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Volume 7 • Issue 7 • October 2011



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A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 7 -- ISSUE 10

OCTOBER, 2011

Lakefront homes in jeopardy

By Nancy Zoellner-Hogland

The Lake Area Chamber of Commerce has initiated a letter writing campaign in hopes of influencing the Federal Energy Regulatory Commission (FERC) to back down from an order that could ban all "non-conforming structures" that lie within Ameren Missouri project boundaries. Those structures include some 1,200 homes and nearly 3,000 gazebos, boat houses, pools, decks and similar structures scattered from one end of the Lake to the other.

FERC issued the decision as part of its approval of Ameren Missouri's Shoreline Management Plan (SMP), required when Ameren applied for a new 40-year license to operate Bagnell Dam and its electric generating facility. Soon after, Ameren filed a petition asking FERC to reconsider certain parts of its order that gave the power company until May 1, 2012 to identify and take action against those "non-conforming structures and encroachments."

Jeff Green, supervisor of Shoreline Management for Ameren Missouri, said they received noticed on Monday, September 26 that FERC agreed to their request.

Ameren's official response reads "FERC's decision to grant a rehearing of their decision on the Shoreline Management Plan is good news for the entire lake-area community. Ameren



Tim Sear, a Lake area homeowner and Kansas City attorney, has spent nearly two years pouring over deeds and copies of maps used during the design of Bagnell Dam in an attempt to determine how and why so many structures are inside Ameren Missouri project boundaries. Nancy Zoellner-Hogland photo.

Missouri has proposed a reasonable, common sense solution to resolve the issue of non-conforming structures within the Project Boundary. Where lands are not really needed for project purposes, we believe the best solution would be to adjust the Project Boundary so as many structures as possible that are identified as encroachments under the existing boundary are no longer encroachments. Then we would work to resolve the remaining situations on a case-by-case basis in a manner that balances the interests of everyone involved. We hope FERC will give our proposals full and fair

consideration in their final determination in this matter."

Tim Sear, a Lake area homeowner and Kansas City attorney that has met with many affected property owners, said anything but a full reversal could have a significantly negative effect on not only the property owners involved, but on the Lake as a whole. He also said he felt the issue would never come to a head unless lake area residents and business owners "put the pressure on."

"I already know of one woman that walked into the bank and handed over her condo keys. According to Ameren, the entire condominium build-

ing was inside their project boundaries. She tried to sell but couldn't, was already upside down in her property and couldn't afford to make any more payments on a property that in the end, she might not even own... so she just walked away," Sear said. "If that happens too many times, or if banks decide they loaned money on properties that didn't have a clear title and they ask for their money back, it could result in a real mess."

However, Sear said he hopes the matter can be resolved more quickly than the two-year period proposed by Ameren.

"Ameren already has high-resolution aerial photographs that include an overlay of their project boundaries so they have a pretty good handle on what properties are inside their project boundaries. If they need to provide detailed breakdown on every single property and then FERC has to review 4,000 properties on their individual merits, it won't take just our lifetimes to come up with a ruling, it will take our great, great, grandchildren's lifetimes. That's just unacceptable," he said, adding that a simple solution would be to take the same approach used in 2000 when developer Dan Foster requested the project boundary be moved from 670 to 660 so he could build Cedar Glen Condominiums.

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Armchair Pilot

By Nancy Zoellner-Hogland

The Transportation Department recently proposed regulations that will require airlines to make their websites and airport kiosks more accessible to the disabled. Under the new guidelines, airlines would have one year to make their websites accessible to blind people for reservations and check-ins. They would have two years to make the rest of their websites more accessible. The ruling would also require websites that market U.S. flights to upgrade, although small travel agencies would be exempt. If adopted, as airlines replaced aging kiosks, they would have to install kiosks that print boarding passes or baggage tags so they are accessible with Braille, audio messages and screens visible 40 inches off the floor. In 2008, a rule went into effect that required airlines to discount tickets for disabled passengers who had to make reservations by phone or in person and to provide assistance to disabled passengers who couldn't use their kiosks. The public has 60 days to comment on the proposed rule, which can be viewed at www.regulations.gov.

Flying with children should soon get a little easier. In September, Homeland Security Secretary Janet Napolitano announced that most children under 12 won't be required to remove their shoes when going through security. In a prepared statement, the TSA said they were "exploring revised screening procedures for children." The new shoes-on policy

will be phased in over coming months at select airports. The TSA is also in the process of converting to software that renders body scans less intrusive. The image will depict more of an outline of the traveler's body, rather than a "negative-type" image that shows all private parts.

While critics of security measures say those measures are causing more travelers to drive rather than fly, that doesn't seem to be the case in St. Louis where air traffic at Lambert-St. Louis International Airport continues to grow.

In July, nearly 1.2 million passengers traveled through the airport, an increase of 4.1 percent from July 2010, and the number of departing passengers increased by 3.8 percent during that time period. Air traffic at Lambert during July also increased 6.7 percent over the previous month and air cargo has a year-to-date increase of 3.3 percent.

In September Southwest Airlines, the busiest carrier at Lambert-St. Louis International Airport, added two daily roundtrips between St. Louis and Milwaukee. Southwest currently serves St. Louis with 86 daily nonstop departures to 31 cities; 40 additional cities are served through direct or connecting flights.

Now, more than ever, it's important to pack light – especially when traveling internationally. Checked-bag fees rose again to record highs. For an overweight, checked bag weighing 71 to 100 pounds Continental Airlines now

charges \$400; American Airlines charges \$450 on Asian flights; United Airlines charges \$400 on flights to another continent. A survey conducted by "USA Today" shows fees rose in other areas as well. Spirit Airlines now charges \$38 for the first checked bag on domestic flights and \$43 for international flights. Frontier Airlines charges \$50 to change an international ticket, Delta Air Lines and United charge \$250 for that same service. Many airlines are also now charging to book "free" frequent-flyer award tickets over the phone and some even charge when fliers book it themselves. However, while increasing fees for many services, airlines are also offering low fares and package deals to attract travelers.

The US State Department continues to warn Americans to travel with care in Mexico along the Mexico-U.S. border. Recent outbreaks of random shootings in Matamoros, Mexico, the city that borders Brownsville, Texas, have made safe travel questionable. Mexican troops have blockaded city streets more than once and over the summer the University of Texas at Brownsville was closed when stray bullets hit a building and car on the campus. In mid September, International Bridge officials halted middle-of-the-night traffic and university police went door-to-door at dorms to warn students of drug gang violence that broke out just across the Rio Grande.

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'No' vote scraps Isla Del Sol CID plan

By Nancy Zoellner-Hogland

Now that Miller County commissioners denied their request to form a Community Improvement District (CID), Rockwood Bank of Eureka Missouri is exploring their options to provide an easier access to Isla Del Sol.

The partially completed condominium project is located at the 3.5 mile mark on an island known for many years as Hawaiian Island, then as Atlantis Island and now as Isla Del Sol. Rockwood Bank of Eureka, Missouri, which had funded the project, received it back in foreclosure and currently is acting as developer, hopes to build a causeway that would run from the end of W-18 and Knox Road to the island. Currently, the island community, which currently consists of three buildings of 30 units each, can be accessed only by ferry between 8 a.m. and 11 p.m. Sunday through Thursday and 8 a.m. and 1 a.m. Friday and Saturday. Future plans call for an additional 60 to 90 units as well as a landscaped, park-like commons area, a second pool and docks to serve the

additional units.

According to Kevin Brown, a local spokesperson for Rockwood Bank, the bank plans to pay for construction of the causeway up front. To recoup those costs, they hoped to form the CID, which would have required island property owners to pay an additional tax of \$1,000 to \$1,100 per year to Miller County, who would have disbursed payments to the CID board. That board would have paid the costs and established a special reserve fund for maintenance for the causeway as well as for a portion of Knox Road leading to the causeway.

However, at their meeting on September 21, commissioners voted unanimously against the CID. No explanation for their vote was given.

"It's important to note, they didn't deny the causeway - they just voted 'No' to formation of the CID. The bank still has several options to pursue - we just felt this was just the best option for everyone, including the 41 property owners on the island" Brown said, adding that bank officials

were surprised by the vote. "The bank made the original request to Miller County commissioners in July 2010. They issued a Memorandum of Understanding and up until the vote was made, the bank was led to believe the CID would be approved."

He said it was important to note that throughout the entire process, planning and public meetings the commissioners made it very clear their only role was the formation of the CID and not an approval of the causeway, which must come from Ameren and FERC.

Opposition to the causeway had come from residents of W-18, who said they didn't want more traffic on their road. On August 30, Pope Boat Sales and Service, Inc. filed a lawsuit against Rockwood Bank. According to the Missouri Secretary of State, the registered agent for the dealership is Ted M. Pope, who with his wife Mary, is a resident on Knox Road.

However, Brown because said many of those same residents also complained about the noise

of the ferry used to shuttle residents and construction crews to and from the island and the traffic backups waiting for the ferry, he thought the causeway would alleviate the problems. He also said because property owners in the Frelich's Resort subdivision, which runs along Knox Road, also expressed concern that they would lose their existing community boat ramp if the causeway is built, Rockwood Bank, which owns the property where the boat ramp is located, redesigned the access point. Under the new design, the bank will tear out the existing ramp, which is falling apart, and build a new 20-foot-wide ramp with concrete aprons and a community parking area with 7 to 8 parking spots.

"Rockwood Bank is trying very hard to be a good neighbor. They already contributed \$75,000 to purchase a new fireboat and dock to service not only the island, but the whole community. The boat is currently docked on the mainland but they also plan to move that to the island to make space for the new boat ramp and com-

munity parking area," Brown said, adding that at the public meetings and in blogs, many comments were made suggesting the causeway was proposed only so the bank could profit. "However, the bank is carrying the project in foreclosure and is only trying to minimize some of their losses, not to make a profit."

Brown said he also took exception to the remarks made about "weekenders."

"Many questioned why we should give consideration to their rights. But if it wasn't for the lake area weekend visitors we wouldn't have some of the best school districts in the state as well as all the nice stores, restaurants and services we all enjoy - including the jobs. Their real estate and sales tax dollars have kept our local economies alive during these tough economic times. You would be hard pressed to find anyone here that doesn't depend on the jobs provided by the investments of banks like Rockwood and the growth in our economy from our weekend residents," he said.



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MARKETING

Cost of electric up in more ways than one

By Nancy Zoellner-Hogland

If Ameren Missouri customers look at their electric bills, they will realize they are spending slightly more for power. As of September, customers who live inside Lake Ozark and Osage Beach city limits also will be paying a little more tax on that service.

In July, the Public Service Commission granted a rate increase of 7.1 percent to Ameren. Under Missouri law, any time the rate increase exceeds 7 percent, municipalities are required to roll back the franchise tax they collect – unless the governing board reenacts the tax rate charged prior to the

increase within 60 days of the increase approval.

In September, the boards of aldermen for both Lake Ozark and Osage Beach, which each collect a 5-percent tax, voted to take that action. City officials explained that although the tax is charged to Ameren, the power supply company in turn passes the tax on to its customers.

Lake Ozark City Administrator Dave Van Dee said last year the city collected more than \$160,000 in franchise taxes on electric.

Osage Beach City Attorney Ed Rucker said his city collected more than \$200,000.



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Local group helps to get to bottom of park E. coli

By Nancy Zoellner-Hogland

Extensive water tests were conducted during the first two weekends in September in an attempt to once and for all narrow down the cause of high E. coli counts at Public Beach No. 2.

Several times this past summer, the beach was closed after tests showed water in the cove exceeded the Environmental Protection Agency's (EPA) recommended maximum of 235 E. coli colonies per 100 milliliters of water or the geometric mean, a rolling average of sample data, exceeded 126 E. coli colonies per 100 milliliters. Tests conducted elsewhere at the Lake continued to show, with very few exceptions, extremely low amounts of the bacteria.

The tests were the results of discussions between the group Citizens for the Preservation of Lake of the Ozarks, the United States Geological Survey (USGS) and the Missouri Department of Natural Resources (DNR), said Jim Divincen, a member of the group and the

executive director of the Tri County Lodging Association.

"It's time to get to the bottom of the continued problems at the public beaches. LOWA's tests have continued to prove without a doubt that Lake of the Ozarks is clean and our water quality is good. The only tests that keep coming back high are at the public beaches – and we wanted to know why. We arranged to bring the USGS, which is considered to have the 'gold standard' in water testing, together with the DNR to conduct a study that is designed to eliminate all possible source points at the beach. That will allow us to take the science and apply it to the next phase where we figure out what we need to do to correct the problem," he said.

The first round of tests was conducted on Saturday and Sunday during Labor Day weekend, when the beach was highly populated. A second set of tests were collected at the same times during the following weekend. During the process, Divincen said USGS and

DNR representatives collected water samples 10 to 15 times a day. While the samples were collected at various points, they were all gathered by three different people, all at the same times. In addition, whenever samples were collected, the geese – and the people – at that location were counted and noted. He said that will allow scientists to determine if there's a correlation between high numbers of people and and/or geese and high bacteria levels.

Divincen said in addition to the swim beach, samples were also collected at the two inflow creek areas and at the mouth of the cove; blue-dye tests were conducted at the bathhouse and marina, which both have flush toilets, and at the boat pump-out station to determine if any E. coli was entering the water at those locations.

"We wanted to eliminate all contaminant sources. Although we all believe we know why they keep getting high counts at the beach, once these tests are completed, we can

continues on page 31

The numbers tell the story

Jim Divincen, a member of the Citizens for the Preservation of Lake of the Ozarks and the executive director of the Tri County Lodging Association, said when he speaks to groups about water quality issues at the Lake, he "brings it all home" by telling one short story.

"Several times last year, after rain events, the DNR closed the park's public beaches because water tests came back with high E. coli counts. At the same time, they also closed the swim beaches at Mark Twain Lake and at Pomme de Terre. When I looked at the test results I saw that they all reported counts of 2419.6. The results at Pomme de Terre – 2419.6; the results at Mark Twain – 2419.6; the results at Lake of the Ozarks – 2419.6. It didn't make sense to me that they would all come back with exactly the same amount of bacteria so I called DNR. The guy there tells me that's all the bacteria they can count in one culture tray! Then it dawned on me.

"People say those high counts prove we have leaking septic systems that are dumping straight into the lake and that's why we have to install a centralized sewer system. But answer this. How many waste water treatment plants and how many septic systems are located near the banks of Pomme de Terre and Mark Twain? Zero," he said, emphasizing his point by touching the tip of his index finger to the tip of his thumb. "They have huge buffer zones that don't allow buildings, much less septic systems, anywhere near the shore – yet they still are experiencing high E. coli counts on their beaches."

If that's not enough to convince skeptics, he said they should also consider that test results from June, July and August, when the Lake is busiest, produced the lowest counts of E. coli.

"I'm all for stricter rules and I applaud Camden County for adopting new regulations and LOWA for encouraging property owners to slow or eliminate rain runoff. However, forcing everyone on to a sewer system when it's obvious that problems are minimal just doesn't make sense," he said.

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Route 242 nearing completion at last

By Nancy Zoellner-Hogland

Lake Ozark city officials are counting down the days until Route 242 is open. According to the Missouri Department of Transportation (MoDOT), that day is fast approaching.

"The scheduled completion date is December 31 but as long as we don't hit a snag and the weather doesn't turn out to be worse than what we normally see in this area, we might possibly have it completed by December 1," said Phillip Thompson, intermediate construction inspector for MoDOT.

He said in the next few days they planned to start paving the sidewalk that runs on the north side of the roadway and complete grading on the east end between Fishhaven road and Old Highway 54. On October 3 they plan to switch Route MM traffic to the newly asphalted section in front of Paul's Supermarket and then over coming weeks, finish clean-up and work on last-minute details.

"We're all pretty pleased with the progress," Thompson said.

Developer Gary Prewitt said he's also pleased to see the long-awaited road nearing completion, especially knowing that he was instrumental in negotiating a deal with MoDOT that moved the full-access interchange at the intersection of the 54 Expressway and Old Highway 54 and allowed MoDOT to save millions on its construction. Many said that move was the "lynchpin" for construction of Route 242.

"I was born and raised at Lake of the Ozarks. I moved away for a few years to pursue a career as a pilot but I returned to the Lake because I like it here. I want to see the Lake grow and prosper because that will be good for all of us," he said. "That's why I was willing to spend several million dollars of my own money to make sure this project would come to pass. Yes, I'm ultimately benefiting by what I've done but so are a lot of other people."

Prewitt said his interest in the project was piqued several years ago when he first heard of MoDOT's intention to build the Expressway. However, he said that after looking over the

original plans, which placed the bypass interchange at the intersection of Highway 54 and Bagnell Dam Boulevard near Denny's Restaurant, he felt there had to be a better design.

"An intersection at that location would have created a traffic nightmare and stifled development of some of the lake's most valuable commercial property. However, moving the intersection a few hundred feet north would significantly improve traffic flow and provide access to development property on both sides of the highway. I also knew the center ground of Lake Ozark had to be opened up or the city would go nowhere and I felt the city had a better chance of getting a road built if it could tie in to the new bypass," he said.

Lake Ozark city officials, who had been trying to drum up support for a connector route between Horseshoe Bend Parkway and Highway 54 for nearly a decade, had the same idea. In mid 2006 the city organized a public hearing with MoDOT that was attended by approximately 200 people – who all supported the relocation. However, even with the overwhelming public support, getting MoDOT to agree to the change wasn't all that simple. Concerned about building an interchange that would "lead to nowhere" they finally agreed to relocate the interchange if the city would guarantee the connector road would be built even if the developers weren't able to make it happen.

Although the city and developers came up with a rough draft of an interchange they'd like to see, the talks were going nowhere. That's when Prewitt decided to put his money where his mouth was. He hired an engineer, at a cost of \$300,000, to develop the design that was used to build the interchange.

At the same time, knowing MoDOT needed rock to build the interchange, and knowing he would have plenty once he started lowering the grade on his property, Prewitt also negotiated with MoDOT to build the interchange. In the end, Prewitt's company, RIS INC., handled every phase of the interchange project except the construction of a bridge and



The Missouri Department of Transportation (MoDOT) plans to switch traffic from the current roadway (on right) to the newly blacktopped road to access the Community Bridge and Route MM at the beginning of October. Nancy Hogland photo.

surfacing of the roadway. Because the agreement included \$10.5 million in like-kind value provided by the developer, the project cost the state just \$12 million.

Project manager Kenneth Voss, who served as the liaison between Prewitt and the MoDOT central office, said the agreement between the two entities, the first of its kind in

Missouri, can serve as an example in working out similar partnerships around the state.

The final piece of the plan fell into place last year when *continues on page 35*



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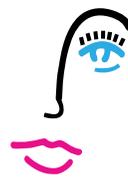
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Residents can draw economic road map to the future

By Nancy Zoellner-Hogland

Whether involved in the public sector as a city employee, teacher or administrator or in the private sector as a business owner, manager or even a volunteer, residents interested in forming the future of the Lake are invited to be part of the Lake of the Ozarks Council of Local Governments Strategic Committee. That group of people will be meeting monthly in order to develop a Comprehensive Economic Development Strategy (CEDS) for the region.

According to the U.S. Department of Commerce - Economic Development Administration (EDA), CEDS should analyze the regional economy and then serve as a guide for establishing regional goals and objectives, developing and implementing a regional plan of action, and identifying investment priorities and funding sources.

Mac McNally, regional

planner for the Lake of the Ozarks Council of Local Governments, said 12 currently serve on the committee.

"However, I'd like to have another six to 10 people join. It's always good to have more points of view," he said, adding that the committee is open to anyone who has an interest in economic development or who has a vision of where the community needs to be heading. "We'll discuss things like infrastructure, transportation and our public school system - whether or not we have enough workforce training. A lot of our high school grads go away to college and don't come back. Do they leave because we don't have enough training available here? And if they leave to attend a university, what do we need to do to bring them back and keep them here - that kind of 'big picture' stuff," he said.

According to the EDA, the CEDS must contain a section

that discusses the methodology for cooperating and integrating the CEDS with Missouri's economic development priorities and must include a plan of action on how goals and objectives will be implemented in a manner that:

- Promotes economic development and opportunity;
- Fosters effective transportation access;
- Enhances and protects the environment;
- Maximizes effective development and use of the workforce consistent with any applicable State or local workforce investment strategy;
- Promotes the use of technology in economic development, including access to high-speed telecommunications;
- Balances resources through sound management of physical development; and
- Obtains and utilizes

adequate funds and other resources.

The CEDS must also contain a section that lists the performance measures used to evaluate the committee's development and implementation of the plan. Those measures include such things as the number of jobs created or retained after implementation of the CEDS; the number and types of investments undertaken in the region; the amount of private sector investment in the region after implementation of the CEDS; and changes in the economic environment of the region.

In order to gather additional input, McNally said he also plans to hold public meetings and to post a survey online that will include questions about the material discussed at those meetings. Then all the information will be compiled into a document that must be turned in to the EDA by March 31, 2012.

He said completion of the CEDS process allows local governments and nonprofits within the region to qualify for EDA assistance. In fact, the Public Works and Economic Development Act of 1965, as amended (PWEDA), requires a CEDS in order to apply for investment assistance under EDA's Public Works or Economic Adjustment Assistance Programs.

"Although the EDA requires a new CEDS every five years, the last time this region's CEDS was updated was in 2002. A lot has changed since that time so it's very important that this be completed," McNally said.

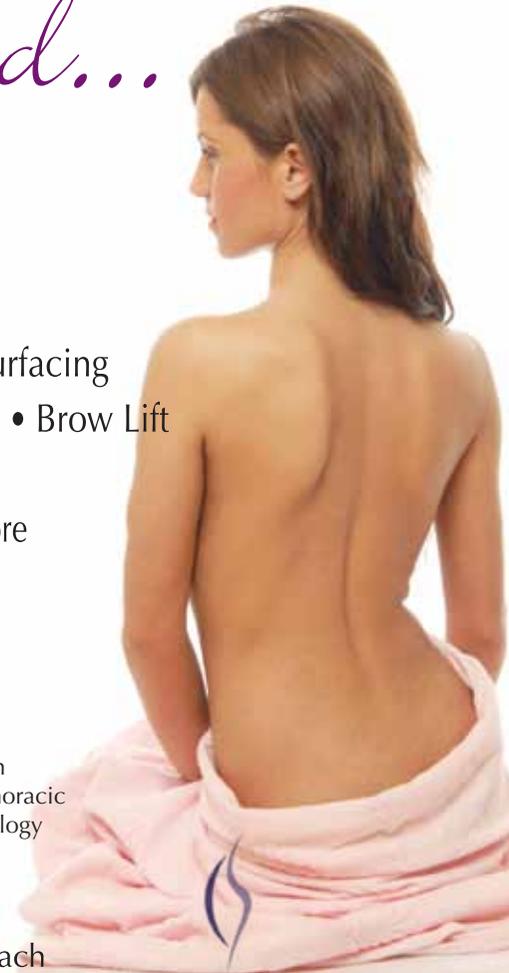
The next Strategic Committee meeting is set for 10 a.m. on Tuesday, October 11 at First National Bank on Hwy 54 by the Camdenton WalMart. For more information or to sign up for the committee, contact McNally at 573-346-5692 or email him at mac.mcnelly@loclg.org.



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with Steve Ashlock of DKB

Remodel Timelines & Budgeting

Typical Kitchen Budget Breakdown: Generally speaking, you should budget 10% to 15% of your home's market value for your remodeling project. In other words; if your home has a market value of \$150,000, you should budget between \$15,000 and \$22,500 for your project. That may sound like a lot, but please keep in mind that in addition to making your home more comfortable and convenient, your remodeling project can nearly pay for itself in the value it adds to your home. It's true. According to Remodeling magazine's "Cost vs. Value" report, homeowners who completed a minor kitchen remodel recouped approximately 78.3% of their investment when they sold their homes. Those who completed a mid-range bathroom remodeling project realized a return of approximately 78.3% of their investment. In terms of return on your investment, remodeling is remarkably affordable.

Contingencies: In any remodeling project, unforeseen circumstances have a way of popping up when you least expect them. For this reason, your budget should include a 10% to 15% contingency allowance. Contingencies come in all shapes and sizes. For a bathroom or laundry room remodel, it might be an unanticipated plumbing expense. For a home office, it might be the cost of new furniture and/or a computer installation. For a kitchen, it may be the cost of new countertops or appliances. The goal of a budget is to diminish the probability of unwanted surprises, so your contingency allowance is important. You might never have to use it, but you'll certainly feel better knowing it's there.

Setting a Budget: At this point, it's important to set a budget. With a realistic budget in hand, you can give your sub-contractors and/or



Steve Ashlock

suppliers a clear picture of the options available to you. The size of the room to be remodeled also affects the cost. This is especially true of kitchens. Remodeling a large kitchen may cost twice as much as a small one. Kitchen remodeling usually – but not always – costs more than remodeling a bathroom, laundry room, family room or home office simply because of the amount of cabinetry involved. (Cabinetry & labor account for nearly two-thirds of a typical kitchen remodeling project.)

Setting a Schedule: Even a minor home remodeling project can be a disrupting experience. Setting a schedule, however, can minimize this disruption and help you plan around it. Typically a 90-day project calendar, pending the scope and/or overall size of your project, will help you decide on general terms such as; approximate start and completion dates of the various tasks accompanying your project.

Don't forget to leave room in your schedule for establishing financing. Now that you've considered your floor-plan, planning checklist and budget, it's time to start shopping!

Steve Ashlock is the Store Manager at DKB, located at 924 Hwy 42, in Osage Beach, Steve and the DKB Team can be reached at 573-348-4464 or sashlock@riback.com. Their web site is www.dkbshowroom.com



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Labor Department asks: Are your workers 'off the books?'

By Nancy Zoellner-Hogland

According to the Missouri Department of Labor (DOL), every year hundreds of employers misclassify thousands of workers to avoid paying taxes on their behalf.

Amy Susan, director of communications for the Missouri Department of Labor, said this gives employers an unfair advantage and hinders workers from getting access to benefits such as workers compensation and unemployment.

In addition, Susan said misclassification of workers is not only wrong, it's against the law and could result in hefty fines and in some cases, incarceration.

According to the state statute, employers that knowingly misclassify their employees face penalties in the amount of \$50 to \$1,000 per day per misclassified worker, and/or up to six months in jail per violation. State statute allows the Division of Employment Security (DES) to penalize an employer 25

percent of the amount the state has been defrauded. If an employer classifies an employee as an independent contractor and does not have a reasonable basis for doing so, the employer will be held liable for unemployment taxes for that worker. Knowingly failing to insure workers' compensation liability under the law is a class A misdemeanor, and is also punishable by a civil penalty of up to three times the annual premium the employer would have paid had it been insured or up to \$50,000, whichever is greater. To determine whether a worker is classified correctly, Missouri uses the IRS 20-factor test, found at <http://labor.mo.gov/DES/forms/M-INF-310-AI.pdf>, to identify his or her legal status.

Susan said the determination of whether a worker is an employee or an independent contractor is set by statute and the classification cannot be waived by the employee.

According to Gracia Back-

er, director of Missouri's Division of Employment Security (DES), in charge of administering the state's unemployment program, worker misclassification – or 1099 fraud – is the most common form of wage theft in the state. Because it has been such a problem, her department recently sent letters to the state's 137,000 employers to address the issue.

"When a worker is not classified as an employee, the employer isn't paying into social security; the employer's not paying unemployment; and probably the employer isn't paying into Worker's Comp, which pays out should that employee be hurt on the job," Backer said, adding that creates an uneven playing field for employers who are following the rules. "It's a nationwide problem - not just a problem in Missouri and it's grown in the past four or five years."

Susan said the DOL also focused its attention on identifying employers that

were misclassifying workers. Since 2010, the first full year of the implementation of Misclassified Worker Detection System (MWDS), investigations by the DES found that employers misclassified more than 5,000 employees as independent contractors or something other than employees. She said this is an increase of nearly 2,700 percent over the period from 2008 to 2010, when the DOL projected employers owned an additional \$135,000 in taxes.

Backer said many although ignorance of the law is no excuse, because the department realizes information can sometimes be too technical and difficult to understand, they developed wording that is easy to understand and they've done everything possible to get the information in front of employers.

"We posted the guidelines on our website; we always talk about it in our quarterly contribution wage reports;

and we put together a special flyer for employers. However, it's also important that employees know whether or not they're correctly classified. They need to take on some of the responsibility too. If they feel they're not being reported correctly, they need to talk to their employers – or call us," she said.

Backer also said that while representatives aren't able to visit personally with every employer, they are willing to attend meetings to explain the classifications. She also said because there are legitimate instances of "gray areas," where workers could fall in either category, they suggest employers visit the website, labor.mo.gov/off-thebooks, to determine how they should classify their workers.

She said employers who have questions can also call the DES at 573-751-1099, or contact them via e-mail at: esemptax@labor.mo.gov.

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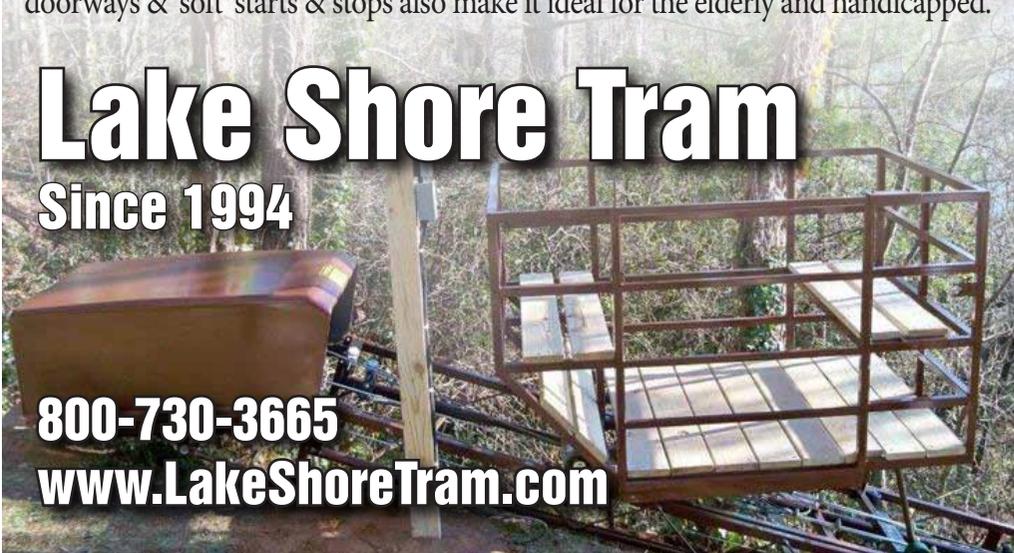
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Rent it Right Away!

Business know-how: Protecting your privacy online

By Nancy Zoellner-Hogland

A Google search for “business hacked” will result in enough material to keep even a speed reader busy for months. Page after page recounts real-life tales of everything from mega e-businesses to simple neighborhood dry cleaners whose security was compromised by criminals who illegally obtained social security numbers and birth dates; credit card numbers; school records; medical history – anything and everything personal and private – by a variety of means.

According to a story in “Computer World” magazine, thousands of businesses get hacked each year, causing some businesses to lose sales and others to be held accountable by their customers.

Jim Davis, who for several years worked in the United States Air Force Electronic Security Command cracking Soviet and Chinese codes and who is now operations manager of the city of Osage Beach Information Technology Depart-

ment, said it’s important for business owners to realize this is not the time to skimp on IT.

“There are too many people out there determined to break into accounts – kids who just want to show they can do it and criminals out to cause harm or steal from you,” he said, adding that computer users should always choose the highest number of bits available when programming security on a router because the greater the number of bits, the more complicated the signal – and the harder it is to break into that signal.

He also provided a few simple steps that will make it much harder for hackers to wreak havoc in their lives.

“One of the best protections for any online account – at work or at home – is to create a password that contains four different elements – capital letters, lower case letters, numbers and symbols. Hackers have programs that check normal sequences but every time you add a different element, you greatly improve your security, which is a must in today’s

world,” he said. “Although it’s more cumbersome, you should also have a different password and user name for every online account. That will prevent hackers from gaining access to every account if one is compromised.”

Davis also suggests conducting a Google search on any entity – banks, suppliers, service providers – before doing business with them. If, during that search, it’s discovered they have been hacked more than once, it’s better to use another company.

Business owners who have done all they can to protect their computer systems need to also take precautions while using their smart phones.

Davis said it’s very easy to write a program that will allow someone sitting in a coffee shop offering Wi-Fi to intercept network communications and capture all network data from the cell phone of the person sitting at an adjacent table. To avoid vulnerability:

·First and foremost – avoid public Wi-Fi. That’s the only

way to ensure data won’t be intercepted. However, if that isn’t an option, use VPN (virtual private network), which encrypts all traffic from one network to another, enabling that traffic to travel securely.

·Don’t store any sensitive material on a smart phone. Opt out of any application that offers a choice to “remember” passwords, user names or credit card numbers.

·Only buy applications from reputable sources and don’t jailbreak iPhones. That move will completely circumvent any security. Check reviews for Android apps before purchase.

Joe Laramie, administrator for the Missouri Attorney General’s Internet Crimes Against Children Computer Forensics Lab, said the issue of cybercrime has become so prevalent that in October, Missouri Attorney General Chris Koster is convening a summit on security and privacy in electronic communications. Laramie said Koster requested an analysis of Missouri’s current laws to determine if they needed updat-

ing in order to keep pace with technology. The summit will include testimony from law enforcement, advocacy groups, and citizens on such issues as phone hacking, email privacy, identity theft, and unauthorized GPS tracking.

Laramie also had suggestions for computer users.

·Avoid clicking on links in emails. They can sometimes allow spyware to be downloaded to the computer.

·Be aware of the URL address in the bar across the top of the Internet page. The name of the organization should appear first – not after a slash.

·Don’t befriend anyone on Facebook that you don’t personally know. GPS locators on Facebook can reveal latitude and longitude of the poster’s home address.

·Be aware that work-connected cell phones that auto-sync to that company’s computer system can allow access to any personal information stored on that phone.

continues on page 19



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Looking for a challenge? The Camdenton Area Chamber of Commerce Christmas Committee would like to challenge churches, businesses and clubs/organizations to collect canned goods and dry food to help fill the shelves at the LAMB House food pantry to help those in need. Those collecting the most canned goods in each category by December 3, 2011 will receive a fun traveling trophy to display all year long! **To be part of this challenge, please contact the Camdenton Area Chamber of Commerce at 573-346-2227.**

Those participating in the challenge are encouraged to drop off their canned goods throughout the fall at LAMB House on Illinois Street in Camdenton with the final turn in on the Square during "Christmas on the Square" on December 3rd. Individuals can take the challenge by dropping off canned goods at any of the participating groups listed below. If you are a collection point and not listed below please call to get your name on the list.

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A Matter of Trust

with **Trenny Garrett, Central Trust & Investment Company**
Trust Companies and Fiduciary Responsibility



Trenny Garrett

You make many choices in business. Some difficult and some simple, but few may impact you as strongly as the type of financial services and guidance you seek. Trust companies are organizations who act as fiduciaries or trustees in the administration of monies, trusts and estates. Trust companies normally work with higher net worth individuals or organizations and provide a more holistic approach to financial services, often managing a large portion of their estate.

Because they manage a larger portion of funds and provide higher-touch services, trust companies costs are often fee-based. Some of the services handled by a trust company may include investment management, retirement services and insurance analysis.

Suitability vs. Fiduciary Requirements

Both trust companies and investment brokers have legal standards guiding the investment products they suggest to clients, however these standards differ. Recently, the J.D. Power and Associates Full-Service Investor Satisfaction Survey revealed that most full-service customers do not understand the difference between the current standards.

Most advisors, including brokers, must abide by the suitability standard, proving that the products they suggest for you are suitable for your

investment objectives, means and even age. In contrast, being a fiduciary requires that your financial service provider suggest only the products that are in your best interest. This means, that legally, they must suggest the best product for you, even if it may not be the most profitable for them or their employer. Suitability and fiduciary requirements are important to take into account when you begin your search for a financial advisor.

There are many differences in services and regulations, as you search for your financial advisor, be sure to keep each of these issues in mind. Any reputable organization or financial advisor will be willing to answer your questions and address any concerns you might have.

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

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Lodging association provides tools to capture out-of-area business

By Nancy Zoellner-Hogland

To assist business owners who are “technologically challenged,” the Tri County Lodging Association (TCLA) will again be offering seminars on using Google, Facebook and blogging as marketing tools.

TCLA board member Sue Westenhaver, who owns the Inn at Harbour Ridge Bed and Breakfast, said those techniques, which often times cost nothing except time, can mean the difference between success and failure.

“Michael Spriggs and I represent the 172 Camden County Small Properties – resorts, bed and breakfasts, campgrounds – up to 50 units. Typically, business owners in this category are not marketing gurus and we usually don’t have the money to attend the out-of-town seminars that teach those types of marketing tools. However, because Michael and I knew how important they could be, in October 2010 we decided to fly Lisa Kolb, who I consider to be one of the leading web designers, in from Colorado Springs to teach us,” Westenhaver said. “She presented a four-hour seminar, offered free of charge, that included a case study on a small bed and breakfast that didn’t use Facebook to advertise and that had an out-of-date website that wasn’t optimized.”

Westenhaver said Kolb shared the before and after statistics kept by the owner in order to determine if the marketing worked.

“It worked so well that in the course of just one year, he was able to enlarge from six to eight rooms. The people that attended were really impressed and because the bed and breakfast was small, it was easy for them to identify. A lot of people left with the attitude ‘If he can do it, so can I,’” she said, adding that Kolb also walked lodging owners through step-by-step instructions on how to use the internet to promote their businesses.

Jim Divincen, executive

director for the Tri County Lodging Association, said statistics show that 90 percent of all travel is planned online; 50 percent is booked on line.

Statistics gathered from Funlake.com show that year to date, the website has logged 778,400 visits. Less than 6 percent were from the Lake area; the rest were from cities like St. Louis, Chicago, Kansas City and as far away as New York. Funlake’s Facebook site has had 62,256 “Likes” and 42.44 percent have engaged in some sort of activity on the page; the CVB’s site has 1,077 followers on Twitter and, so far this year, has had 17,138 viewers on You Tube.

“And social media like Facebook is free. You just have to spend a little time to keep it updated. In our seminars we also teach little tricks – like how to use the ‘at’ sign on Facebook to link to other people’s sites so you can cross promote business. There are so many new things out there – you just have to learn how to use them,” Westenhaver said.

Another Google seminar is scheduled for October 25 and will be held at Tan-Tar-A. This time it will be taught by Mike and Sandy Waggett, who own MSW Interactive Designs LLC. That company provides website design, website hosting, search engine optimization and online marketing solutions.

On December 6, Eric Homan, web administrator, and Evan Lampe, web assistant, at the Lake of the Ozarks Convention and Visitors Bureau (CVB), will discuss the benefits of using social media.

Westenhaver said following their presentations, which are very basic and easy to understand, the speakers at each seminar will be available to answer questions.

The seminars are offered free of charge and are open to lodging establishments and members of the CVB and the chambers of commerce all around the Lake area.

For more information, call Rebecca at 573-348-0111 or email rebecca@funlake.com.

"Insurance Talk"

with Ron Hall of
Golden Rule Insurance

How will the health care bill affect children?

With the passage of the health care bill, following it into law on March 23, 2010 many parents are wondering how their children and families will be affected.

At a white house press conference President Obama said, "The bill I'm signing will set in motion reforms that generations of Americans have fought for." He also talked about the principle of making health care available to everyone.

How this health care bill affects families depends on their current health insurance and financial situation. Under this bill most Americans will be required to have some type of health insurance. Also, health insurance coverage will be extended to 32 million Americans who are currently uninsured.

If anyone in your family does not currently have insurance you can take advantage of the new program that will allow state-based exchanges, which should lower premiums. Also, families that have an income up to 400% of the federal poverty level will be eligible for subsidies, or financial help, from the government.

One major reform in the bill is that six months after the bill is enacted health insurance companies can no longer deny coverage to children with pre-existing conditions.

Another impact that this bill may have on some families is that in 2014 a fine of \$695 will be imposed on people who do not purchase health insurance, with exceptions for people with low incomes.

The state of Oregon already has a state Children's Health insurance



Ron Hall

Program (SCHIP) through the Department of Human Services. If a child is already using this type of insurance it could affect his or her eligibility for the federal plan.

Only time will tell what the long term implications of this historic health care reform bill will be, but parents can only hope that it will help lower health insurance costs and provide health care for all children who need it.

So far we in the insurance world are seeing that is affecting the amount of companies that will write child only policies due to the new law about pre-existing conditions. Companies that once wrote child only policies are getting out of that line of business and moving on to writing only family plans or individual plans for adults only. Which as of right now, makes premiums even higher for these types of policies due to no competition?

No matter your stance on this subject or your social class this bill will affect all of us and will have some good and bad implications along with it.

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

Business know-how: Protecting your privacy online

continued from page 13

Computer users also need to consider the risks of using cloud vendors, where a third party stores data on a virtual server. While external servers allow users to easily backup files, have access to unlimited storage, access files anytime, share files online and easily replace information when a laptop is stolen, putting data on any external server carries confidentiality risks. That information is only as secure as the site that stores it.

Think you're invulnerable?

No one is safe. Not even law enforcement or the U.S. government. Earlier this year, foreign hackers broke into the Pentagon computer system and stole 24,000 files on aircraft avionics, surveillance technologies, satellite communications systems and network security protocols. It was one of the biggest cyber-attacks

ever on the U.S. In August, a group known as "Anonymous" released a number of documents stolen from 76 law enforcement websites in 11 states including Missouri. The group not only posted credit card numbers and social security numbers

belonging to law enforcement officers, they also released confidential material that compromised the safety of police informants and undercover agents and revealed details of ongoing investigations.

For more information and safety tips visit:

National Cyber Security Alliance:

<http://www.staysafeonline.org/>

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Smartphone Apps – Is your privacy protected:

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Six rising threats from cybercriminals:

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How to remove yourself from people search websites:

<http://www.zdnet.com/blog/violetblue/how-to-remove-yourself-from-people-search-websites/612>

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The product is closed cell Spray Polyurethane Foam (SPF), which is changing the way we build as more benefits are being discovered. A report released last year by the National Institute of Standards and Technology detailed the effects of Hurricanes with compelling evidence about the performance of spray foam insulation. When it comes to protecting roofs and walls from natural disasters SPF shows remarkable resistance to high wind uplift and blow off. This is attributed to its excellent adhesion qualities, lack of need for fasteners and no joints or edges for the wind to get under. As a matter of fact, laboratory test of closed cell SPF found the wind resistance exceeded the capacity of Factory Mutual and Underwriters Laboratory testing equipment. Another report by the NRF (National Roofing Foundation) discovered another unique feature of SPF roofs; they are not in danger of immediate leaks if penetrated by hail or other projectiles, provided the penetration does not go all the way thru the foam. And most roofs could be repaired rather than replaced. This is why spray foam played a significant role in the reconstruction of nation's largest re-roofing project which was the 9.7 acre hurricane resistant Louisiana Superdome after Hurricane Katrina.

Wall assemblies that incorporate SPF in the cavities also have an increased racking strength of 300 – 400 percent in NAHB test as well as providing a superior air and moisture barrier.

The bottom line is that SPF is gaining more and more attention from contractors and building designers because of its high level of adhesion and resistance to wind uplift and blow off. The structural qualities and added strength alone make this a superior building product, but let's look at the next benefit; Energy Savings.

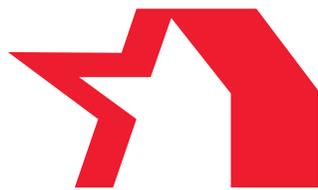
You can have the most efficient



HVAC system on the market but it will do you no good without a properly sealed building envelope. It is like having a cooler that keeps ice for 3 days. That may be true if it is sealed properly or air tight, but what happens if you fill it with ice on a hot day and leave the top open? The ice won't last and you will still be replacing ice quickly. Your house is no different. With spray foam you are encasing and sealing your home with air tight insulation, imagine it being like that 3 day cooler. If sealed properly it will take very little to heat or cool, regardless of the HVAC system you choose. And don't buy into the old myth, your home has to breathe, it is simply a myth and dangerous to you and your homes health. You do need proper ventilation, but not thru the building envelope itself, this causes mold and moisture issues. If you have any doubts about this simply look at the results. There are hundreds, if not thousands of homes and buildings right here at the lake that are full of mold or have moisture problems because they breathe. You will be hard pressed to find a SPF home with mold or moisture issues.

This brings us to another benefit of closed cell spray foam, it eliminates air and moisture movement thru the building enclosure eliminating mold and moisture issues, and it is also inert, which means there are no concerns of off-gassing VOC's, so the air quality is also much better. It's hard to beat an SPF home.

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



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As the Lake Churns Last Man Standing



Real Estate and Lake News with C. Michael Elliott

In the fall of 2007 when I saw where the market was headed and knew the effect this would have on those of us in the real estate industry, my remark was "last one out, turn off the lights". My wife, Karen, always joked that it would be a "last man standing" situation.

As I am writing this in mid-September, my sales are up 42.7% over all of last year. With the four contracts I have set to close by the end of September, my first three quarter sales will have eclipsed the entire 12 months of 2010. My comrades here in the business at the lake are seeing relief as well.

It has been a long and arduous four years. Huge numbers have left their real estate careers behind both locally and across the country. To those who by luck, knowledge, experience and just sheer brute force were able to stay in the game, I say congratulations. The last men (and women) are now standing and I'm grateful to be among the best (and seasoned) real estate professionals you can find anywhere.

Lake home sales continue in an upward trend. I am seeing a huge increase in luxury home sales. These buyers are generally professional businesspeople paying cash. This shows a real boost in confidence in both the lake area's real estate values and its economy. I am hearing similar reports from builders and agents in the St. Louis and Kansas City areas.

With most of our 2nd homeowners coming from those two areas, good news for them is always good

news for the lake. Lots sales have continued to be almost non-existent. With the supply of homes ready to buy, people simply aren't looking to build. As this supply is reduced and values begin to stabilize, we will see a return to new home starts. Condo sales are still holding steady.

Again, all of the commercial activity creates excitement and spurs confidence. We've created a virtual tour of some of the commercial happenings here at Lake of the Ozarks. For a link, email me at cme@YourLake.com and request the lake tour or visit my website www.YourLake.com and choose Lake of the Ozarks Commercial Activity Tour on the Welcome (home) page.

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



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Stan Schultz

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-

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@schultzandsummers.com or visit www.schultzandsummers.com

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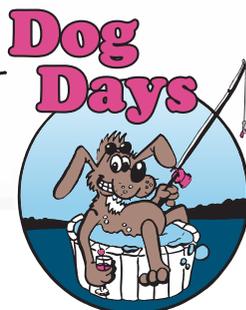
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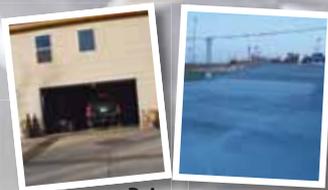
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SmartMoves

Home Energy & Comfort Survey

Last month we talked about the first three parts of a Home Energy & Comfort Survey and this month we'll cover the Blower Door Test, the Infrared Inspection and the Report.

A blower door test shows where your home is leaking air. While you want to exchange air to lower fumes from chemicals and maintain humidity levels, you want to control that air flow. The biggest loss of conditioned air comes from uncontrolled air movement in and out of your home. A home energy auditor looks at your home as a system, and as a system your home has parts. There is the conditioned part, air which has been heated or cooled and the unconditioned part that is exposed to outside air and outside conditions (temperature, humidity, dust, pollen, etc).

Your home energy auditor uses the Blower Door Test to depressurize or create a vacuum inside your home. It is this vacuum, which can be measured and felt, that shows where the air is moving from unconditioned to the conditioned spaces and where the air flow comes from might surprise you. Windows get the blame for losing a large amount of a home's energy and I strongly recommend a Blower Door Test before buying new windows. It could be the area around the window that's allowing the unwanted air movement and a can of sealant foam around the windows is a lot less expensive than replacing windows that seal properly and keep the air out. The Blower Door Test will show exactly where the unconditioned air is entering the home and how much unconditioned air is being let in. Other places that can be letting in unconditioned air are the electric receptacles and light switches that have cables running in to the attic or crawl space.



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

While the Blower Door Test is being done your energy surveyor will be using the Infrared Camera to see where you are losing conditioned air or have unconditioned air coming in to the house. The IR Camera is a great tool because the picture it shows is what the eye can't see and allows you to see what is happening behind the drywall of the house. Not only can the IR Camera see the air flow, but the IR picture can be used to see dampness behind walls and any leaks you did not know about until it might become a much costlier problem.

After the survey is completed a report is made of the findings and will include any recommended repairs or upgrades to improve energy use in the home. The report also includes pictures and the IR images taken during the survey and covers all the rooms in the house.

At this point people ask how much the survey costs and that depends on the size of the house and any other test that the home owner wants to have done. The good news is Missouri offers a tax incentive to have the energy survey done, so it could be essentially, free.

Roger Bequette
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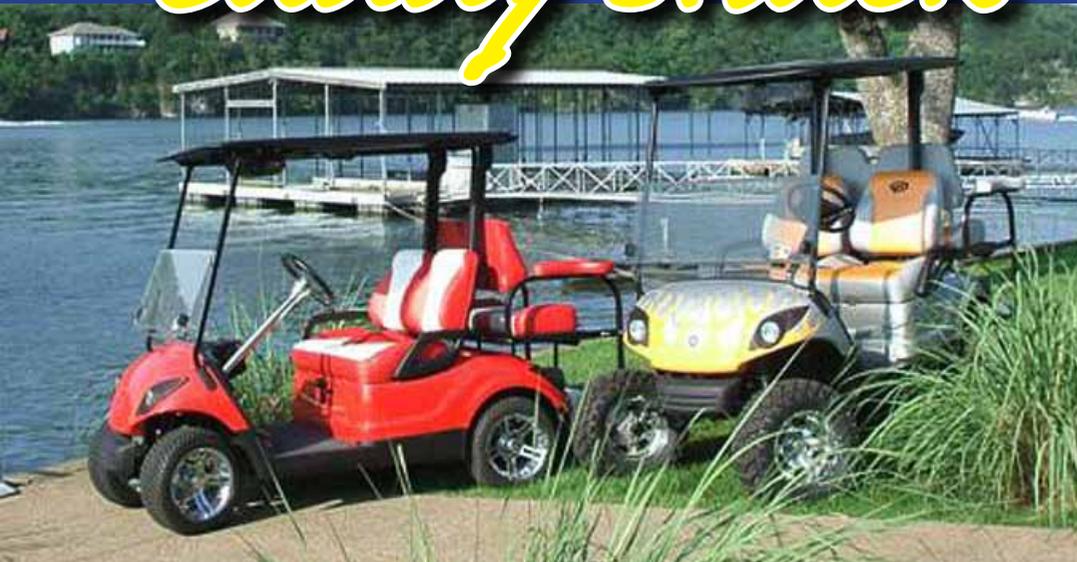


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The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Serenity Storage, Clearwater Facility, 3777 West Highway 54, west of Camdenton. Call 573-346-5522 or go to www.serenitystorage.com. Pictured Martha Kolstedt, President [with scissors]; William Kolstedt, Charli Allee, Doug Horman, Amy Hadfield, Chris McElyea, John Stanfield, Jeff Welsh, Tracy Peters, Claudia Caddell and Bruce Mitchell, Executive Director, Camdenton Chamber of Commerce.



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- Believe it or not, some folks come to the Lake just for shopping. With the Osage Beach Premium Outlets, the Big Box stores and the hundreds of smaller shops in the area, this is Mecca for those looking for a sale.

- Golf plays a nearly-year-round role at the Lake, which boasts over a dozen championship courses, with famous name designers. From a quick nine holes featuring par three teasers to sprawling 7,000+ yard endurance tests, you're sure to find just the right course. Our longer season means it's shirtsleeve golf weather almost until Thanksgiving.

There are also city parks and dozens of state-owned nature areas surrounding the Lake that offer outdoor activities geared for all ages.

For more information:

Lake of the Ozarks Convention and Visitors Bureau: 1-800-386-5253 or 573-348-1599. Online at www.funlake.com.

Visit Missouri's State Parks at www.mostateparks.com, their Ozarks District office can be reached at 417-532-7161.

The Lake Area Chamber of Commerce has a wealth of information about the Lake and all it has to offer, visit www.lakeareachamber.com or call them at 1-800-451-4117 or 573-964-1008.

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Big bucks in more ways than one

The 23rd annual Whitetail Trophy Hunt at the Lake of the Ozarks will be held November 12-14th, headquartered at the Inn at Grand Glaize. Limited to 230 hunters, this all-inclusive

hunt includes exclusive access to private land in the area, pre-established tree stands with managed deer populations, lodging and meals.

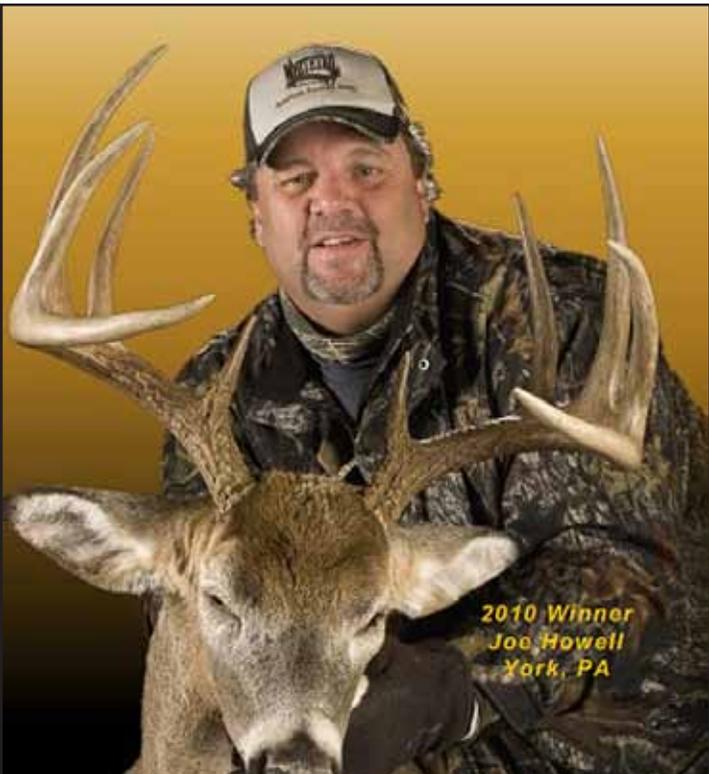
Missouri is famous for the

size of the whitetails taken annually. The record for a non-typical whitetail resides within our borders. The buck scored a whopping 333-7/8 points on Boone and Crocket and was taken in 1981 in St. Louis County.

More than \$3 million dollars has been awarded to entrants in the event over the years, and 2011 prizes include \$15,000 first place, \$7,500 second and \$5,000 third place prizes. Twenty places are paid, with 11-20 winning a return trip in 2012 free of charge.

The hunt, at \$2,995 still has, at the time of this writing some spaces available. Entrants come from all over the world to take advantage of Missouri's superior deer hunting. Many of the hunters bring their spouses and families along so they can shop and enjoy area attractions over the long weekend.

Whitetail, LLC in Osage Beach promotes the event and can be reached at 800-633-4868 or info@whitetail.net. Complete details for the event are online at www.whitetail.net.



Big Bass Bash Amateur Fishing Tournament October 1-2, 2011

Once again the Lake of the Ozarks plays host to perhaps the biggest amateur fishing tournament in the Midwest. Anglers In Action, the event promoter, states that over \$162,000 will be paid out in prizes to the estimated 1,200 anglers who will participate in the weekend event.

The top three finishers will collect a guaranteed \$80,000. The First Place team will receive \$50,000, Second Place will get a cool \$20,000 and Third Place will net you \$10,000. The waters of the Lake that are accessible to the public are "in-bounds" for the fishermen. Four weigh-in points for the tournament have been established, and local FM station Mix 92.7 will be broadcasting the weigh-ins live on the air. They'll be bringing their fish to Public Beach #2, The Red Oak Resort, The Alhonna Resort and the Red Fox Grill. For each weigh-in, anglers will vie for smaller prizes based on the

largest bass. The top 20 places for each of the four weigh-in periods will get cash awards ranging from \$1,200 to \$160. The time slots for weighing in are from 7-9 a.m., 9-11 a.m., 11 a.m. - 1 p.m., and 1-3 p.m.

In addition to these cash prizes semi-hourly, the anglers that catch fish weighing exactly 3 or 4 pounds will get an instant prize of \$500. The promoters of the event are one of the Midwest's premier tournament organizers, with some of the largest paybacks in the business. With cash prizes like these, it's no surprise that the Big Bass Bash and the other tournaments at the Lake are huge draws.

The Lake is a prime central US location for these events. The fishermen who attend eat, shop and stay in the area. A local fishing guide we spoke to told us that a typical angler will spend around \$350 per day

continues on page 30

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Big Bass Bash Amateur Fishing Tournament October 1-2, 2011

continued from page 28
on things like gas, food and rigging. Adding a motel stay brings that to \$400 easily.

With hundreds of tournaments annually bringing more than 30,000 total fishermen, each staying about four days in the area per event, this adds up to some serious money. We can conservatively estimate that more than \$50 million dollars per year is spent locally by event promoters, participants and spectators.

There's good reason for the Lake's popularity. The Lake Ozark Convention and Visitors Bureau says the Lake is loaded with a variety of fish species: largemouth bass, spotted bass, black and white crappie, blue catfish, channel catfish, flat-head catfish, white bass, hybrid stripers, paddlefish, walleye and bluegill.

Most of these species can be caught year-round; they just change their habits depending on the season. In winter, many anglers fish for crappie at Lake-area resorts that have heated docks. A lot of people actually prefer the peace and quiet of winter fishing. In fact, that's when some of the Lake's record-breakers from the last decade have been caught, including a 20-lb., 8-oz. hybrid striper; a 40-lb., 8-oz. drum; a 36-lb., 12-oz. buffalo; a 42-lb., 2-oz. muskie; a 91-lb. blue catfish; and a whopping 134-lb., 12-oz. paddlefish.

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Local group looks for cause of Lake E. coli

continued from page 5
 move forward with certainty," he said, adding that when he and other committee members met with several state officials at the beach to discuss the program, everyone had a difficult time walking without stepping in goose droppings. "I'm not exaggerating – between the sidewalk coming out of the bathhouses and the Lake you could barely find a place to step without messing up your shoes. Think about it. The DNR person is collecting the weekly samples on Monday when not a lot of people to chase the geese off so they – and their droppings – are pretty much everywhere. He walks across the beach and out 30 feet into the lake and then reaches down deep into the water to collect the sample. What do you think is washing up around his feet?"

That Monday testing has also been a source of contention – but that won't be the case in the future. Divincen said House Bill 89, which repeals certain sections that outline DNR responsibilities and adds new requirements, requires a quicker turnaround on testing. In the past, DNR collected samples on Monday. Results would be available on Wednesday, when they would make the decision on whether they needed to close the beach by Friday before the bulk of the swimmers started arriving. Divincen said as a result of the new law, which went into effect in August, DNR is also working with the USGS to

develop a faster, EPA approved method.

In addition, the DNR and USGS are also conducting studies in other areas of the state using new science that correlates bacteria readings to the presence of wildlife.

In the meantime, Divincen said he's been looking into information included in a story that ran in an earlier issue of the "Lake of the Ozarks Business Journal." In that story, it was reported that an on-line search for "goose droppings" resulted in thousands of results, many of which were posted by communities experiencing the same issues as Lake of the Ozarks. The story also included research conducted by Dr. Allan Crowe, a research hydro geologist with Environment Canada's National Water Research Institute in Burlington, Ontario and an adjunct professor at the University of Western Ontario and McMaster University.

According to Crowe, the sand on the beaches protects the E. coli from the harmful effects of UV radiation in sunlight, provides sand grains on which the E. coli can attach themselves and is a stable source of nutrients. His studies suggest beach sand acts as both a reservoir that accumulates and stores E. coli and serves as a source of E. coli when released into the lake water through runoff or when waves run up the beach during a storm.



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The Camdenton Area Chamber of Commerce recently held a grand opening ribbon cutting for A Passion for Fashion's new location on the southwest quadrant of the Square in Camdenton. Open Monday-Friday 10 AM - 5 PM, Saturday 10 AM-4 PM, call (573) 692-3310 for more information. Pictured: Stephanie Vorhees, owner [with scissors]; staff members Angie Rowles, Jan McGann, Linda McGowen, Clarice Perry, Cece Wright and Clara Manton; Charli Allee, Doug Horman, Amy Hadfield and Alan West, First National Bank Representatives; Johna Stanfield, Tracy Peters and Chris McElyea, Central Bank of Lake of the Ozarks Representatives; Brenda Colter, City of Camdenton Administrator; Mike Nichols, City of Camdenton Assistant Administrator; and Bruce Mitchell Camdenton Area Chamber of Commerce Executive Director.

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The Lake Area Chamber of Commerce was excited to help announce the new location as well as be on hand to celebrate 10 years in business for Facial Designs Permanent Cosmetics. For more information or to schedule a consultation call 573.216.5051, online at www.facialdesigns.com or by appointment at 4732 Osage Beach Parkway, Suite G. Pictured along with TAG Team Members and Chamber Active Volunteers from left to right are: (1st row) Teresa Bollenbach & Tami Brown, Marilyn Rustand, Owner; Keith Rustand. (2nd Row) Liz Brown, Trish Creach, John Caran, Tony Reahr, Geniece Tyler, Jerry Hawken, Mitchell Mills.



Swift Carpet Cleaning was welcomed into the Lake West Chamber with a recent ribbon cutting. Call Jason at 573-374-1444. Pictured are l to r: Rick Escobedo, of Tortilla Flats; Kay Black and Cheri Sunderman, Community Bank; Liz Brown, Mills & Sons Insurance; Frank Hamra, and Deborah Stoller, Community Bank; Jason Swift, Owner; Denise Matusik, Jayma Sutton, Patty Farwell and Rhonda Mueller, Community Bank.



The Wee Chef Diner received a complimentary ribbon cutting after recently joining the Lake West Chamber. Owner, Scott Lotz moved his business from Camdenton and is excited to be at his new location on Hwy 5 across from Laurie Bank in Laurie. Wee Chef is open 7 days a week from 6 a.m.-2 p.m. offering all your favorite breakfast and lunch items. Pictured l to r: Karie Maasen, Jess Wadle, Ambassador, Scott & Lisa Lotz, Owners; Brad Deters, Bud Kidder, Ambassador; Kevin Anderson and Liz Brown.

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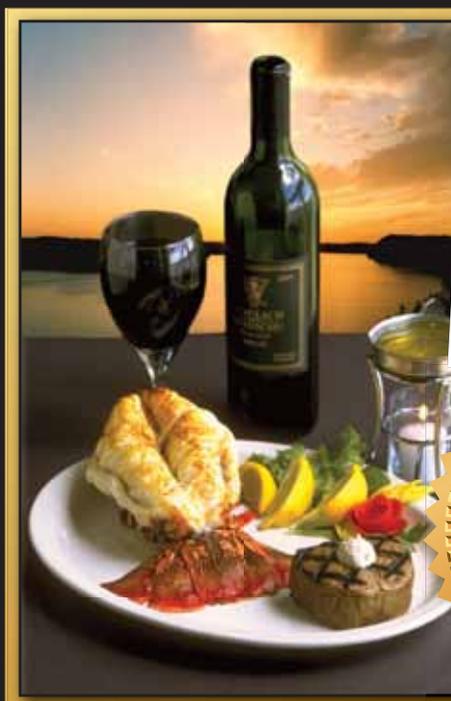
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Lakefront homes in jeopardy

continued from page 1

“According to the license, with FERC’s permission, Ameren could convey the property if they gave 45 days advance notice and FERC didn’t object. Ameren gave notice, requested the change, FERC replied and said they needed more information, Ameren replied with a letter saying why it wouldn’t hurt anything and on October 4, 2000 FERC approved the change,” Sear said. “The entire process took four to five months.”

Sear, who owns copies of the maps used by Stone and Webster Engineering of Lakeside, Missouri to design Bagnell Dam and to outline the property needed for the lake, said he believes the problem got its

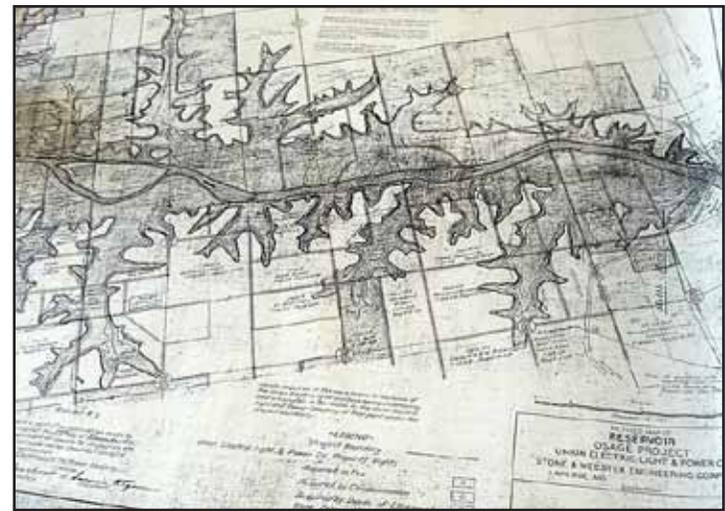
start more than 80 years ago by certain title companies that didn’t understand the wording of deeds between Union Electric and other entities. The problem was then magnified by surveyors, who likely relied on the descriptions of those title companies. He explained why, if Ameren and FERC chose any other route than the one used on the Cedar Glen property and land owners decided to fight it out in court, it could take many years to resolve.

“Union Electric (U.E.), operating under a federal license, was given the right of eminent domain when they took the project over when the original Kansas City project developer went into receivership. That meant if Union Electric Land

and Development Company, which handled the land acquisitions, wasn’t able to acquire the property by contract they had the right to have it condemned.

“It’s my understanding that when Stone and Webster analyzed how much land would be needed, U.E. also acquired a buffer zone so in years of flooding they wouldn’t end up with a bunch of lawsuits filed by people with homes under water,” Sear said, adding that once the engineers determined how much property was needed, the land company bought owners out to certain contour lines, which started out at 662 by the dam and then rose as the project moved upstream.

Because the land needed by



Maps created by Stone and Webster Engineering show not only the course of the rivers that dump into Lake of the Ozarks, they also provide the names of the property owners bought out to create the Lake. Nancy Zoellner-Hogland photo.

U.E. was also the most fertile, many farmers balked. Rather than fighting it out in court, U.E. purchased many farms in their entirety. Sear’s maps show at locations near the 3 mile mark, 16 acres were needed but 113 were purchased; 17 acres were needed in another area and 120 were purchased; U.E. wanted to acquire 67.9 acres in another instance but ended up with 240.

The map also shows cases where U.E. only wanted an easement to flood the property.

“For instance, Lewis Duff gave U.E. easement rights over 145.9 acres. He retained ownership of the property but if U.E. ever flooded the land, he couldn’t file a suit against them because he couldn’t use it,” Sear said.

After all the needed land was acquired, land inside the project boundary was transferred to Union Electric Light and Power. Land and Development retained the rest for resale.

“In 1932 when this deed was recorded, the first page was stamped ‘Book 63 Page 162. Then each successive page was stamped –163, 164, and so on. The deed on this group of properties is so complicated it goes all the way to page 473 – and that’s just one transfer of a group of properties,” Sear said, adding that the confusion didn’t stop there. “Rather than going in and figuring out exactly what they needed on every single piece of excess property, when U.E. Land and Development sold it off, they simply gave the owner of the excess land an easement to build on the land below the contour line as long as it didn’t interfere with operation of the dam.”

Such is the case with land in the Lake Valley Subdivision, where many lakefront homes are located completely inside Ameren project boundaries.

“The easement doesn’t say you have to get a permit, it doesn’t say you have to pay a fee, it doesn’t say you have to have the building inspected. In fact, it does say the owner could build ‘for any reason whatsoever.’ A rule of law assumes there is a purpose behind any contract – and that the one drawing it up knew what he was doing. Following that ‘rule,’ we have to assume that U.E. gave complete approval to use that land to build,” Sear said, adding that when title companies started insuring the properties once they started changing hands, they didn’t adequately describe that the electric company owns more than just easements to run power lines.

He followed a title to a piece of property that has been transferred seven times since it was first subdivided and platted in 1970. The property initially was part of a large lot that lay both above and below the project boundary. However, once it was separated out, the entire lot was below the 670 boundary line. The property changed hands six times before any title company caught it – and then they included verbiage saying it was insuring all of the lot that lay above 670.

“Problem was none of it is above 670. The entire lot, insured for \$245,000, doesn’t exist, as it’s described,” Sear said, adding that a land owner in a similar situation just filed a lawsuit against Ameren, citing “adverse possession.”

A copy of Ameren Missouri’s petition is available by visiting AmerenMissouri.com/lake, and clicking on “Shoreline Management Plan.” A copy of the sample letter the chamber suggests be used as a guide can be found by visiting <http://library.constantcontact.com/download/get/file/1101630254390-580/FERC+Sample+Member+Letter.pdf>

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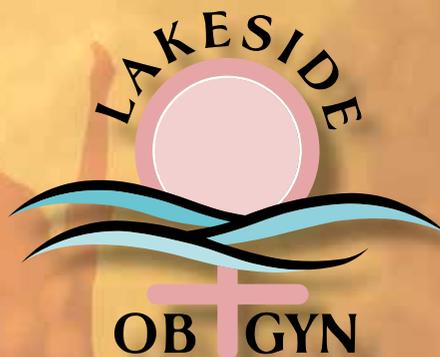


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Route 242 nearing completion at last

continued from page 7

Gov. Jay Nixon awarded Lake Ozark a \$4-million Community Development Block Grant through the state Department of Economic Development and MoDOT agreed to put up \$8.6 million, \$2 million of which was pledged by Sen. Kit Bond, to build Route 242, due to be completed in less than three months.

Eager to bring in new business, the Briscoe Ozark Development Group and the Lon Stanton Trust, which own the 580 acres that are being opened up by the corridor, recently contracted with the Peoples Company, a real estate brokerage firm, to promote the project. Jeff Segin, who is marketing the property, said they already have several contracts in place with hospitality, convenience and neighborhood retail stores and interest from many others.

Across the highway, The Shoppes at Eagle's Landing, Prewitt's latest venture, is off and running. CVS, a 15,000-square-foot store that will feature a full-service pharmacy with a drive-thru facility, beer and alcohol section and large "front-store" retail area, is set to open later this year. Work on Kohl's Department Store is also underway. At the opposite end of the mall property, crews have stayed busy chiseling out rock to make way for Menards, a 162,340-square-foot home improvement store sched-

uled to open in 2013. Prewitt said between the first three stores, he expects to see close to 300 jobs created. And that's just the beginning. Negotiations are ongoing with several other large and small retailers.

"Gary Prewitt's to be congratulated on his shrewd business sense. That's what it takes to be a good developer," said Lake Ozark City Administrator Dave Van Dee. "I wasn't here at the beginning so I don't know all the behind-the-scenes work that went into this, but apparently Mr. Prewitt was looking way down the road when he got involved. Of course, at this point, we're happy that he did."

Lake Ozark Mayor Johnnie Franzeskos said the explosion of growth is something city officials have been dreaming about for a long time.

"Although it seemed like it took forever to get here, it's moving so fast that I'm still in shock. Every time I pass by the construction, it's like 'Wow! It's finally happening!' It's exciting to think about the opportunities this will open up," he said.

Looking back, Prewitt said although it's taken a lot of work, a lot of patience and many hours of discussion, he too is excited that his plan is finally coming together.

"I wish it could have happened a little sooner, but at least it's happening now," he said.

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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

SOUTH BAGNELL LOSES THE FIGHT

The settlement of Lake Ozark came into this world amid chaos, noise, and controversy. Between January 1931 and January 1932 it grew at the west end of Bagnell Dam like a strip of roadside weeds on steroids. While the construction of Bagnell Dam was a well-planned and orderly project, Lake Ozark was born in a gold rush environment of men and women desperate to take advantage of an awesome new Lake. The Great Depression was raging. Many of the new entrepreneurs had fled the bread lines

and jobless realms of the cities to start a new life at a new Lake. They hoped tourists by the thousands would flock to their newly built emporiums for novelties and gifts, their gas stations, hotels, eateries, dancehalls, saloons, boat docks, marinas and shops selling bait and fishing equipment. Main street was unpaved US Highway 54 and the developed area was less than three-quarters of a mile long.

The new town did not have a name. Various factions lobbied aggressively for their choice. The names put forth

included: Lakeside, Lako, Lake Ozark, New Bagnell and South Bagnell. The faction favoring South Bagnell were among the loudest and formed the South Bagnell Chamber of Commerce. On the 4th of July the South Bagnell Chamber organized a huge celebration that included a water carnival featuring boats, swimming races, shows, rides and concessions.

New businesses on the new "Strip" who were strong supporters of the South Bagnell Chamber included Bruce's Ozark Inn (shown in the photo that accompanies this article, photographer unknown), Atteberry's Service Station, the White House Inn, George & Peggy's Shell Service Station, the Wayside Café, Harrison's Boat Dock and the Union Lunch Shop.

But alas, South Bagnell lost. The U.S. Postal Service and the new postmaster, Frank Andres, favored the name Lake Ozark and established the post office as such on Aug. 1, 1932, putting an end to all efforts to name the town something else. ■

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

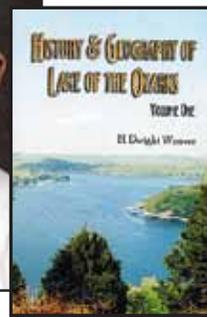
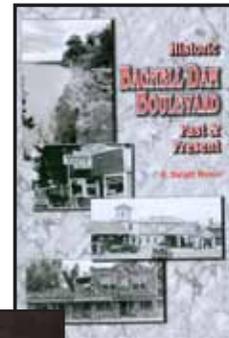
Weaver is the author of five books on the history of the Lake of the Ozarks.

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.lake-of-the-ozarks-books.com for more information.



TECHNOLOGY AND LIFESTYLE

Gadgets and Gizmos for
the Geek in All of Us



Click watch

Depending on your age, these dip switches and turn dials may seem vaguely familiar—in a geeky sort of way. These new Click watches are amazingly retro in appearance, looking like circuit boards from the past.

Dip switches used to set the processor speeds on some motherboards as well as options on some console game machines. Sliding or turning these switches and knobs changes the functions on these watches from 24 to 12 hour time display, display the day, a backlight and a "meter".

They ship in various colors and are available with a stainless steel band (\$170) or a nerdy "ribbon" style band (\$150) reminiscent of old-school computer connectors.

You can find these and the other quirky timepieces at www.watchismo.com



BigBig Cursor for tablet/iPad

Got an iPad or other uber-cool decidedly trendy tablet computer? Are you left longing for the "good old days" in personal computing? Annoyed at how often you have to clean the crud off the screen? The BigBig Cursor addresses your concerns with a retro-pointer arrow or finger that has a rubber tip designed to glide across the screen with more precision than your finger.

They feature a magnetized back so they cling to your tablet's frame, or other metallic object. You can find them at www.bigbigcursor.com for \$13 which includes shipping.

LAKE OF THE OZARKS

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FOR SALE: MARINE SALES/SERVICE & SPORTING GOODS.

Business and real estate just outside of Laurie, MO. Includes +/- 7 acres, 6,000 sq. ft. building used for retail store and indoor archery range, and 2,400 sq. ft. metal building used for service shop. Also has boat storage facility. Features Smokercraft pontoon and Mercury and Honda outboard dealerships and service business. Terrific opportunity to own a business at the Lake of the Ozarks. MLS 3070295. Call Bruce (573) 216-4690. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

FOR SALE: REDUCED! BANK OWNED - FORMER CAMDENTON AUTO DEALERSHIP.

Located on the north Hwy 5 business loop in Camdenton. Spacious 11,000 sq. ft. showroom and service complex situated on 5 acres with 397 ft of Hwy 5 frontage, large paved parking lot. Well maintained and in good repair, versatile property has strong potential for a variety of uses. Billboard income sweetens the deal. Reduced to \$495,000. BANK WANTS OFFER! MLS 3066893 Call Bruce at (573) 216-4690 for details. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

FOR SALE: REDUCED! RETAIL/OFFICE STRIP CENTER. OWNER FINANCING!

Laurie Landing. Great location in Corporate Woods Business Center 5 units, total 7250 sq. ft., quality construction, great parking, front & back access. Low maintenance. Good tenants in place. \$379,900. Adjacent lots available for expansion. Bruce Adams (573) 216-4690. Adams & Associates Real Estate (573) 348-5100. www.Adams-Commercial.com.

GREAT RETURN ON INVESTMENT!

Property features 5 acres, 755 ft of hwy 52 frontage in Eldon, Private home, 5 mobile home units, 4 vacant lots, water treatment plant, 3 wells. Tenant occupied providing good rental income. \$289,000 MLS 3079455 Contact Bobbi Bash Realty 573-365-2622 bbash@usmo.com

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Great commercial Property located in Osage Beach with 286 ft of Hwy 54 frontage, 3.98 acres, 6300 sq ft building-tenant occupied. Great rental property! MLS 3067806 Contact Bobbi Bash Realty 573-365-2622 bbash@usmo.com

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located in heart of Osage Beach. Great location near hospital - perfect for a medical office or any professional field! 5934 sq ft with 3 separate offices, 1.4 acres, 309 ft of Hwy 54 road frontage, city water, city sewer and great visibility! \$800,000 MLS 3079559 Contact Bobbi Bash Realty 573-365-2622 bbash@usmo.com

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Sunrise Beach, LIKE NEW 10,500 sq. ft. building w/ 24'18" sidewalks, 2 - five ton heat-pump units, multiple OH doors, dock high loading platform, outstanding Hwy 5 visibility and access. (\$189,900) 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 (\$199,900). MLS 3065824. OR BUY BOTH for \$299,000 (MLS 3065826). OWNER WILL CONSIDER ALL OFFERS. Bruce at Adams & Associates Real Estate (573) 216-4690 for details www.Adams-Commercial.com.

STORAGE UNIT, 15x50 & 15x25 unit,

three 14' roll up doors, concrete floors & electric. Located in a 10 unit storage building that is owned privately by individual owners. Located just off of Hwy 42 in Kaiser. Asking \$58,900 MLS 3078810 Contact Bobbi Bash Realty 573-365-2622 bbash@usmo.com

SUNRISE BEACH COMERCIAL SPACE W/ 4 BR/3BA RESIDENCE:

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located in Kaiser Industrial Park. Both feature 3360 sq ft, Built 2008, shared well, shared septic, overhead doors, and more! Great location off of Hwy 42 in Kaiser. Good rental income or use for personal use. Asking \$189,000 MLS 3064535 and \$199,000 MLS 3064537 Contact Bobbi Bash Realty 573-365-2622 bbash@usmo.com

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at the 3mm of Big Nian-gua next to Bridge! Features 1 acre, 143 ft of lakefront, 1689 sq ft building. Perfect location for any business... retail, dining, bar, marina, bait shop, etc! Only \$179,900 MLS 3079910 Contact Bobbi Bash Realty 573-365-2622 bbash@usmo.com

REAL ESTATE LOTS

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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.AdamsAtTheLake.com.

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Lakefront Home with high-end quality. Kitchen features custom cherry cabinets w/granite tops, 2 built in ovens and fully applianced. Formal dining room with lovely sun room just steps away. Huge living room with beautiful gas fireplace and huge lake views. Large Master Suite w/beautifully tiled bath and lakeside deck access. 2nd bedroom is currently being used as office. Lower level is equally impressive with floor to ceiling stone fireplace, 12 foot ceilings & comes with large wet bar. Large screened in and tiled porch, bedrooms are roomy with large closets. Add the built-in bookcases and entertainment center, let the fun begin. 424 Oak Drive, MLS#3080623, \$875,000. 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.

SEPARATE GUEST QUARTERS!

Hard to find cove location with expansive main channel views. This home boasts 3 bedrooms in the main house plus separate guest quarters at the water's edge with kitchenette, sleeping area and full bathroom! MLS # 3080043. \$259,900.00 Contact Dan Ralston, 573-216-8439 at Gattermeir Davidson Real Estate or go to www.gotlake.com.

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and park-like setting describe this well maintained main level living home. Detached 2 car garage and workshop give lots of room for hobbies not to mention plenty of room to build other buildings. Home is situated in a private setting with park like yard both in front and back of home. Yard is flat enough for any fun activity- football, kickball, baseball, Frisbee, badminton-you name it. Land consists of approximately 4 acres of open land & 6 acres of wooded land. MLS 3080009. \$179,900 Contact Conda Davidson 573-365-1555 at Gattermeir Davidson Real Estate or go to www.gotlake.com.

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display of masterful design and functional artistic talent. Spanning 2 lots with 234ft of Lake Front this home has taken on a total make over. Outside faux painted stucco with stone entrance, copper guttering, beautiful wood garage doors for just a start. Lake Front boasts your own private pool with waterfall, wood and stone exterior, outdoor kitchen and is fully landscaped. All set up for entertaining. Inside this master piece construction—wood and stone carried throughout the home. MLS 3070957 \$1,980,000. Contact Phil and Crystal Shafer 573-365-1555 at Gattermeir Davidson Real Estate or go to www.gotlake.com.

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setting home features 4 bedrooms and 3 full bathrooms. The Master bedroom is located on the main level. A screened in porch lets you enjoy a huge private backyard with walkout basement. The lower level features a home theater room and additional bedroom and bathroom. This is a great location, just minutes from dining, entertainment, hospital and so much more! This is a perfect full time residence in the Heart of Osage Beach. MLS 3074954-\$159,000. Contact Ed Schmidt 573-434-5292 at Gattermeir Davidson Real Estate or go to www.gotlake.com.

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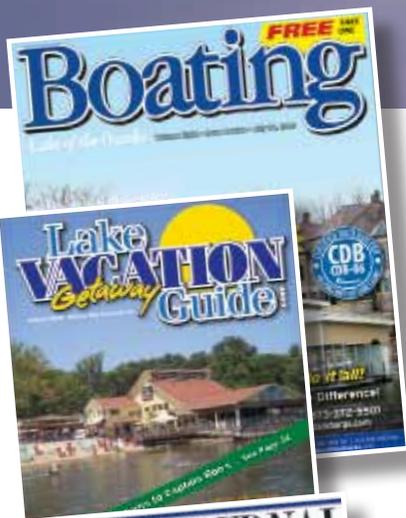
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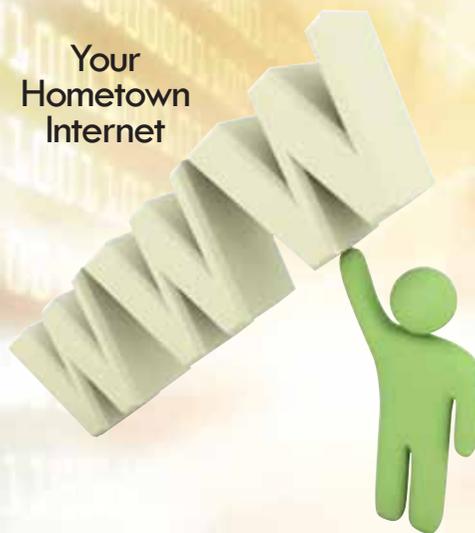
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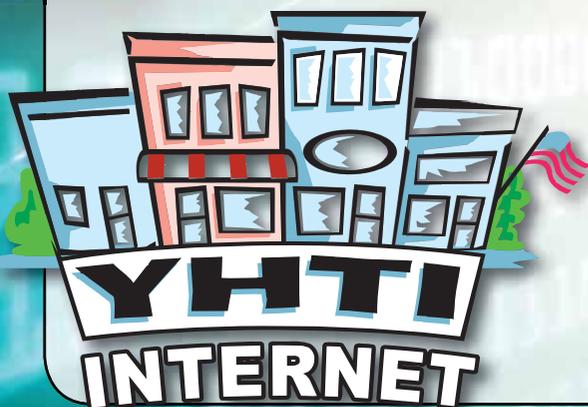
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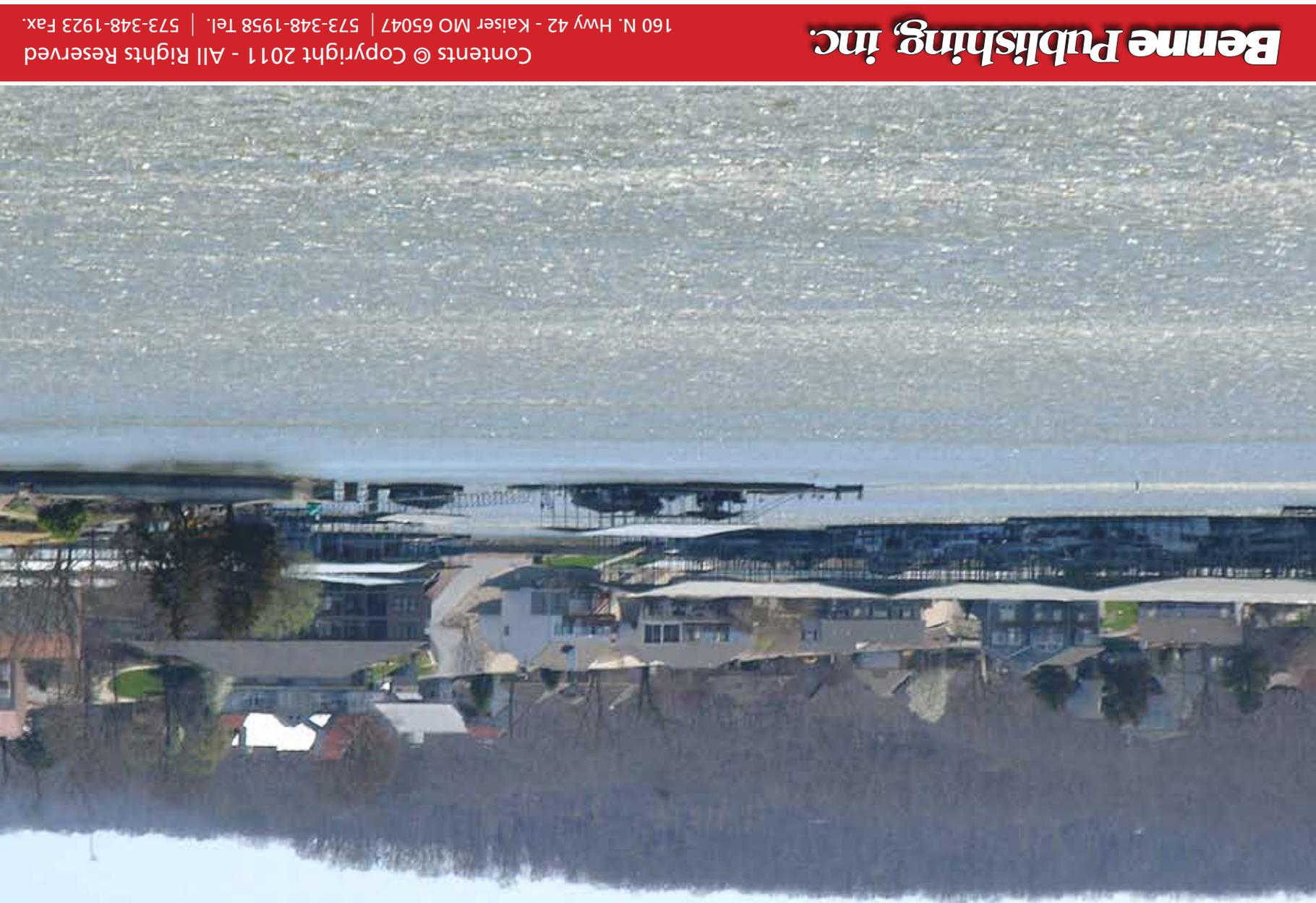
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Volume Ten • Issue Ten • October, 2011

Lake of the Ozarks

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