

Galvin's News and Views from Lake of the Ozarks

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The image shows a business card for Galvin Humphries, a real estate agent. On the right side of the card is a photograph of Galvin Humphries, a middle-aged man with grey hair, wearing a grey suit jacket, a white shirt, and a patterned tie. He is smiling and holding a rolled-up document. The background of the card is a light, hazy landscape. On the left side, the text reads: "Galvin Humphries" in a large, stylized font, with "A Legacy at The Lake" underneath. Below this, the contact information is listed: "Direct: (573) 216-3600 • Toll free: (800) 879-5687", "Office: (573) 365-8596", "E-mail: galvin@galvinatthelake.com", and "Web site: www.galvinatthelake.com". There are several logos on the card, including the "Four Seasons Realty" logo at the bottom left, which consists of four colored squares (red, yellow, blue, green) with icons inside, and a "REALTOR" logo. The address is listed as "P.O. Box 970, 109 Horseshoe Bend Parkway, (Located at Bus. 54 & HH), Lake Ozark, MO 65049".

News from around the Lake.....

Talks discuss High Pointe Center's future

Redevelopment of the High Pointe Center could become a reality if the Osage Beach Board of Aldermen agree with a request from the St. Louis-based company, Dierberg's, to move forward with a proposal for a \$5 million Tax Increment Financing District.

Dierberg's has a contract pending on the property that is owned by Raul Walters Development Inc. The High Pointe Center sits on Highway 54 in the heart of Osage Beach. The development had been under consideration for redevelopment by Walters. A TIF agreement between the Walters development group and the city was approved but later rescinded.

According to documents filed with the city, Dierberg's intends to bring a 36,000-square-foot Best Buy and a third box store to the High Pointe Center location. Project costs are estimated to be approximately \$30 million. If the board agrees, the proposal will move on to the TIF Commission for consideration. *Continued page 2*

Talks discuss High Pointe Center's future

Continued from page 1.

The agenda lists the first and second reading of the ordinances that are required to move the proposal forward. Mayor Penny Lyons said Dierberg's representatives have been working with city staff to meet the TIF policy requirements Osage Beach adopted two years ago.

Under the city's policy, the total amount of TIF assistance for project costs for industrial, manufacturing, office, retail, and commercial TIF applications should not exceed 15 percent of the total project costs. Dierberg's is seeking a 10-year agreement instead of the 23-year that is typical for TIF districts.

Once the agreement goes through the TIF commission, it goes back to the aldermen for final action. Osage Beach requires a set minimum balance in an account funded by the developer to cover costs such as preliminary studies, bond and financial consultants.

If the TIF is approved, Dierberg's estimates construction will take about 14 months. During that period of time, Dierberg's says the project would provide approximately 130 jobs. Once completed, 200 full and part-time positions would be created.

Oct 5, 2010. Joyce Wheeler, *lakenewsonline.com*



Day Trippin': Find fall foliage around the lake

Lake of the Ozarks contains one fall feature that many from and visiting the lake take time to enjoy every fall — the foliage.

Funlake.com features a suggested drive through the lake area that takes visitors on a trip through the scenery. Drivers can spend part of the day or the whole day taking in the lake's fall foliage on this drive, depending on where they stop and for how long.

START Begin your trip at Willmore Lodge in Lake Ozark. Take Business 54 to the lodge, built in 1930 by what's now AmerenUE. The lodge features large windows in its main reception room and a wrap-around deck for unobstructed outdoor viewing. Admission is free.

Take the road nearly across from Willmore Lodge (Upper Power Plant Road) a short distance to the AmerenUE Overlook. This road provides a look at the foliage near Bagnell Dam, Lake of the Ozarks and the Osage River, as well as a bird's eye view of the dam.

Continue travel on Business 54 across Bagnell Dam to the Bagnell Dam Strip, where visitors may enjoy shopping, eating and a series of family-friendly attractions.

At the next stoplight, take a left toward the Community Bridge (\$2.50 toll per car) and head toward the lake's west side. The road turns into Route MM. Turn on Route TT south, to Route F north to Route 5 south. Continue on Route 5 over the Hurricane Deck Bridge and the Niangua Bridge. A parking lot near the south end of the Niangua Bridge allows visitors to stop and enjoy the scenery.

Drive south on Route 5 to lake Road 5-88. Turn right and head toward the Thunder Mountain Conservation Area in Camdenton. Climb 90 steps up the tower for a unique, panoramic lake view.

Return to Route 5 and drive into Camdenton to Ha Ha Tonka State Park. Roam the many hiking trails, or travel to the castle ruins for a view from the 250-high bluff. Stop by the visitors center for more info while you're there.

Travel to Highway 54 and travel north to Lake Road 54-85 to Casa de Loco Winery for views from a bluff overlooking the lake and the foliage surrounding it. Oct. 15, 2010. *lakenewsonline.com*

How to Winterize Your Home: Indoor Maintenance

Inside Your Home

Preparing for the winter months inside the home is just as important as outside the home. A few minutes spent repairing something can save endless hours and dollars replacing something. Take the time to so a room by room search and discover what is in need of a bit of fixing up.

Heating Systems

- If you have a furnace, change the filter in the beginning of the fall season. Don't worry about how dirty it is or isn't, simply replace it with a new one.
- Clean each of the registers in the house. This will help to promote efficiency for your heating system.
- Now is the time to open up the area in front of the registers by moving the furniture, curtains, and loose carpeting away from them. This will allow the heated air to circulate more freely. It will also lessen the risk of fire hazards.
- Have your chimney and its flue inspected by a professional chimney cleaner. Have him remove any accumulated creosote.

Insulation: Walls, Ceilings, and Pipes

- Invest some time in researching the R-value of your current insulation. Research what value you should have in your home. Replace the insulation in any areas that have the wrong value. Be sure that you check floors, walls, and ceilings.
- If you do not have one already, purchase and install a hot water heater insulating blanket to conserve heat. This will also help to prevent water damage should you lose power for an extended time. Water heater blankets come with a simple set of directions.
- Purchase special pipe insulating material. Insulate all exposed pipes in your basement and garage areas. If necessary, you might want to consider relocating the pipes to a heated area of your home. At the very least, use some heat tape to cover the pipes.

Electrical: Lighting and Fans

- Check for loose wiring on any lamps, lighting fixtures, and fans. Replace any that need it.
- Clean all of your electrical fixtures completely.
- Turn off the power supply to all ceiling fans. Oil the motor. Turn the power back on when you are finished.
- Switch the direction of the ceiling fan's blades. This will maximize the benefit of circulating the heated air in the room.

Air Leaks

- To retain the maximum amount of heat in your home, replace lighter weight curtains with heavy drapes.
- Caulk or add insulation plates to the electrical outlets to minimize heat loss due to air leaks.
- Caulk or add insulation to pipe fittings that have air leaks.
- Consider applying temporary weather stripping on your windows to prevent heat loss. At least consider this option for rooms that get little use.

Safety Precautions

- Replace any outdoor bulbs that aren't working. Be sure to check all of your outdoor lighting fixtures, including motion detectors.
- Replace the batteries in existing smoke and carbon monoxide detectors.
- Purchase smoke and carbon monoxide detectors for any floor levels that do not have one and install them.
- Check all of the smoke and carbon monoxide detectors to make sure they are in working order.
- Trim shrubbery, bushes, and trees away from windows and doorways.
- Hire a professional to trim shrubbery, bushes, and trees away from electrical wiring.
- Consider investing in a few solar lighting fixtures in strategic places.

Tips and Pointers to Remember

Remember that you must take care of your home to provide the optimum level of security and comfort. A few dollars now can mean a large savings. Remember that you do not have to complete the winterizing of your home all in one day either. Use the first day to size up your projects and create a list for necessary purchases. Then, you can use another day to begin your work. www.doityourself.com

Local boat racer rides in China

Tim Seebold's first venture into world championship Formula One boat racing turned out OK. The Osage Beach business owner finished in sixth place at the Grand Prix of Linyi in his first race with the F1H2O U.I.M. World Championship series. The five-time North American champion faced some adversity and a learning curve venturing into the worldwide style of Formula One boat racing, but ultimately pulled off a good finish. "It went very well. I guess it was probably about what I expected. The guys are fast and well-prepared," Seebold said.

The race in China was Seebold's first ever in a boat that his family did not build. It also marked his first experience with Formula One's knockout style qualifying, where slower boats are eliminated in rounds. In the American F1 P.R.O.P. Tour, qualifying resembles that of NASCAR or dirt track racing, where one vessel completes one or two laps around the course at a time.

In Europe and Asia, all eligible boats are on the course at once, but race against the clock. After qualifying in ninth position, Seebold blew up his engine during a testing session on the morning of the race. His crew from Team Abu Dhabi put a new engine on the boat in time for the 32-lap race, but Seebold lost valuable time testing his new boat. "I needed more time. I had never practiced any starts or really didn't do any prop testing," Seebold said.

Winds picked up to about 30 mph on the Yi River by race time. Seebold started ninth and concentrated on keeping his equipment safe. In the final ten laps, he mixed it up with American Jay Price, Portugal's Duarte Benavente, and teammate Thani Al Qamzi from the United Arab Emirates. "We got going and about halfway through the race I started feeling more comfortable, passed some guys," Seebold recounted. No one could answer Alex Carella of Italy, who drove away to victory despite a late caution. Seebold's sixth place finish was enough to solidify his place with Team Abu Dhabi for the remaining five races of the U.I.M. World Championship schedule.

Seebold will get more testing time in his No. 21 Skydive Dubai boat before the Grand Prix of China at Liuzhou on Oct. 17. "They were happy. I actually ended up beating the other two boats on my team," Seebold said. "I'd love to put some more time in it. Two and a half hours in the boat doesn't make you comfortable."

Seebold will fly back to China next week for two more races. The F1H2O series features 20 ft. tunnel-hull boats made from a carbon composite. The engines are 2.5 liter, two-stroke engines capable of generating 10,500 RPM and 425 hp. Oct 10, 2010. Rance

Burger, Lakenewsonline.com

How to Offer Homebuyers Extra Incentives to Help Seal the Deal

Cash-strapped home buyers would rather have their closing costs paid than a flat-screen TV. Particularly when the real estate market is down, and there are a lot more houses available than buyers wanting them, home sellers start looking for ways to attract buyer attention -- or at least keep interested buyers on the hook. One way is to throw in a few "extras." You may have seen listings advertising televisions, all-expenses-paid cruise vacations, or motor scooters.

Do these work? Are they necessary? Here's what real estate broker (and Nolo author) George Devine has to say on the matter: "I always scratch my head when I hear about home sellers offering things that are superfluous to the transaction, like a car or a trip to Hawaii. If they're going to pay for those things, why don't they just lower the list price? Especially because a higher selling price can result in a higher documentary transfer tax and real estate commission."

The bottom line is that your selling price is what buyers care most about. They may be pulling together every last dollar in savings to buy your house -- the cruise vacations can wait. So focus first on setting your price at a reasonable level that will bring in buyers. But once you've got an interested buyer, keeping that person interested can be crucial. That's especially true in a tough market, where buyers know that if they pull out, they'll have plenty of other affordable homes to choose from.

Two of the most realistic way to help keep buyers on the hook include:

- **offering to defray some costs, such as:** inspection fees, homeowners' insurance, home warranty, property taxes, PMI or even the first mortgage payment or possibly some moving expenses.
- **offering to leave some home furnishings that you'd normally take with you:** energy-efficient washer/dryer, a patio set that blends with your landscaped yard, gardening equipment, or exercise machines that are already assembled and ready to use in the basement rec room. www.nolo.com

UPCOMING EVENTS

November

EVENT	DATE	LOCATION	CONTACT INFO
Dinner Theatre *reservation suggested \$15/person	Nov 4-6	Linn Creek, MO	573-346-7191
Sharing Food Bring Hope food drive Osage Beach	Nov 5	Osage Beach, MO	Osage Beach Premium Outlets
Captain Ron's Anniversary Party and Food Pantry Benefit	Nov 6	Sunrise Beach, MO	573-374-5852
Coyote Family Fun Fishing Tournament 107.9	Nov 6	Osage Beach, MO	573-317-8000 ext 10
MO 1st Mobile Bridal Stroll	Nov 7	Lake of the Ozarks	www.lakeozarkweddingassociation.com
Signature Chefs Auction Lodge of the Four Seasons	Nov 17	Lake Ozark, MO	573-635-5350
Symphony of the Lake Fundraiser	Nov 19	Lake Ozark, MO	573-365-1605
Enchanted Village of Lights	Nov 20 - Jan 1	Laurie, MO	573-374-8776
2010 Womens Expo	Nov 20	Osage Beach, MO	expo@bpwlakeoftheozarks.org
Lake Holiday Parade and Celebration	Nov 20	Lake Ozark, MO	573-964-1008
Holiday Light Park in Osage Beach (city park)	Nov 20 - Jan 2	Osage Beach, MO	1-800-funlake
Thanksgiving Day at The Lodge of Four Seasons	Nov 25	Lake Ozark, MO	573-365-3000
Laurie Lighted Christmas Parade	Nov 27	Laurie, MO	573-374-5500
Midnight Madness Harry and David Outlet Mall	Nov 28	Osage Beach, MO	573-348-2520

MoDOT opens stretch of shared, four-lane highway

For the second time in as many months, motorists in Camden County have a new road to drive on. The new Route 5 shared, four-lane highway is an innovative design that is, essentially, a three-lane highway. The center lane allows motorists in both directions alternating opportunities to pass other vehicles without having to cross over into oncoming traffic.

Missouri Department of Transportation interim director Kevin Keith saw the design in use in Sweden and brought the concept back to Missouri. Keith said the design is the first of its kind in Missouri, and most likely the whole United States. "It's a fabulous concept and road, but you guys are our guinea pigs," Keith told a crowd on Tuesday. The crowd had gathered for a ribbon-cutting ceremony to celebrate the opening of 8 miles of the road, the portion that's in Camden County.

Once the section of the new Route 5 is complete in Laclede County, the road will stretch 18 miles between Camdenton and Lebanon. U.S. Senator Kit Bond is one of those frequent travelers to Lebanon. "Finally, we'll be able to pass someone," Bond said, laughing. Camdenton Mayor Dennis North noted how fast the project was completed. Construction on the project began in the spring of 2008. Barely a week ago, North said he was looking over the progress and didn't think it would be done in time for the ceremony. "And here we are," North said..

When comparing the shared, four-lane concept with a regular, four-lane highway, Keith said the shared roadway will be able to carry nearly the same amount of traffic but for half the cost. The entire 18-mile project cost about \$34 million to construct. That same project would have cost nearly \$90 million if it had been built as a typical, four-lane highway. "We think we will have something that will work here," Keith said. The project is known for the amount of grading work that needed to be completed. More than 7.3 million cubic yards of soil and rock were excavated for the seven mile project, the most in MoDOT's history.

More than \$400 million has been devoted to the area in recent years for highway construction projects. Oct 27, 2010. Deanna Wheeler.

Lakenewsonline.com

The Great Osage River Project

The Great Osage River Project has been recognized as one of the greatest engineering and construction feats of its time. Site work began on August 6, 1929 by Union Electric Company of St. Louis, Missouri and the engineering corporation of Stone and Webster. The final price tag would be \$30 million for the last and largest major dam to be built in the United States entirely with private



tion began, came the stock market crash followed by many years of the Great Depression. The rush type scene. News spread quickly and prospective employees began pouring into the area. Flooding down the river, piled high in trucks, and a few in automobiles. The area was so remote a railway stopped 15 miles away in Eldon. During the worst depression that the United States had early 10,000 new jobs and, at that time, the largest man-made lake in the world. There were some on at one point in time, twenty-four hours per day and seven days per week. During the next two workers come and go.

It was started, this land was sparsely populated. Most of the residents were settlers who came in 1820. That Act would allow 160 acre tracts of land to be deeded, at \$1.25 per acre, if the person lived on the land for five years. Union Electric created its own city. Dormitories and mess halls were the first built, followed by a commissary, hospital, a concrete plant, miles of roads, and even a jail for the rowdy misbehavers.

Using equipment that seems pretty crude now, the total construction was completed in just two and a half years. Crews worked daylight to dark, and even 24 hours per day when it came to pouring concrete for the dam. A major phase of the construction was to build a 15 mile railroad from Eldon to a tiny town called Bagnell, located 5 miles below the dam. Several more miles of rail were built from Bagnell to the dam site and several spur lines to deliver millions of tons of material to stockpile areas. A railway and wagon bridge was constructed about 200 yards below the dam site to cross the Osage River to deliver to the steel yard and the concrete plant.

The mammoth project was divided into three major areas of activity. One part was the construction of the camps, constructing and maintaining roads, designing and building railways and wagons. Dozens of permanent and temporary structures were designed and fabricated. Seventy years later. During low river water levels, wooden piers from the old bridge are low river water hazards for boats and fishing lines. The dam is of concrete gravity design with a roadway and three foot wide sidewalk. The power station is 511 feet long and the power plant produces 215,000 kilowatts mainly to the eastern part of Missouri and



A second portion of the undertaking, was the electrical transmission lines to carry power to the area of work, was the water reservoir. This included surveying nearly 100 square miles, mapping 30,000 acres, mapping the whole 100 square miles, and outlining where the shoreline would be. The 92 square miles, has nearly 1,375 miles of shoreline (more shoreline than the sea coast of the State of California), and impounds 61 billion gallons of water. The dam was completed and the Lake, as of then, unnamed began to fill on February 2, 1931. The Lake was opened to use May of 1931, only four months after it started filling and two years before the end of the Prohibition Act. There are many more pictures for the history buff.



List of Works Consulted

- Carole Tellman Pilkington, The Story of Bagnell Dam, Lake Area Chamber of Commerce, 1989
- National Register of Historic Places, NPS form 10-900-a, section 7.
- Buford Foster, That's The Way It Was, 1978
- T. Victor Jeffries, Before The Dam Water, 1974
- AmerenUE, Bagnell Dam Construction Photos, 1929-1931
- Video Productions Unlimited, Current Photos, 1990's
- www.wilmorelodge.com