURS.....	\$14,000
1994 SEARAY 300 - T/5.7 - WHT - 400 HRS.....	\$31,900
1997 CRUISER INC 3120 ARIA - T/5.7.....	\$39,900
1988 WELLCRAFT 32 ST. TROPEZ - T/350 - WHT.....	\$29,900
2009 REGAL 3350 - 5.7 GXI-NTT/RED - 89 HRS.....	\$145,000
2009 REGAL 3760 - N/BLK - 150 HRS. - T8.1 EVC JOYSTICK.....	\$217,000
2000 REGAL 4160 - T8.1 - WHT/GRN - 80 HRS.....	\$145,000
2003 REGAL 4260 - T8.1 - T/BLK - 168 HRS.....	\$189,000
2004 REGAL 4260 - T/8.1.....	\$214,900

BOWRIDERS

2008 BAYLINER 185 - 3.0 - 90 HRS.....	\$13,500
1996 SEARAY 210 SELECT - TRL.....	\$12,900
1989 REGAL 2100 VALANTI - MERCURY 5.7 w/TRL - 550 HRS.....	\$7,900
2008 CROWNLINE 230 LS - 350 MAG - WHT/RD w/TRL-30 HRS.....	\$39,900
1998 POWERQUEST 260 SLS - PPL/GRN w/TRL.....	\$24,900
2003 VELOCITY 260 - 496 MAG - WHT -145 HRS. - w/TRL.....	\$37,900
2009 REGAL 2700 - VOLVO PENTA 5.7 GXI - WT/BLU 89 HRS.....	\$58,900
2000 REGAL 2700 - MERCURY 350 MAG MP BRAVO III - 370 HRS.....	\$32,900
2003 RINKER 282 CAPTIVA - 6.2 - WT/BLK w/TRL - 256 HRS.....	\$33,900
1998 REGAL 2800 LSR -350 - T/GRN - 800 HRS.....	\$28,900
2004 SEA RAY 290 - MERC 5.0 - 320 HRS - WT/BLUE.....	\$58,900
2001 MARIAH 302 SHABAH - 496 BRAVO III - w/TRL - 300 HRS.....	\$34,900
1994 REGAL 8.3 SE - 7.4 GLDP - 400 HRS.....	\$19,900
1995 REGAL 8.3 SE - 7.4 - T/TEAL - 600 HRS.....	\$22,500
1996 REGAL 8.3 SE - 7.4V - WHT - 450 HRS.....	\$24,900
2005 ULTRA STEALTH 280 - 496H - BLUE/WHT - 138 HRS.....	\$59,900
2001 BAJA 292 ISLANDER - MERCUISER 454 MAG MPI - 240 HRS.....	\$39,900
2004 COBALT 282 - TW/350 MAG - ONLY 96 HOURS.....	\$76,000
2007 COBALT 282 - T/5.0 - SAND - 80 HRS.....	\$87,900
1999 REGAL 2800 5.7 VOLVO DP 320 HP 470 HOURS.....	\$32,000
2004 ENVISION 2900 COMBO - 6.2 - 230 HRS - WT/PPL.....	\$43,000

2002 REGAL 2900 - 5.7 GXI DP - TT/BLUE - 350 HRS.....	\$39,900
2002 ENVISION 3200 COMBO - 496 MAG - NTT/BLK - 130 HRS.....	\$44,900

DECK BOATS

2004 SEA RAY 240 SUNDECK - 5.0.....	\$16,900
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CUDDYS

2001 CROWNLINE 225 - 5.7 - TRAILER.....	\$19,000
1995 CHAPARRAL 2550 - VOLVO PENTA 7.4 DP w/TRL.....	\$15,500
1996 CHAPARRAL 2550 - 7.4 B3 - WT/TL w/TRL.....	\$15,000
2000 COBALT 293 - 8.2G - N/TAN - 170 HRS.....	\$49,900
1994 SEA RAY 280 SR - ENG. 454 B3 - NTT/GRN.....	\$17,900
1996 REGAL 8.3 SC - VOLVO PENTA 7.4 DP - 498 HRS.....	\$16,900
1993 REGAL 8.3 SC - 7.4.....	\$19,500
2009 REGAL 3350 - 5.7 GXI - NTT/RED - 89 HRS.....	\$145,000
2004 REGAL 3350 - T/5.7 GXI.....	\$89,500
2005 REGLA 3350 - T/8.1 - 75 HRS - TT/BLK.....	\$118,000
2005 REGAL 3350 CUDDY - T/5.7 GXI - 140 HRS. - N/TAN.....	\$109,900

PONTOONS

2006 BENNINGTON 2575 RL - 225 - 180 HRS - YELLOW.....	\$36,900
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PERFORMANCE

1992 FOUNTAIN 27 FEVER - 7.4.....	\$19,900
2001 BAJA H2X MERCURY 454 MAG -RD/PPL w/trl - 350 HRS.....	\$29,900
2008 BAJA 30 OUTLAW - WHT/RED/BLK - 150 HRS. - T/496 HO's.....	\$115,000
2005 BAJA 30 OUTLAW - 6.2 - WHT/YL.....	\$64,900
2001 ADVANTAGE 31 VICTORY 496M 120 HOURS.....	\$51,900
1999 FORMULA 353 FASTECH - WHT/RED.....	\$74,900
1996 APACHE 36 WARRIOR - T/500 - WT/BL/PL - 280 HRS.....	\$84,900
2006 BAJA 35 OUTLAW - T/496 MAG HO - 190 HRS.....	\$149,900
2006 DONZI 35 ZR - T496 MAGS HO - 120 HOURS - WHT.....	\$129,000
2002 ENVISION 36 LEGACY - T/502 - WHT/PPL - 200 HRS.....	\$68,900
1997 BAJA 38 SPECIAL - T/502 MAG's - 390 HRS. - T/BLK.....	\$69,900
1998 WELLCRAFT 38 SCARAB - T/502 - N/TEAL - 497 HRS.....	\$54,900
1996 FOUNTAIN 42 LIGHTING TWIN 525 BRAVO 1 129 HOURS.....	\$80,000
1999 FOUNTAIN 42 LIGHTING - TRP/ -WHT/BL/YL - 99 HRS.....	\$99,000

CRUISERS

2001 REGAL 2660 - T4.3 w/TRL - 85 HRS.....	\$43,900
1999 REGAL 2760 - T-MERC 4.3's - NNT/GRN - 219 HRS.....	\$42,500
2005 CRUISERS, INC. 280 - T/5.0 - BLU/WHT -200 HRS.....	\$57,900
2006 SEA RAY 280 SUNDANCER - ENG. 496 B3 - WT/BL 210 HRS.....	\$84,900
1994 SEARAY 300 - T/5.0 - BLU/WHT - 200 HRS.....	\$31,900
1997 CRUISER INC. - 3120 ARIA - T/5.7.....	\$39,900
1998 REGAL 322 - T350 MAG - NTT/GRN.....	\$59,900
1997 REGAL 322 - T/350 MAG - 410 HRS -NTT/BLUE.....	\$57,900
1999 CHRIS-CRAFT 320 EXP. - T/5.7 GI - WHT.....	\$74,900
1988 WELLCRAFT 32 ST. TROPEZ - T/350 - WHT.....	\$29,900
2006 SEARAY - 320DA T6.2 - N/BLUE - ONLY 75 HOURS!.....	\$136,000
2002 REGAL 3260 - T/7.4 MPI B3 - 184 HRS.....	\$81,900
2002 REGAL 3260 - T-5.7 - NTT/SAND - 570 HRS.....	\$69,900
1999 SEARAY 330 DA - T/454 - 550 HRS. - W/TAN.....	\$69,900
1999 SEA RAY 340 SUNDANCER TW 7.4 GEN /A/C -REDUCED!.....	\$91,000
1997 WELLCRAFT 36 MARTINQUE T7.4 260 HOURS.....	\$84,000
1995 SEARAY 370 SD -T/7.4L - N/TAN - 600 HRS.....	\$69,900
2009 REGAL 3760 COMMODORE - 150 HOURS.....	\$217,000
2005 REGAL 3860 - ENG. 420 - TT/SAND - 350 HRS.....	\$169,000
2003 REGAL 3880 SEDAN TWIN 8.1 LOADED BOAT! REDUCED!.....	\$169,000
1991 MAINSHIP 39 - T8.1 CRUSADER HO.....	\$79,900
2008 CRUISERS INC. 390 SC - T/8.1 - 75 HRS.....	\$239,900
2005 FORMULA 400 SS - T496 - WT/BLU - 130 HRS.....	\$199,900
1994 REGAL 400 - T/7.4 - N/GRN - 600 HRS.....	\$58,000
1998 REGAL 402 - T/7.4 - WHT/TAN - 250 HRS.....	\$84,900
2006 REGAL 4060 - 8.1 V - NTT/BLUE.....	\$223,000
2007 REGAL 4060-T-8.1 - ONLY 9 HOURS!.....	\$285,000
2002 SEARAY 410 EC - T/8.1 - WHT.....	\$170,000
2000 REGAL 4160 - T/8.1 GXI - WHT/GRN - 80 HRS.....	\$145,000
2003 REGAL 4260 TWIN 8.1 LOADED WITH HARD TOP!.....	\$225,000
2003 REGAL 4260 TWIN VOLVO 75P DIESEL LOADED BOAT!.....	\$290,000
2004 REGAL 4260 - T/8.1 GXI.....	\$214,900
2004 REGAL 4260 - T/8.1 - BLUE/YL.....	\$199,000
2007 REGAL 4460 - T/8.1 - NTT/BLK - 70 HRS.....	\$298,000
2007 REGAL 4460 - T/496 HO - 300 HRS.....	\$269,900
2003 REGAL 4260 - T/8.1 - TAN/BLK - 168 HRS.....	\$189,000

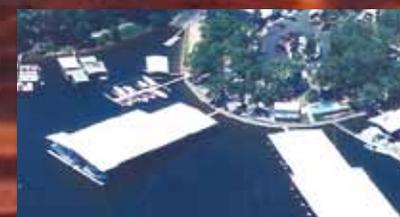


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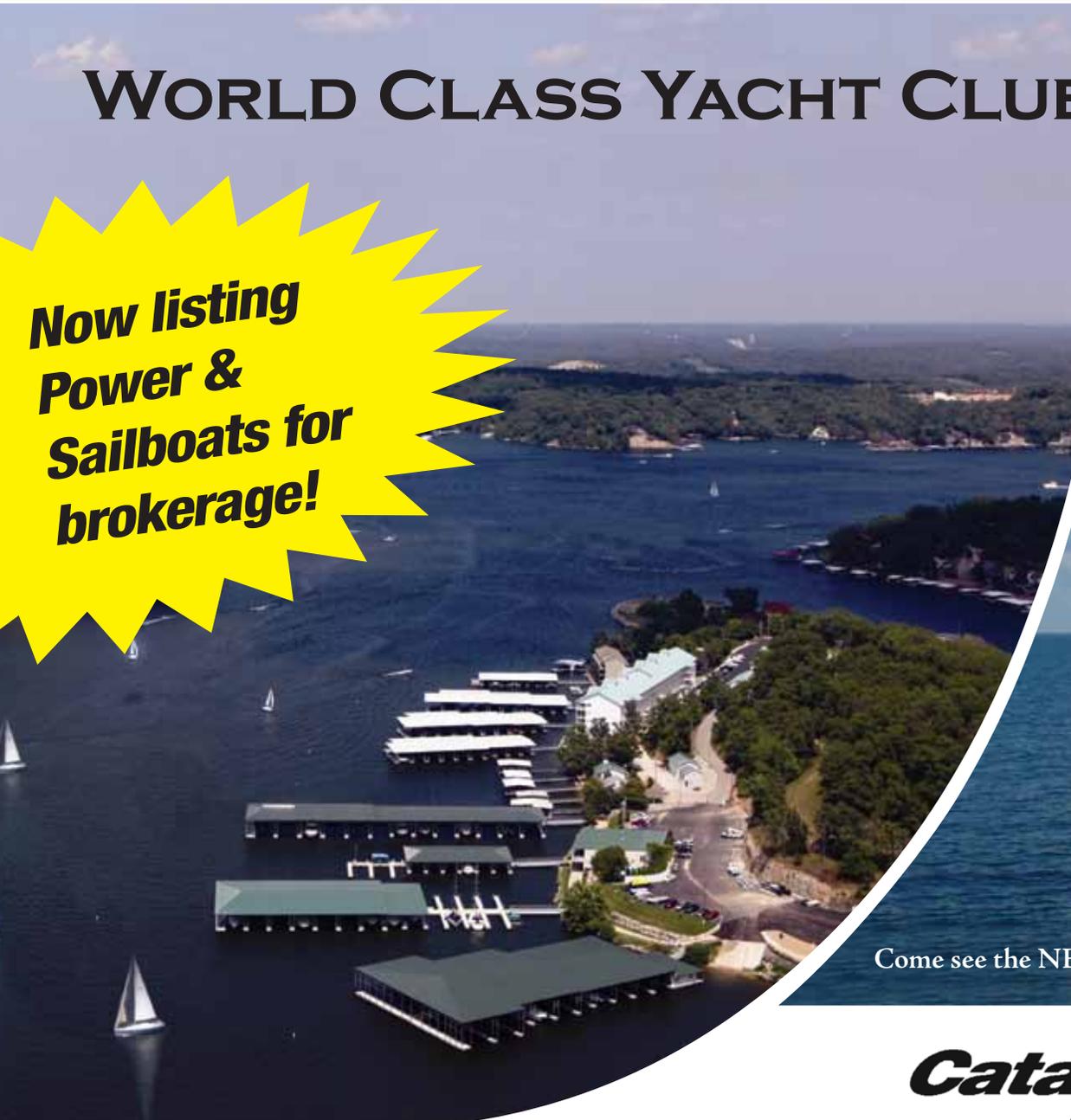


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27'	1992 Hunter.....	\$14,500
22'	2005 Catalina Capri w/trailer.....	\$17,500
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