

LAKE OF THE OZARKS

BUSINESS JOURNAL

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by Jo Koncen*

Take a look around Lake Ozark now because in the not too distant future it may look very different. That is what several developers hope for anyway. One of those developers is Gary Prewitt, of the Prewitt point project in Osage Beach. With the help of a TIF (otherwise known as Tax Increment Financing) Mr. Prewitt changed the look of a corner of Osage Beach at Highways 54 and 42. His development brought in Lowe's, Target, Walgreen's and HyVee plus numerous other businesses. Now Mr. Prewitt has his sights set on about 245 acres of land located between Highway 54 and Business 54 in Lake Ozark.

Mr. Prewitt presented his proposal to the School of the Osage Board of Education on March 19th. The proposal he presented included multi-family residential plans. With a TIF plan the school district was slated to receive 25% of the non-captured taxes from the commercial development of the property. After hearing his proposal the school board adopted a policy that states that they will only consider TIF projects that give the school district 50% of the commercial taxes and 100% of

any residential taxes.

On Wednesday, March 20th the Lake Ozark Planning and Zoning Commission considered an application, presented by Mr. Prewitt, to rezone



Gary Prewitt Vincent/Business Journal

several parcels of land from their current single-family residential development status to the C-2 commercial zoning status that the developer needs to move ahead with his project.

Then on Thursday, March 21st the Lake Ozark Tax Increment Financing District held a hearing at City Hall to consider a proposal to use a TIF to help fund this same development by Mr. Prewitt. The proposed plan, presented by attorney Doug Stone, would involve four distinct developing projects or phases.

Phase one, which would be approximately 312 thousand square feet of retail space, would include a "big box" store, a "Jr. anchor" store and other small stores, phase two, approximately 200 thousand square feet, would be a "big box" store, phase three, approximately 220 thousand square feet, would be "Jr. anchor" stores and phase four would involve approximately 210 thousand square feet with a "big box" store and hotel and approximately 400 residential units described as "work force" housing. Work force housing as described by Mr. Stone would be one and two bedroom apartments.

When asked at one point how they projected the sales tax for the "big box" stores without knowing exactly which stores were going in, Mr. Stone jokingly replied "We know who we have in mind for that spot. If I told you, I'd have to kill you." So the mystery still prevails.

Gary Prewitt has been talking with MoDot about their proposed four lane parkway and interchange which will be connecting Highway 54 to Highway HH and the Community Bridge. MoDot has been unable, to this date, to give Mr. Prewitt any concrete plans.

Gary is also still working to obtain portions of this property from the current owners.

Some concerns were raised about the additional students that might be generated by the new residential units. With a residential TIF in place the school would not receive the property tax that might normally come along with a new student. Mr. Prewitt is still offering the school the 25% that he offered them on their March 19th board meeting.

Mr. Prewitt proposes that all four of his projects will be paid and the TIF eliminated in the 12th year. At that time he proposes that the school will be receiving approximately 1,597,000.00. With the cost to educate at \$7,200.00 per child, per year, and increasing yearly, can the school take on the extra cost for the first twelve years? Superintendent, Dr. Johnson, says the school "Lives and Dies by local tax payers". They receive no state aid.

All and all there are a lot of issues to be discussed and a lot of points of view to take into account. It seems that progress affects all of us in some respect, sometimes in ways that we do not anticipate.

LAKE OF THE OZARKS BUSINESS JOURNAL



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Published monthly at the Lake of the Ozarks, *Lake of the Ozarks Business Journal* strives to provide accurate and relevant news for business. All stories and photos unless otherwise noted are by editorial staff.

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Advertising Sales: (573) 280-9032 • **Fax:** (573) 348-1923

Business/Billing Office: (573) 348-1958 • **Fax:** (573) 348-1923

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Serving the Lake Since 1958

Travelling for vacation this summer? No so fast

by Darrel Willman

The legislature enacted new regulations regarding travel outside the United States. Part of those regulations involve passports. The Consular Affairs department of the US State Department is responsible for issuing and regulating passports. These additional regulations are a direct result of the recommendations put forth by the 9/11 commission, whose report can be found at www.9-11commission.gov. It is a chilling read.

The State Department maintains a website at travel.state.gov with information for Americans seeking to travel outside the US, detailing those who will be required to possess a valid passport. The Western Hemisphere Travel Initiative implemented regulations requiring that all persons, including American citizens, traveling by air between the United States and Canada, Mexico, Central and South America, the Caribbean and Bermuda, present a valid passport, Air NEXUS card, or U.S. Coast Guard Merchant Mariner Document, or Alien Registration Card, Form I-551. And, that as early as January 1, 2008 all persons, including US citizens traveling between the United States and Canada, Mexico, Central and South America, the Caribbean and Bermuda, by land or sea, including ferries, may be required to present a passport.

Americans can still travel directly to and from US territories without duties or the need for a passport. Those are: Guam, Puerto Rico, the U.S. Virgin Islands, American Samoa, Swains Island, and the Commonwealth of the Northern Mariana Islands (some of these may not be deemed vacation destinations).

The passports are required for all air travelers, even children. Steven Royster, Consular Affairs spokesman for the U.S. State Department said, "Passports are for American citizens, and everyone from the cradle on, needs to have a passport to trav-

el abroad. I got my daughter's passport for her when she was six weeks old."

Because of the new regulations upon travelers, vacationers this year have been met with delays, added expenses and disappointment, as those who do not have passports are not allowed to travel outside the US by air. Shelly Williams, Manager of the Lebanon office of Great Southern Travel, echoed this,

passport is not already being mailed to them."

While Royster said everyone has to comply with the new regulations, the State Department isn't out to hamper travel—they are working hard to assist Americans in complying. "We want to make sure that Americans have the passports they need to keep traveling overseas," he explained, "But the key is to get your information, apply

and leave enough time that you're giving us 10 weeks to turn that around—then you should have no problem."

Those who were not aware of the new rules, or planned for last minute travel are commonplace, says Williams.

"You'd be surprised at the number of people this affects—it's a lot of people. People are surprised by how long it's taking to get a passport. When they come in and want to go on vacation the first week in June, the first thing we immediately ask is 'Do you have your passport?'" she says.

Royster says a bit of planning is needed. "Give this some forethought," he stresses.

"We typically turn these around in ten weeks for routine processing. Four weeks or less, for expedited service. There was concern when the rules went into effect, it would disrupt people's travel, but actually, there have been very few people who have attempted to travel without a passport," he adds predictably.

"We find also that Americans are applying for passports in record numbers now. Seventy-four million people now have a US Passport."

Obtaining a passport is relatively simple, although obtaining the documentation needed may pose problems for some, particularly older Americans. Documentation Americans will need to bring with them include a certified copy of their birth certificate issued by the state, a valid form of photo identification such as a driver's license, and two precisely formatted passport-sized current photographs of themselves.

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More on Prewitt's proposed new Lake Ozark TIF

The City of Lake Ozark has been presented with yet another TIF project that promises huge results and a total change of the city's economy in exchange for the opportunity to sell bonds to cover construction costs and pay off those bonds through long-term diversion of taxes generated by the new construction.

This most recent plan is offered by Gary Prewitt and company – the primary developer of the highly successful Prewitt's Point area in Osage Beach. There is no denying that the area has benefited from the added businesses that this project has brought to the area, but one has to question whether we are growing too fast to support all this new shopping opportunity.

The proposed project is a 245-acre parcel located at the Hwy 54 and Bus 54 junction. You probably know the property, as the valley in which the Le Mans go kart track is located. The location falls within the city limits of Lake Ozark.

The project carries a \$240 mil-

lion price tag of about \$240 million overall, with about \$52 million designated for site work (filling in the hole and leveling out the land) with over 200 cubic yards of rock to be moved. Prewitt has experience with this since his Prewitt's Point property had much the same terrain to work with.

Construction is planned for four phases: Phases 1,2 and 3 are commercial consisting of 940,000 square feet of commercial leasable retail space, and a 150 room hotel. There are several "big box" stores that have expressed more than an interest, but lawyer Stone says he's "sworn to secrecy" as there is big competition for these retail businesses but that "the expected stores have proven success in this same type of community."

Phase 4 is primarily residential with plans for 400 units in a multifamily dwelling setup. These apartments would help to house not only the estimated 750 workers that will be employed within this new project center,

but also the rest of the Lake area workforce. Prewitt describes these units as priced for the "work force" – nice, clean, safe affordable housing for hourly workers so prevalent in this area. There is no question there is a need for this type of housing.

He estimates 250 jobs will be created during construction, with the aforementioned 750 permanent jobs once the project is completed. While the project is set for four phases that could drag the TIF payoff for up to 23 years, the plans are for the payoff to be in year 13.

The proposed site sits along Highway 54 on the Lake Ozark side of the Osage River Bridge. It extends from the Highway 54/Business Highway 54 intersection to Summer USA. Prewitt said he owned one parcel of the land already, has contracts on two more and is negotiating on the remaining parcel.

Currently, the city is overseeing one other TIF project; the "Horseshoe Bend Parkway Redevelopment Project" (also

known as the Stanton Project), a mostly residential plan that will change the heavily wooded area that lies between Bagnell Dam Blvd. and the Hwy 54 Osage River Bridge into a heavily populated neighborhood development. They are also cursorily involved in the Miller County managed commercial TIF that is adjacent to Osage National development.

It's a bit of a high-wire act to know exactly when to slow the increased commercial construction. For example, many people marvel at the number of new office buildings going up all over. While they are beautiful buildings, do we really need all that office space? A lot of those new offices are still without tenants, but nonetheless, the construction continues. So what, then does Mr. Prewitt know that we don't?

A TIF is a form of "creative financing" that seems to be picking up momentum in recent years. Gone are the days when a commercial developer seeks out

investors and take on the building of a new project on their own. The latest thing is to get the city and county governments to help out in paying off the bulk of the development costs through diversion of taxes generated by the project being built.

There are positives and negatives with this plan, as with any "creative financing" opportunity. One of the positives is that of the current valuation of the 245 some acres of property targeted for redevelopment is in the neighborhood of \$12,000 per acre and that amount will not decrease during the course of this development.

Stone says "all the risk for this development lies with the developer, not the city". Until enough construction has taken place the bonds cannot be sold for the property, so the beginning costs for each phase are solely the responsibility of the developer to cover, until the bonds are sold and he can recoup some of those expenses and go on to the next

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Prewitt's new TIF

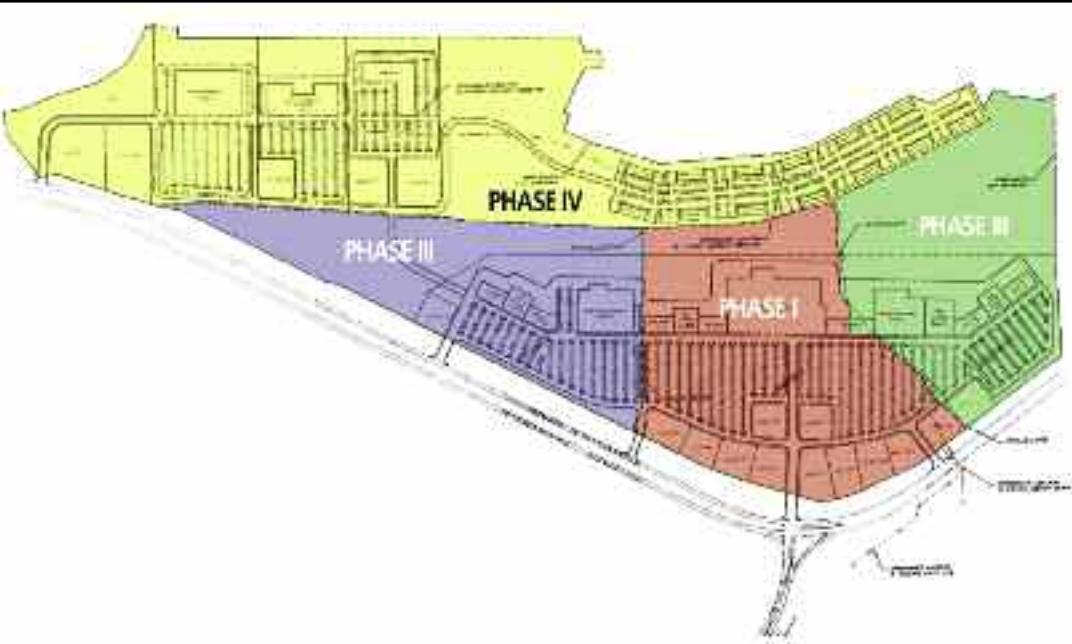
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 phase. He further states that because of this, "furnishing inflated cost estimates doesn't help the developer at all. The numbers are reasonable and are based on real situation cost estimates for land and labor".

Prewitt has been working with MoDot over the last year or so making sure that his plans won't be undermined by their plans for the bypass and vice versa. While the MoDot plans aren't set in stone, there has been an air of cooperation by both parties. MoDot has also been agreeable with proposed construction entrances during the course of construction. "It may be that we can work together on some of the dirt moving, but that will remain to be seen." Says Prewitt, "If it works out – it can save money for both projects and that's just smart."

Should everything fall in place even close to plans, in fact – that amount will increase exponentially every year with as much as \$197,000 in year two to \$2,551,309 million in year thirteen. Of course – much of this would be diverted to pay the construction bonds, but after the bonds are paid off all the increased valuation and sales tax moneys go back to the taxing authorities. In other words – the folks currently getting funds from this property will not get any less money than they do right now – but may have to wait quite a while before they benefit directly from the increase.

Prewitt's plan proposes that the fire district would receive 50% of additional revenue during the course of the TIF project and the School of the Osage would receive 25% of additional revenues generated during this time. The school however recently made it board policy to not support any TIF project that offered less than a 50% return from commercial construction and 100% from residential projects financed "creatively". The Stanton project was supported last fall with a 100% carve out for the school district, but they didn't ask for any of the commercial portion.

Mr. Prewitt's attorney, Doug Stone stated, "the school needs to recognize that if the project performs as expected, they will receive a \$485,000 per year average as the project is written". He goes on further to say that the plans are to see the project to fruition in 13 years, after which time all taxing entities will receive their full share of newly generated moneys. The School of the Osage board feels that they simply cannot accept less than the 100% and 50% they are asking for, given their status as a "hold harmless" district receiving a minor amount of their budget from state moneys. "Camdenton School district recently made the same policy decision, seeing that there was a flurry of TIF activity in the area. We see it as a preemptive move, letting developers know where we stand from the start" says



Prewitt's proposed TIF area: Phase One, which would be approximately 312 thousand square feet of retail space, would include a "big box" store, a "Jr. anchor" store and other small stores; Phase Two, approximately 200 thousand square feet, would be a "big box" store; Phase Three, approximately 220 thousand square feet, would be "Jr. anchor" stores, and Phase Four would involve approximately 210 thousand square feet with a "big box" store, hotel and approximately 400 residential units described as "work force" housing.

Johnson.

To qualify for a TIF financing arrangement, the project needs to have two things happen. First the property in question needs to qualify as "blighted, and second the project needs to pass the "but for" test.

The state's definition of blighted is an area which "by reason of the predominance of defective or inadequate street layout, unsanitary or unsafe conditions...or the existence of conditions which endanger life or property by fire and other causes or any combination of such factors, retard the provisions of housing accommodations..."

Prewitt hired the

Development Initiatives Group from Kansas City to perform the Blight Study Report and their findings were that this property qualified as blighted due to "unsanitary or unsafe conditions" (there are several unauthorized dumps located within the boundaries of the properties, and evidence of bonfires and the like as well). There were also the conditions of "defective or inadequate street layout" and "economic under utilization or liability" found on this parcel.

The "but for" test is simple – they have to prove that "but for" the TIF approval, this project would not be economically feasible. While the pages and pages of numbers and spreadsheets prove out this portion, there is always some room for question as to whether individual financing couldn't take place. Primarily the argument against traditional financing is that the interest rates are too high to seek this form.

One other cursory concern is that the reassessment of this land coupled with any of the other new construction will cause Miller County to move from a Class 3 county to a Class 1

county. The valuation will need to reach six hundred million dollars for 5 consecutive years before the county would need to take on the new classification and the additional costs related to that Class 1 moniker. In the meantime, however the additional costs would still need to be borne by a county that is seeing a large portion of the taxes generated by the larger projects being diverted for a sizable period of time. A first class county in Missouri is required to provide certain full time benefits and services such as a Juvenile Justice facility, and a full time auditor among others.

Prewitt says that if passed, Phase 1 will start almost immediately with Phase 2 starting soon after. They will work on both areas simultaneously due to the nature of the construction process for those two areas. Phase 4 will be the next project followed by Phase 3.

Now that all the numbers have been presented and the questions asked and answered, it's up to the TIF Commission to make the next move. They will vote on the project at a special meeting in April.

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St. Louis schools lose accreditation

by Betsy Taylor

St. Louis, AP—Over the angry objections of St. Louis students, Missouri's State Board of Education moved Thursday to take over the city's troubled school district, hoping to turn around years of budgetary problems and academic failure.

The board's 5-1 decision came during a contentious meeting in Jefferson City that was briefly halted during an outburst by students opposed to the takeover. One student was subdued with pepper spray.

Soon after the decision, Gov. Matt Blunt appointed St. Louis-area businessman Rick Sullivan to lead the three-member transitional board that will take over the state's largest district June 15.

The other two board members will be appointed, one by Mayor Francis Slay and the other by the president of the city Board of Aldermen. Those two appointments have not been announced. The locally elected school board—one with a long history of infighting—will remain in place but have no power.

Slay said the state's decision

was a welcome first step in the district's long road to recovery.

"This district has been in decline for decades," he said. "It may take a decade or more to reverse that."

School board member Bill Purdy said he and two other board members will sue to stop the takeover. He wouldn't say when the suit would be filed.

"To replace (elected board members) with politicians appointed by other politicians is just un-American," Purdy said.

Some parents, teachers and students fear the takeover will damage the future of children in the district and make it more difficult for city students to get into college. A group of students staged a sit-in at City Hall for five days last week. And their anger spilled over at Thursday's meeting.

Capitol Police said a male student shoved an officer and then was chased outside the building, where he was subdued with pepper spray, handcuffed and turned over to juvenile authorities. The pepper spray drifted into a crowd of other students who had fol-

lowed behind the chase. Emergency medical personnel were called, but no serious injuries were reported.

"This is our future, and they are messing it up when they take away accreditation from us," said Johnnie Fields, 17, a senior from the Gateway Institute of Technology.

State Education Commissioner Kent King said Thursday that the loss of accreditation typically should not affect students' scholarships or future school acceptances.

School board president Veronica O'Brien, who had supported the state takeover, left the building under police protection because some crowd members were yelling derogatory remarks at her.

"I think it's important for them to bring in some new leadership, some new administration, and someone who can really turn the district around," she said.

Superintendent Diana Bourisaw expressed disappointment at the state vote, insisted the district was improving and said she hoped the new govern-

ing board would allow her to remain in charge.

A parent in St. Louis, Etta Key, 38, teaches 16- to 78-year-olds in an adult literacy class where she said she has no trouble picking out the students who went to St. Louis public schools. Their grades are always low, she said.

"Change is needed," Key said. "What's going on isn't working. This board is a mess."

State Department of Elementary and Secondary Education staff said the school district with 32,000 students had failed to meet both academic and financial standards.

The district met only four of the 14 performance standards set by the state, failing in such areas as middle and high school math scores, graduation rates and college placement. To remain provisionally accredited, it would need to meet six of the 14 standards. Full accreditation requires meeting nine of the standards.

If trends hold, 13,000 of the students now enrolled in the district will not graduate, Slay said. Of those who do, only half will take the college entrance ACT

test. Of them, less than 12 percent will score at or above the national average.

Sullivan, 54, will serve as chief executive of the three-member transitional board if his appointment is approved by the Missouri Senate.

He is chairman of the St. Louis construction firm McBride and Son Management Co. Inc. He was a member of the board that founded the Read, Write and Run program that promotes reading and wellness among children.

Sullivan said his first priority will be to listen to concerns from students, teachers and everyone else affiliated with the district.

Blunt said he was sensitive to those concerned about the takeover.

"I know change is hard, but I think change is necessary," he said.

Slay expects to name his appointment to the new board next week. Aldermanic President Jim Shrewsbury, who this month lost in a Democratic primary to Alderman Lewis Reed, said Reed should make the third appointment. Reed is unopposed in the general election in April. Reed said he has not decided on an appointment.



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Travelling

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Older Americans may have difficulty in obtaining anything other than a form noting the birth certificate is on record with the state authority. In Missouri, persons who were born in the state can contact the Department of Health and Senior Services. The Department says many residents can obtain their birth certificate locally. Those wishing to obtain a copy from a local health department,

can download and complete an application online at dhss.mo.gov. There is a fee of \$15 for each copy of the record requested. Those born in other states or overseas will need to consult with authorities in the place of their birth. Missouri state officials also offer an expedited service for an additional \$10.

Those residents without a valid driver's license can obtain one, but will need to present as identification, a certified birth certificate issued by a state or local government, with

embossed or raised seal, a valid or expired passport, a Certificate of Citizenship, a Certificate of Naturalization, or a Certificate of Birth Abroad. You will also be required to show proof of identity with a Social Security or Medicare card. Proof of residency will be required and can be substantiated with paperwork such as utility bills, bank statements, tax receipts, etc. Residents who are non-drivers can obtain a NonDriver's License after meeting the same requirements as listed for a driver's license.

It is clear that the federal mandate to obtain and verify proof of citizenship and restrict the borders of the US is in place and working toward the national I.D. that has been proposed. Royster says the government is working to keep all Americans safe by identifying who can and cannot enter the country.

"Official US Passports which are a safe, convenient and effective way to document people's identity and citizenship," says Royster, "It really gives the system the security that travelers are who they say they are."

"This arises from a recommendation from the 9/11 commission, he adds, "by requiring travelers to carry a document that says exactly who he or she is—and that they are entitled to come into the country—it's a better way to control our borders."

Royster stresses that almost anyone can obtain a US Passport, and there's no need to worry, there are thousands of locations to help.

"There are two things you need to know. The first is travel.state.gov, which is the State Department's Consular Affairs website. That has the information they need on the application fee, the requirements, the documents you'll need and how you can apply.

"You can go to the site (travel.state.gov) and enter your zip code to find the nearest facility that will accept your passport application. What you also want to know is that many post offices and other government buildings are expanding their reach to provide convenient places, close to where people live and work, for them to apply for passports."

Some surprising and not-so-surprising things can keep you from obtaining a passport.

Royster explains, "People who aren't American citizens. People who have outstanding child support obligations in excess of a certain amount, cannot get a passport until they satisfy those obligations. Also people with outstanding felony warrants."

Royster echoes Shelly Williams' views, "We want people to apply early. Renewal applicants can do the whole thing by mail."

Shelly says, "Get your passports now. I applied for my passport the second week in March, and according to the State Department's website, I should have mine around the 18th of

April. A little over ten weeks. Unfortunately, if you don't plan ahead and get your passport, it's going to limit you on where you can go for vacation."

If you still want to vacation on the spur of the moment, there is some hope. You can walk across the border (or drive) into Canada and Mexico, although you'll still need that birth certificate and the photo driver's license. You can cruise with the same documentation, and you



Americans without passports can still cruise—until January 2008. Last-minute travellers are finding cruises an affordable alternative. Passports are \$97 each or more.

can always fly to US territories. Shelly says, however, that poses a drawback.

"You can travel inside the United States, to Hawaii, you can also go to San Juan and St. Thomas. So there are areas, but unfortunately, those are pretty expensive destinations from the Midwest. You can still cruise. In some cases, there are tour companies that are discounting the cruise packages - essentially saying 'You're getting your passport for free.'"

But if you are flying, and expediting your passport application, take heed, Shelly says. "A lot of companies offer travel protection, that allows you cancel, as long as the flight has not departed."

"You're not going to get a refund, but you will get a travel credit. So for those folks that are coming in and looking to travel in early June, we tell them—'Look, if you haven't done your passport, you haven't started that process, you need to purchase this insurance—what if you filled something out wrong and your passport doesn't arrive on time?'

Guess there's always a trip to the zoo or—whatever.

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National title race to call Lake of the Ozarks home

by Monica Vincent

In December of 2003, a group of offshore race boat owners announced the formation of the Offshore Super Series Powerboat Racing Association-a not-for-profit organization dedicated to the development and growth of offshore powerboat racing.

On September 28th, 29th and 30th, the Lake of the Ozarks will play proud host to this year's Horny Toad Offshore Super Series National Championships with events running all week and concluding with a headliner concert on Sunday. Racers will be down midweek with meet and greets so spectators can meet the racers, look at the boats and join in the festivities going on all week. Tentatively the race course is scheduled from 11 am to 5 pm on Saturday and Sunday.

Merlyn Vandervort, promoter of this year's Horny Toad Offshore Super Series National Championships, says "The Shootout has consistently been an amazing race and promotion for the lake area. With the races only six weeks apart, ide-

ally, we'd like to see both events grow off each other. Lake of the Ozarks will be a major center for worldwide powerboat racing and will really put us on the map." Vandervort has negotiat-

ed an indefinite right to renew the national race host spot year after year with first right of refusal.

Roughly ten years ago, the lake played host to sanctioned

offshore races, but this will be the first time as host of a national championship. This race itself is much different than the Shootout which is a speed race for individual times.

putting me in contact with the right people. Through Dave I was able to meet Misty Velasquez who is the Executive Director of OSS. She was looking for a good home and a good promoter, and I was excited about bringing a racing event of this stature to the lake."

"I also owe a big note of thanks to the Fire Chiefs for Lake Ozark and Osage Beach, Jeff Dorhauer and Woodson. We couldn't do this without the cooperation of our local fire departments. They have been safely handling local powerboat racing for years and their expertise is invaluable when it comes to the safety and function of the race."

"The Missouri Water Patrol has also been very helpful throughout the permit process and assistance in putting together the appropriate safety plan. Along with the Water Patrol, the OSS also has big safety parameters for the event. For example, we have to have helicopters with rescue divers on board."

With over 20 years of racing experience with tunnel, drag and offshore boats, Alvin Heathman is this year's race coordinator and chair of the event committee. According to Heathman, "Spectator safety along with racer safety is paramount, so there will be a no-wake zone established from point-to-point along the course of the race which laps from the 6 to the 9 mile marker of the Osage with the start and finish line at the Horny Toad."

Spectator boats will not be allowed inside the course and may not be closer than 500 feet to the outside race lane. On April 13th an official from OSS will be coming to plot the course with help from the local fire departments and the Missouri Water Patrol. Says Heathman, "I think this will be a phenomenal event. Merlyn is going above and beyond to make this happen."

Continues Vandervort, "Dave (Scott) and I have been trying to get this together for the last couple of years, and the stage of completion we are at right now with the Horny Toad, the marina and the available parking along with the future availability of the resort helps make this possible. We recently

continued on page 12



Offshore Super Series boats like these take to the waters of the Lake September 28

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Lake Road 54-82 about 1960.

Everett called his 13-acre development Wheeler's Boat Dock. It consisted of nine rock cabins, the owner's rock home, several frame storage buildings, and a two-story building that housed a café. The café served early breakfasts for fishermen as well as lunches and dinners. The fishing service included boats, motors, guides and bait. Local

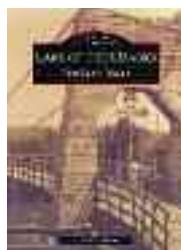
men who served as fishing guides for "the camp that fishermen built" included Novell White, Carlis Cook, Dave Carroll, Ray Carroll, Wayne Capps and Leonard Wood.

In 1943 the business was sold to Dave Motley who changed the name to Motley's Clearwater Camp. Motley had the business until 1962. For one year it was operated as Myrtle's Clearwater

Resort and was then sold to Bob Brown who changed the name to Brown's Clearwater Resort. He sold in the early 1970s to Bob & Regina Blair who simply called it Clearwater Resort. The business was a member of both the Camdenton Chamber of Commerce and the Lake of the Ozarks Association and advertised their 2,200-square-foot heated fishing dock.

When the condominiums were built, the name Clearwater was adopted to preserve the long history of this fishermen's paradise along the shoreline of beautiful Lake of the Ozarks.

This vintage postcard image is from the collection of H. Dwight Weaver. The photographer and publisher are unknown. Weaver is the author of three books on the history of Lake of the Ozarks. "History & Geography of Lake of the Ozarks, Volume One," his newest book, is now available from Stone Crest Book & Toy in Osage Beach or by mail. For information, contact the author at dweaver@socket.net or call 573-365-1171. Other books on the Lake by Dwight Weaver are available online at lakeoftheozarks-books.com



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3-car garage, lake front on 3, nearly level acres, stainless steel gourmet kitchen with maple cabinetry & natural faux granite counter tops. Additional features include vaulted ceiling great room with stone fireplace, formal dining room, and family room; crown moldings recessed ceilings, built-in dressers in huge master bedroom closet, jetted tub & huge shower are also featured.

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Crown moldings, elegant Master suite with bay window and double door entry into one-of-a-kind master bath with jetted tub & huge stall shower, Walk-in Closet with built-in triple tower cherry wood dressers; landscaped, fenced, and all window treatments included. This "handicap Friendly", 4 bedroom, 2 bath, dining room, living room, w/oversized finished garage custom home, was bank appraised at Only \$219,950.00. Contact Owner/Broker at (573) 365-0585 or go to RescoRealtor.com



National title race coming Sept. 28

continued from page 8
acquired a bunch of ground close to the Horny Toad that will allow the racers room to set up a dry staging area to load in and out and to create a race village with room for semis and the ability to park with their entourage and trailers and set up camp. The resort itself is hard and heavy under construction and will be open for business next May in plenty of time for the 2008 race."

The race committee is actively looking for and seeking sponsorship with various levels available. Says Vandervort, "The Community has really jumped on board so far from Tri-County lodging, to various businesses, Benne Media, Dave Leathers at Showcase Publishing, the Lodge of Four Seasons and some other local hotels. Even some of the racers are supporting the event with help from their national sponsors. We've even heard from some local boat dealers who want to step up to the plate. Our cost is \$250,000 just to bring it here."

"You can watch the race

Said Scott, "I really think it's

Lake of the Ozarks will be a major center for worldwide powerboat racing and will really put us on the map."

— Merlyn Vandervort

from the water or VIP packages are available to watch from the Horny Toad. We're still determining exactly what those packages will entail and will be placing that information on our website very soon." (www.toadcove.com)

Along with the additional 10,000 travelers to the event, the OSS will reach more television viewing households than ever in many years for 2007. Video of the complete race will be transmitted live throughout the world, courtesy of AMF Productions. According to their official website, the OSS Board of Directors selected American Powerboat Television for the

going to be a major event. We're talking about a national title race. We've been racing all year for points, but this race determines the title. Also, Lake of the Ozarks is highly respected amongst boaters nationwide. In itself, it will be a good magnet to draw people."

For more familiarity with the race itself and the types of boats involved, Scott recommends www.Nautiboats.com. Interested spectators can also visit www.toadcove.com for more information on race week, sponsorships and VIP packages as details unfold.



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LAKE STORIES

With Michael Gillespie

"The Original 'Upside Down' Bridge"

by Michael Gillespie

The construction of the lake during the years 1929-31 necessitated many changes in the area. The future lake bed had to be cleared, towns and cemeteries moved, and roads realigned.

The two major roadways in the region were Missouri Highway 5—a gravel road running south out of Versailles—

would take place before the lake was filled.

Prior to the construction of the Bagnell Dam, Route 54 crossed the Osage River at the town of Bagnell, via a ferry boat. As it continued in a southwesterly course, it dropped into Watson Hollow, crossed the Grand Glaize River on a swinging bridge, climbed the ridge near Damsel,

Bagnell would be sidestepped. The next major realignment would take place at the crossing of the Grand Glaize. The once small stream would now be a major tributary of the lake, and Watson Hollow would become a two-mile long cove. After examining the area, surveyors and engineers identified a favorable crossing of the Glaize valley

bridge. Both the Niangua and Hurricane Deck Bridges built some six years later would feature similar designs. Since the Grand Glaize structure was the first high span in the area, it acquired the nickname of the "Upside Down Bridge".

The Upside Down Bridge cost about \$400,000 and was finished in time for the lake to fill under it. Designed as a two lane structure, the traffic demands of the late twentieth century rendered it obsolete. Construction of a new bridge began in the early 1980's. The westbound lanes were completed in 1984. However, the old bridge continued to carry eastbound traffic until 1995, when all four lanes of the newer span were finished. Engineers then dismantled the old span, and



the Upside Down Bridge was no more.

Mike's taking a break from Lake Stories to tour as a historian. We'll run some previous articles while we wait for his return.

*This one's from April, 2005.
—Ed.*



This photo taken in September 1930, looks to the west. The piers were poured during the summer, and now the truss spans are being assembled in place. (Note the temporary support scaffolding under the nearly finished segment.)

Photo courtesy of author

and U.S. Highway 54, a paved road that cut the area diagonally toward the southwest from Eldon. Because Highway 54 was a federal route, it had priority in funding and design criteria. All changes to Route 54, including the construction of bridges,

and then dropped again into the valley of Linn Creek. The waters of the lake would flood large segments of this route, so engineers began drawing new plans.

Under the developing plans, Bagnell Dam would carry Route 54 over the Osage; the town of

located about three-quarters of a mile south of the confluence with the Osage. This location was a mile north of the old swinging bridge.

Two reasons led to the choice of this site. First, it was a narrow crossing—about 1,600 feet; and second, the projecting points on either side dropped away steeply. This was important because it allowed the bridge to be built higher without making it longer. This would save money and minimize the road grade as it climbed out of the valley on either side.

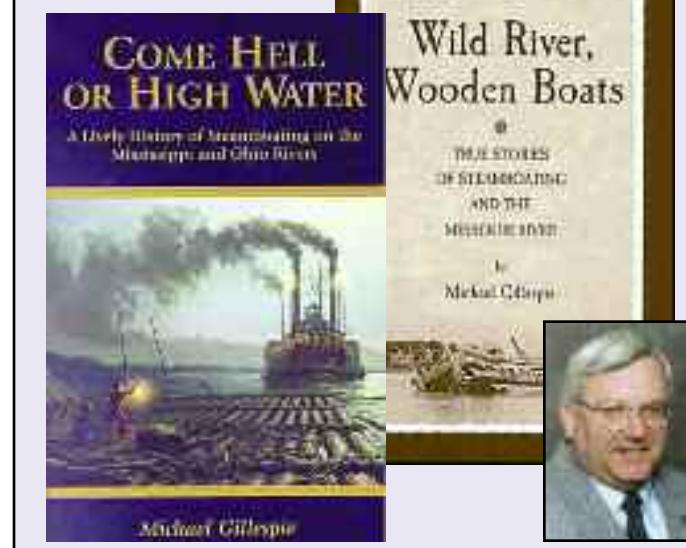
To esthetically enhance the height of the bridge, the designers decided to erect the spans with the supporting trusses below the highway deck—an arrangement known as a deck truss. This would place the roadway some seventy feet above the lake level, and afford an unimpeded view of the tributary—and it could be done without reducing the load capacity of the



GRAND GLAIZE BRIDGE, Lake of the Ozarks
The Grand Glaize Bridge, circa 1950. The view looks northward toward the mouth of the Glaize Arm. The dock near the east end is Chet's Landing, the forerunner of Link's Landing. Bridgeport Marina is at the west end.

Photo courtesy of Brad Atkinson, Fenton, Missouri

Historian and tour guide Michael Gillespie is the author of "Wild River, Wooden Boats" and "Come Hell or High Water: A Lively History of Steamboating". He has also penned dozens of magazine and newspaper articles. Both of his books are available online at Amazon.com and Barnes and Noble.com.



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Tipped employees to get raise under Blunt's directive

by David A Lieb

Jefferson City, MO— (AP) Thousands of waiters, waitresses and other tipped employees soon should be getting a raise after Gov. Matt Blunt's administration reversed the state's interpretation of its new minimum wage law.

Blunt said Wednesday the state Department of Labor and Industrial Relations was wrong when it advised businesses they did not have to pay tipped employees a base salary of at least half the state's minimum wage.

Missouri's minimum wage rose in January from the federal rate of \$5.15 an hour to \$6.50 an hour because of a ballot measure last year.

The backers of that initiative said they assumed the minimum wage for tipped employees would similarly rise from the federal rate of \$2.13 an hour to \$3.25 an hour—an amount equal to half the \$6.50 rate.

But the state labor department advised employers they still had to pay only \$2.13 an hour, so long as their employees' tips pushed their total paychecks to at least \$6.50 an hour.

The department had continued to defend its position, even as the Brennan Center for Justice at New York University last week released a legal memorandum from six Missouri law professors saying the state's interpretation was wrong.

Missouri law states that employers of tipped workers don't have to pay more than 50 percent of the minimum wage. And a state regulation adds that "the maximum amount of gratu-

ties that an employer can claim as a credit is 50 percent of the applicable minimum wage rate."

Until the ballot measure passed, most Missourians were covered under the federal minimum wage law, so the 50 percent pay language in state law had not been an issue.

Blunt said his own general counsel also concluded the department's interpretation was wrong.

"Missourians voted to increase

the minimum wage, and I have directed the Department of Labor and Industrial Relations to immediately clarify that the base wage is not exempt from this mandate," Blunt said in a written statement Wednesday.

Labor department spokeswoman Tammy Cavender said the agency's original interpretation was based on the opinion of its own attorneys and experts. But she said the department would follow the governor's order.

"Certainly our interpretation of the law was inaccurate," Cavender said.

The department's chief counsel, Cynthia Quetsch, was fired Wednesday over the issue, the St. Louis Post-Dispatch reported.

An executive at the Missouri Restaurant Association expressed amazement when told of the state's new interpretation.

"This is going to be very costly for our industry—millions of dollars—for the highest paid people they have on their staff already," said Pat Bergauer, the association's executive vice president, who noted food servers often already earn \$15 to \$30 an hour

with tips.

St. Louis waitress Maggie Ellinger-Locke said she had assumed, when gathering petition signatures for the ballot measure last year, that the minimum wage increase would apply to employees who earn tips. She was shocked when the state labor department said otherwise.

So she began backing another campaign—dubbed Save Our Tips—aimed at persuading the labor department to change its position.

"It would be nice to get the wage myself, but there are a lot of people who really, really need it," she said. "There are lots of single mothers."

The Save Our Tips campaign now plans to monitor restaurants and bars to ensure their workers not only get paid more in the future, but also get back pay for the period during which they were wrongly paid less than \$3.25 an hour, said Lara Granich, a spokeswoman for the campaign and director of the Jobs with Justice coalition in St. Louis.



Wait staff and other tipped employees will now earn 3.25 an hour.

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The Bagnell Dam Association of REALTORS® Conducts Ground Breaking For New Building. The Bagnell Dam Association of REALTORS®, its Board of Director's, members and Affiliates attended a groundbreaking ceremony for their new office building on Friday, May 16th. The new building will be located at 1022 Stonecrest Circle (same location as their previous building) and will consist of a two-story, 4,147 sq. ft. building, being built by Septagon Construction of Jefferson City. The Bagnell Dam Association of REALTORS® is expecting completion of their new building at the end of August.



Air & Water Solutions, Inc. recently celebrated their membership in the Lake Area Chamber of Commerce with a ribbon cutting ceremony. For more information contact Jim Fannin at 348-0488. Pictured during the ribbon cutting along with the Chamber Active Volunteer Ambassadors; and Barbara Painter, Chamber Board Member, is Jim Fannin, Air & Water Solutions (with scissors).

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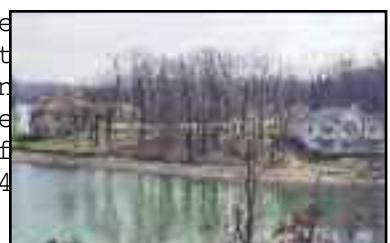


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HHS Secretary Leavitt: a step towards a future of "personalized health care"

U.S. Department of Health and Human Services Secretary Mike Leavitt outlined a course for achieving gene-based medical care Friday, March 23, combined with health information technology, which he called "Personalized Health Care." He said the initiative has the potential to transform the quality, safety and value of health care for patients in the future.

"Personalized health care will combine the basic scientific breakthroughs of the human genome with computer-age ability to exchange and manage data," Secretary Leavitt said. "Increasingly it will give us the ability to deliver the right treatment to the right patient at the right time -- every time."

In a speech before the annual meetings of the Personalized Medicine Coalition, at the National Press Club, the Secretary outlined steps already under way to develop the needed information, as well as new steps he is undertaking to build the foundation for personalized health care and ensure that gene-based medical data and health information

technology are used appropriately.

"Every one of us is biologically unique. We've always known that, but we haven't had the knowledge or the tools to deliver health care at that kind of individual level. That's what's changing," Secretary Leavitt said.

Gene-based medicine can help individuals identify their particular susceptibilities to disease while they are well and take effective preventive steps. In the future, it will help detect the onset of disease much earlier, enabling treatment to prevent disease progression, and can help bring about medical products that are tailored more precisely to the needs of each individual.

Health information technology, including powerful new tools for managing vast amounts of information, will be needed both to continue building basic scientific knowledge and to make the new knowledge useable and accessible for patient care.

Secretary Leavitt emphasized how much work remains to build a system that can deliver personalized health care. He has identi-

fied this issue as one of his priorities for the next two years. "The Human Genome Project was a dramatic success, but it has correctly been called a race to the starting line," he said. "The work that remains is sweeping, from the most fundamental science to the details of health care practice."

Secretary Leavitt announced new steps that HHS is taking to lay the foundation for a personalized health care future:

- HHS is engaged in a broad review of the implications for privacy protection as health information technology is increasingly adopted, including needs for genetic information, and the anticipated effect on the confidentiality, privacy and security of individually identifiable health information.

- HHS will review existing structures for ensuring that genetic tests are accurate, valid and useful. The objective will be to ensure that responsibilities are clearly and appropriately assigned among HHS agencies to support useful genetic testing for patients.

- HHS will develop consistent policies for its agencies regarding access to and security of federally



Secretary Leavitt, U.S. Department of Health and Human Services

supported research. The goal will be to ensure open information access for researchers, to support progress, while still rewarding discovery and innovation.

- The President's budget for 2008 includes \$15 million in start-up funding to create a new electronic network that would draw together the nation's major health data repositories. This network of networks would enable researchers to match treatments and outcomes, and in that way learn from the nation's day-to-day medical practice and improve safety and effectiveness of medical treatments.

- The American Health Information Community (AHIC) will develop recommendations to identify health IT standards for including genetic test information on electronic health records. AHIC is charged with developing recommendations for establishing or identifying consensus standards and for other specific actions toward achieving President Bush's goal that most Americans have electronic health records by 2014.

Current efforts at HHS agencies supporting personalized health care total \$277 million this year, and are proposed to grow to

\$352 million in FY 2008. Current work at HHS agencies includes:

- At the National Institutes of Health (NIH), genome-wide association studies are using information from years of clinical trials to find associations between genetic elements and health outcomes. A milestone event is expected this fall when research from the long-running Framingham Heart Study, involving some 10,000 volunteers who have been followed over two generations, may be posted at NIH's Genotype and Phenotype (dbGaP) Web site.

- At the Food and Drug Administration (FDA), the Critical Path initiative is organizing work across 76 science and regulatory areas to improve product development, especially for gene-oriented drugs and diagnostic tests. Regulatory guidance on the co-development of drugs and diagnostic products, which is an important stepping stone for gene-based medical care, will be published this fall.

- The Centers for Disease Control and Prevention (CDC) has worked with the National Cancer Institute to define the leading 100 genetic variants of public health significance. CDC is using its National Health and Nutrition Examination Survey (NHANES), one of the nation's largest health surveys, to determine how common these variants are in the U.S. population. Results will be released this summer and will be important for researchers.

"In the future, we'll understand diseases at a new level," Secretary Leavitt said. "We'll know them as gene- or molecular-based diseases. And that will give us new kinds of treatments that will be effective for both the very specific condition and the individual patient."

More information about the Personalized Health Care initiative is available at www.hhs.gov/myhealthcare.



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Mennonites leaving Missouri over photo ID requirement

By Alan Scher Zagier, AP

Huntsville, MO—Ervin Kropf's loyal customers have been known to drive more than 100 miles to buy fresh milk, brown eggs and bulk spices from his Mennonite country market. But soon, the stocked shelves that draw business from as far away as Kansas City and St. Louis could be mostly barren.

Kropf's fellow Mennonites are leaving Missouri as state officials enforce a 2004 law that requires all residents to have their pictures taken for drivers licenses—a rule that conflicts with the Mennonites' belief in a Biblical prohibition against "graven images" that keep community members from having their picture taken.

Near Huntsville, more than a dozen families in this central Missouri enclave are preparing to move south to Arkansas, where state law still offers a religious exemption to obtain driver's licenses without photos. Other Mennonite enclaves near Rolla, Springfield and Vandalia are facing similar ultimatums.

Missouri allowed a similar

exemption for more than 30 years. That changed in the security crackdown after the 2001 terrorist attacks, as the state sought to prevent identity theft.

"We want to respect our government," Kropf said. "We're not trying to fight them. But we still have our beliefs."

Kropf is soliciting offers to buy his store. If he can't find a buyer, he'll remain in Missouri but will have to rely on an outsider to haul back supplies. Some customers have broken down in tears at that prospect.

Like the old order Amish, many Mennonites adhere strictly to the "graven images" rule. So it's not enough that Missouri's law, which allows the state to keep photos off licenses but requires the images to remain on file with government officials, offers something of a compromise.

Some Mennonites elsewhere in Missouri have agreed to that compromise, said Kropf, but he and members of his church remain opposed.

"There are a bunch of us who don't want to do that," he said.

The change has drawn criti-

cism from community members who call their Mennonite neighbors peaceful, hardworking taxpayers wrongly ensnared in the government's war on terror.

"This whole business of homeland security is a farce," said Joel Hartman, a University of



Missouri-Columbia professor of rural sociology. "These people are no threat whatsoever to the larger society."

The Mennonites of Randolph County have ingrained themselves and their small businesses into the community, said Mark Price, the county recorder. Among those planning to leave are a cabinet maker, excavator and meat

processor.

"They are pillars of the community," Price said.

Unlike the Amish and some other Mennonite sects, Kropf and his neighbors use telephones and drive cars, though they paint the vehicles black. They eschew radio, TVs and computers and dress in simple garb. Men are seen in overalls and black shoes, women in ankle-length dresses, covered arms and head scarves.

Several families have already left the state, with others waiting to sell their homes and businesses. But the displaced Missourians' stay in Arkansas—at least as licensed drivers—could be short-lived.

A federal law known as the Real ID Act will set a national standard for driver's licenses while linking state motor vehicle offices in a central database.

The proposed law has drawn a firestorm of criticism from privacy advocates and some evangelical Christians who call the standard a precursor to a national ID card.

States are also balking at the costs and complication of overhauling their licensing systems.

The Missouri House of Representatives recently voted overwhelmingly to oppose the requirements and prohibit state agencies from implementing them.

And Congress recently postponed the law's effective date by 18 months, until Dec. 31, 2009.

A Department of Homeland Security spokesman said that the proposed law still allows states to offer the religious exemption for photos. But residents of any states that didn't comply with that standard would not be allowed to board airplanes or enter federal buildings, according to the current proposal.

Hartman, who grew up in a Pennsylvania Mennonite community and has studied Amish society for decades, said that many of those faced with moving from their homes will respond with stoicism, not resistance.

"These people do not have a strong emotional and psychological attachment to the land that many of us do in society," he said. "If things become unacceptable in one area, they'll move to another."

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Paul's Supermarket Food and Beverage Report

With Steven Hermann
Paul's Supermarket

Tasting Wine

Do you drink your wine or taste your wine? There is a difference between the two. When you drink wine you might be missing out on a lot of characteristics that are only apparent when you become familiar with tasting the wine. There is nothing wrong with either drinking or tasting wine, believe me I enjoy both, but it is very helpful to understand how to taste wine properly.

We taste wine in five steps: 1. Sight, 2. Smell, 3. Taste buds, 4. Swallow, 5. and wait 20 to 30 seconds for the finish.

Sight: Wine varietals have color characteristics. The best way to view these characteristics is with a clear glass of wine against a white background. White wine should appear clear and bright with some depth of color. Red wines have different hues. A general rule of thumb with red wine is darker color means fuller body.

Smell: Swirl the wine in the glass, this helps to reveal the bouquet of the wine. Then put the glass to your nose and sniff the aromas. Smelling wine is best for telling if the wine is drinkable. Wine that has a vinegary, moldy, or sulfur scent is probably not suitable to drink as it has gone bad.

Taste Buds: We have around 5,000 taste buds on our tongue. They are on both sides of the tongue, underneath, on the tip, and

go to the back of your throat. This is where it is important to allow the wine to swirl around in your mouth and hit all of these areas of the tongue. The tastes you should be looking for are as follows:

Sweetness: This is tasted on the tip of the tongue, a highly sensitive area, you will know immediately if you have tasted a sweet wine.

Fruit and Varietal Characteristics: Tasted in the middle of the tongue.

Acidity: Tasted on the sides of the tongue and insides of the cheeks, more apparent in white wines than red wines.

Tannin: Tasted in the middle of the tongue. Wines aged in wood give you the tannin taste. This taste is a dry sensation that can tend to make you pucker.

Finish: The taste that is still on your tongue after you have swallowed the wine. How long this taste should be noticed? This is different depending on the type of wine. Higher quality wines will tend to "finish" for up to 20 seconds after you have swallowed the wine.

Tasting wine can be a great help when choosing wines that you will enjoy drinking. Understanding the different characteristics of wines will also help you pair the proper food with the proper wine. An important note on tasting wine is to be aware of your surroundings. Having a good atmosphere, clean palate, and free of scents will help you to better taste wine. If your environment is filled with different smells and tastes, it can have an adverse effect on the wine you taste and you will not get a good evaluation of your wine. Most importantly, enjoy your wine, and you will be sure to have a good time tasting and drinking!

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Missouri lawmakers pass cable competition bill

by David A. Lieb

Jefferson City, AP— First came the TV antenna, then cable, then satellites. Soon, some Missourians could have a fourth option for their television service—the phone company.

Legislators gave final approval Thursday to legislation intended to spur video competition by making it easier for telecommunications companies such as AT&T to start offering television service in Missouri.

The bill lets companies provide TV service anywhere in Missouri with the approval of the state Public Service Commission—a one-stop process that does away with the need to negotiate TV franchise deals with each community.

San Antonio-based AT&T Inc., the state's largest local telephone service provider, has pledged to spend at least \$100 million to expand its TV service in Missouri, should the bill pass.

The Senate's 32-2 vote Thursday sends the bill to Gov.

Matt Blunt, who pledged to sign it into law and predicted it would bring "greater choices and lower prices for cable services." The House passed the bill 143-4 on Wednesday.

Cable television currently is provided in Missouri through about 550 separate franchise agreements with local governments. As a result of the bill, cable companies could cut off those deals in favor of the presumably simpler state approval.

Eleven states, including neighboring Kansas, already have similar laws or policies.

"We intend to roll the service out as soon as possible, hopefully this year," starting in the St. Louis and Kansas City areas, said AT&T spokesman Kerry Hibbs.

The bill would require AT&T to expand its TV service to at least 25 percent of its households within three years of when it starts offering the service. It would have to offer the TV service to at least 50 percent of its

households within either six years of the start date, but could get an extension if fewer than 30 percent of those already offered the service actually subscribe to it.

Critics said it could be a long time before telephone companies start offering TV service in parts of rural Missouri.

"The vast land mass of Missouri is not going to see telephone cable service—it's going to be in the urban areas and more densely populated higher-income areas where it's more profitable to build this system," said Gary Markenson, executive director of the Missouri Municipal League.

Because local cable franchises could be invalidated, the bill could lead to an end of some locally negotiated consumer protections, such as boards to mediate customer complaints against cable companies, said John Coffman, a lobbyist for the AARP and Consumers Council of Missouri.

The bill also would allow incumbent cable companies to quit funding local public access channels in the future, although all video service companies still could be required to carry such channels.

Coffman claimed the consumer protections are "woefully inadequate," asserting "the phone companies and cable companies ganged up on consumers" in backing the bill.

The companies disagreed.

"Any time you have competition, it makes everyone sharper, and I think it will make cable service even better," said Greg Harrison, executive director of Missouri Cable Telecommunications Association.

The Missouri Communications Alliance, which led a Capitol rally for the bill last month, praised its passage as a victory for consumers.

"When the infrastructure is in place, consumers will benefit by having access to the newest, most innovative technologies,

better service and lower prices," said spokesman Todd Abrajano.

After AT&T failed to win passage of a state video franchise bill last year, it entered into more intense negotiations with the cable TV association. As the 2007 session got under way, sponsor Sen. John Griesheimer, R-Washington, announced a compromise had been reached, and the bill moved relatively quickly through the Senate and House.

The cable companies did not get all of their preferred positions, however. Lawmakers refused to impose on satellite TV services new fees equivalent to those already paid by cable companies and now also to be required of telecommunications companies that offer TV service.

Lawmakers also rejected language that would have invalidated the whole bill if any part of it was struck down in court.



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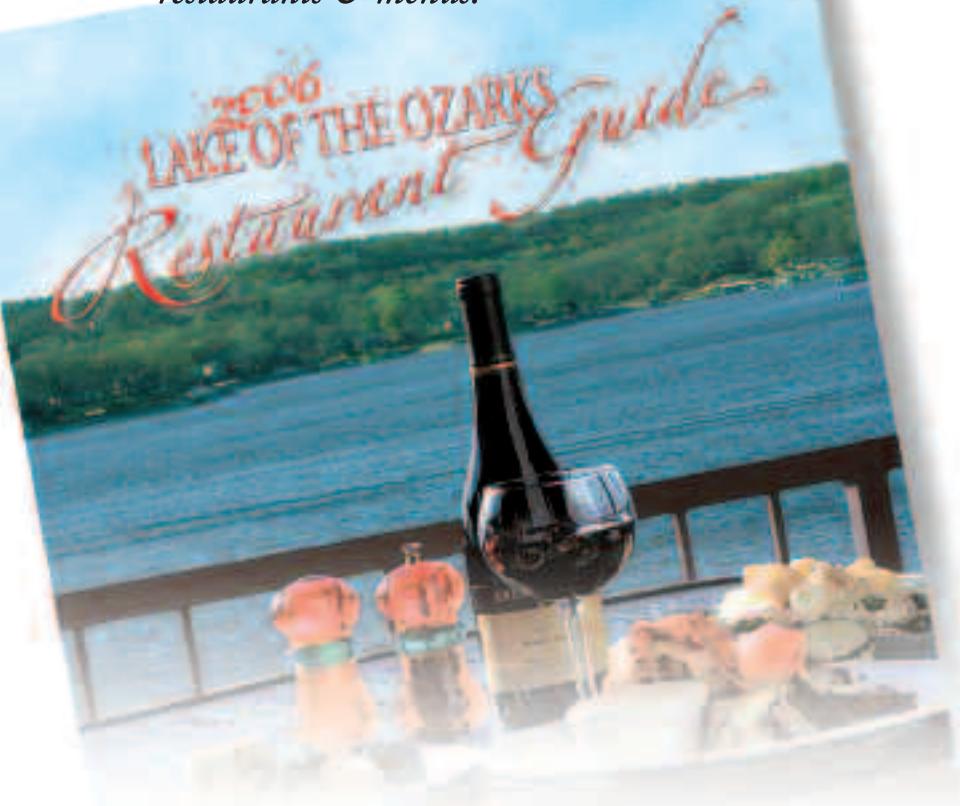
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monthly payment allowing them to purchase more home than perhaps they really can afford.

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Business Spotlight

Adriane Ritchie, R.F.S.

I have recently relocated to the lake area from Fort Lauderdale, FL., where I earned my degree in Natural Health with concentration in Paramedical Skin Care. I practiced at top of the line spas in South Beach and in Fort Lauderdale.

While in Florida, I discovered a skin care line called Skin Fitness Therapy. This all natural skin care line is unique because of its "chiral technology." Chiral Technology is a purification process that extracts the most pure form of the molecule. The results are a pure, highly concentrated and targeted skin care line without adverse skin reactions.

Skin Fitness has recently introduced their new Red Wine Therapy Collagen Enhancing Line! This line has a high concentration of "resveratrol," the anti-oxidant found in Red Wine. Also, are added essential vitamins and minerals essential for healthy, young skin. They specifically help to inhibit the

break down of collagen and elastin, oxidative damage and loss of suppleness that comes with age. These nutrient rich cocktails of ingredients will replenish, repair, restore and renew your skin with instant visible results!

I specialize in microdermabrasion, pre and post operative care, light chemical peels, light therapy, manual lymphatic drainage, hair removal, body treatments and complete relaxation. I address concerns such as: acne, acne scars, hyperpigmentation (sun damage), rosacea, fine lines, wrinkles and overall skin restoration.

I am currently located at 3-D Hair and Day Spa in Sunrise Beach. I offer a full extensive menu of spa offerings. This month I am offering half off Red Wine Therapy Facial Treatments. One full hour of collagen enhancing and soul relaxing with a complimentary glass of red wine, Mysterious Beauty, by Casa de Loco Winery.

I am currently involved with the Business Professional

Women's Organization as well as Women's Wednesday on KRMS 1150 AM Talk Radio. This show educates listeners in the area of skin care and they may call in with skin care questions and concerns.

My goal is to distribute Skin Fitness Therapy to top of the line spas around the lake area while relaxing my clients in a serene environment. Skin care is my passion, combined with my extensive education and experience, this enables me to educate, help and pamper my clients. If you would like to indulge your-

self or someone special in the Ultimate Red Wine Spa Experience, please call for your appointment or gift certificate. You may also visit www.ritchie-revelations.com for more information on Skin Fitness Therapy. Look for my special for Chamber of Commerce members and the next Lake West Chamber of Commerce After Hours event Tuesday, April 10 at Casa de Loco Retail Wine and Tasting.

I look forward to seeing you at 3-D Hair and Day Spa, 16979 N. Hwy. 5, Sunrise Beach, (573) 374-8780. *Lake West Chamber*



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You can drop into any big-box department store now, and find rows of computers all happily running Windows Vista. New computers by all major manufacturers now ship standard with the new operating system. Only custom computer shops and home builders will still be installing Windows XP versions. But if you're not ready to drop the cash and buy a new machine, what if you want the latest, greatest?

We've installed and used Windows Vista since the middle of March and we can tell you first-hand that it's very, very nice. It's incredibly smooth, has some nice performance boosts, and a lot of new shiny toys to play with.

Some of the stand-out features: Live Taskbar Thumbnails; this clever add-in puts up a small

window on the task bar that shows the content of whatever the application may be. If it's a Windows Media Player document, the movie plays in the tiny window above the taskbar. Your Word document appears just as it looks full screen. Internet Explorer shows the site you're visiting.

3D Application Switching; here's a neat trick. Hit CNTRL + TAB and you get a screen with all of the open windows angled (and updating), "stacked" so you can move between them and pick the one to switch to.

Desktop Dreamscape; Wow. This has been done before, but it's still very nice. Replace your static desktop picture of unicorns with a video, in full motion and sound. A babbling brook with water flowing past, an amusement park, with the sounds of delight and the rides, whatev-

er it may be.

Instant Search; although still not as well implemented as it could be, it's a lot faster than the dog, and works well enough to be a true bonus.

Built-in firewall and spyware applications; these actually work, and are useful. Built-in backup with support for files and images. This lets you easily use a hard drive or DVD's/CDR's to backup your entire system, or just your documents. And then restore from them in an emergency.

There's also some serious performance gains under the hood, as well as a lot of small additions that make it a more enjoyable experience.

If you're hesitating, it may be time to jump. Let's talk about what you'll need to do before you make the big decision.

In our article on Windows Vista earlier this year, we mentioned the operating system has some pretty steep hardware requirements. It does, but only for the prettiest bits.

Officially according to Microsoft, you have to have at least a 800 MHz processor, 512 MB of RAM, and a 20 GB hard drive with at least 15 GB of free

space. That's a bit optimistic.

They shoot a bit straighter with the requirements for Vista Home Basic. Here, they specify a 1 GHz CPU and a DirectX 9 compatible graphics card along with the previous. For Premium, Business and Ultimate versions, they up the ante to a 40 GB hard drive, 1 GB of RAM, DirectX9 graphics card with WDDM driver and hardware-based Pixel Shader 2.

continues next page



The 3D application switcher is pure eye candy. You can see all of the active windows at once. There are also "3D" ways to switch users, along with moving desktops, drop shadows, multiple icon sizes, new themes and a host of other improvements in Windows Vista Ultimate.

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Vista Ultimate

continued from previous page
 the breakdown at 5.1. And yet, the software runs wonderfully, in all of its Aero glory. Our base machine has an AMD 2.4 GHz processor with 2 GB RAM, an nVidia 6600 DirectX 9 graphic card and a 160 GB hard drive. So what's with all of these "levels" of Vista? Which one is right for you? Easy- pick your price, pick your features. All of the Vista software versions come with the essentials you will need to use your computer.

Home Basic is just that, with none of the Aero eye-candy. It still has all of the added security and performance features, but lacks some of the most-wanted items, like Aero, DVD burner, Live Taskbar Thumbnails, Instant Search and others. For almost everybody, this isn't the one.

For another \$40, a move to Home Premium is recommended. Here, you get all of the eye candy and other bonuses. The next step up is Vista Ultimate, which is the equivalent to the previous Windows XP Media Center Edition, with it's integrated media player-viewer-recorder

interface. There's also the equivalent to XP Professional with Vista Business, which has the networking muscle working computers need, as well as all the eye candy if desired. The versions start at \$199 and climb to \$399 (full retail, upgrades are less). You can also get a limited-edition (if any are still available) version of Vista Ultimate for \$259 that is signed by Bill Gates (upgrade only). Well, sort of. His signature's on the front of the individually-numbered boxes, but we doubt he sat and signed all 20,000.

Drivers

Windows Vista uses all new drivers, so you will need updated versions for basically everything inside your PC. If you have a Dell, Gateway, HP or e-Machines, these companies have extensive online support areas for Vista. Check the website for your manufacturer first— read the available material. They have a list of models that will already support Vista without modification. If your computer was not made by one of these companies, you will need to do some homework before you think about upgrading to Vista.

Some tools will make the job a

little easier. www.belarc.com has a nifty little free application called Belarc Advisor. This will let you know what's inside the grey box, and identify all the mystery bits so you know what to get.

In case you have a home-built or custom-built system, it will identify the model and manufacturer of your mainboard, give you the lowdown on your graphics, whether embedded or on a card, and the rest of the peripherals you'll need to get drivers for. Make sure you have everything plugged in and powered up. You won't need drivers for many USB devices.

Note that some motherboards have issues with USB support in Vista. If after installation you have no USB support, or the startup hangs, it may be a USB problem. Disconnect all of your USB (and other) peripherals before installing.

This would include things like scanners, card readers, backup drives, flash memory sticks, etc. You can leave USB keyboards and mice installed.

Some motherboards will require you to set your USB to 1.1 in bios prior to running Vista, until new drivers are developed. If you have no USB devices

working properly after installation, try this and see if it works.

If you are unfamiliar with using system bios, consult your manufacturer's technical support, or a local computer shop for assistance. Generally speaking, the bios setup is reached by holding down the "delete" key upon starting up your machine.

Inside the bios, USB support is usually found under Integrated Peripherals. If you rely on a PCI card for USB support, you will need to check with the manufacturer for assistance with Vista drivers.

Once you've gathered all of the drivers, burn them onto a CD. Our USB memory stick didn't work initially, so we were forced to use a separate PC to re-download and burn our drivers onto disc.

Memory

One thing Vista likes, it's lots of room to breathe, so to speak. The more memory, the better— up to about four gigabytes (4GB). If you don't have two gigabytes of RAM installed, run out and get some before you install. If it's an enterprise-class PC, a server or say a video workstation with a high-end mainboard, 8GB is the ceiling.

Vista ships in 32-bit and 64-bit editions, so if you have a 64-bit processor and a high-end board, you can go above the 8GB barrier if you install the 64-bit Vista. Check the article on memory in this issue for more.

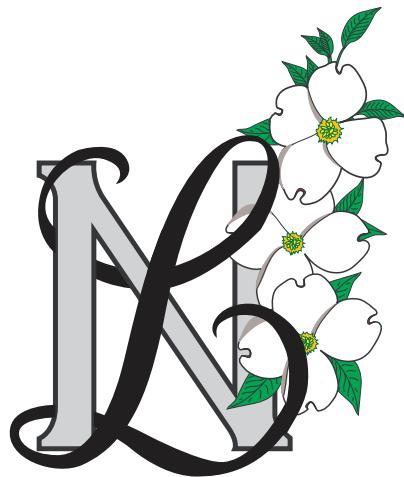
Graphics Cards

If you have embedded or "shared" graphics, you'll need to look into buying a PCI, AGP or PCI-e/X video card that is DirectX 9 or version 10 compatible. The big two, nVidia and ATI, have several choices available. Make sure to get at least 128MB of VRAM on the board, 256 is better. Chances are, if you don't know what this is referring to, you'll need to take your computer into a local repair shop for assistance.

Hard Drive

Vista installed inside 20GB of space no problem, but if you have an older hard drive, or one that is slower, update it for best results. Inexpensive ATA or SATA drives in 160, 200 and 250 GB capacities are common— make sure you get 7,200 RPM for good performance, 10,000 RPM if you want to go faster. These are (except 10,000 RPM) all around the \$100/- mark through most

continues next page



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Vista Ultimate

continued from previous page
 retail or online locations. This can be a do-it-yourself job for some. Just check online, before you start the install—there are step-by-step articles on hard drives.

Installation

As mentioned previously, we recommend disconnecting absolutely everything externally connected to your computer that's not essential, before you start. Scanners, printers, all-in-ones, card readers, drives, flash sticks, cameras—you name it. On startup, Vista will attempt to load drivers for these, and if it's not built-in, it can take forever, or hang the system startup altogether.

BACK UP YOUR FILES

In case that's not strong enough, here it is again—kidding, but really—burn your important documents, photos, songs, etc., onto removable media like CDR's, or use a secondary drive, etc. Retail stores have convenient USB-based hard drives in external cases with software pre-installed to make backups easy. Even if it's with

floppies, you'll want to get some insurance against the loss of your important information.

Write down the URL's (web addresses), your logins and passwords for important things like online banking and trading, at least temporarily, until you can be sure your cookies and passwords get imported properly.

You may wish to take your photos to the local shopping center and get them printed onto photo paper. Hey, it's old-fashioned but everybody likes to look at snapshots without staring at a monitor. And, they're usually less than a quarter each.

With Vista, you'll get to choose between buying a full version or an upgrade-only version. We recommend you choose the full version, or use the tedious, but effective work-around that's been circulating around the internet. The upgrade-only version is cheaper, but also poses the risk of losing everything to a bad install.

According to Engadget (engadget.com), "...you can get around that pesky requirement to have Windows XP or Windows 2000 already installed on your PC by instead using the upgrade DVD to first install a 30-day trial

version of Vista --that's done simply by not entering the product key when prompted to do so during the installation. Once you've got the trial version of Vista up and running, you simply start the installation process all over again from within Vista, this time entering the product key when prompted..."

We didn't try this to verify it, so proceed at your own peril. A clean install requires either repartitioning your existing hard drive or using a different drive (you may have to buy one—most systems come with just one). Not everyone has software and knowledge for partitioning



The four flavors of Windows Vista.

without destroying what's there. This might be another place to go to the pros for help.

The clean install to a second drive, as in our instance, allows for easy switching back and forth between Windows XP and Vista. There could be some file ownership conflicts with previous Windows installations, so be sure to get all of your files off before installing.

The "upgrade" path for Vista installation takes the old operating system and places it in a folder for you, so you can access it if need be to retrieve drivers or other data. Microsoft warns that if you do not provide a valid installation key during an upgrade installation, you could wind up buying another copy or upgrading your copy (if you choose the wrong version). They also warn you could lose some or all of your data.

Vista's activation scheme, while no more obtrusive than Vista's, allows 30 days—then you have to enter the number and activate. After this, your machine will operate in a hobbled mode for 30 minutes, and then be rendered inoperative altogether. It is in this instance you could lose data. You may be then forced to

do a new install, with no way to retrieve the data from the locked-down computer. Backup first.

Should you want to extend your trial pleasure for more than the allotted 30 days, there is again, a workaround floating out there on the internet that is undocumented, not recommended, but still available. No doubt Windows will "fix" this loophole soon.

According to Brian Livingston, in an article on www.windowssecrets.com, "If you know the secret, however, you can extend the activation deadline of editions such as Vista Home Premium and Vista Business up to four months past the original install date." Brian goes on to document the rather lengthy, complicated procedure for the brave.

Once you have your copy installed, activated and your favorite programs up and running, enjoy—a service pack is expected soon to cure the nagging ills it was released with. There are also several security updates awaiting you as soon as you log in. Check out all the new features at www.microsoft.com.

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Memory - fuel for your computer's processes

by Darrel Willman

No, we're not talking about whether or not you can recall what you had for breakfast. Computer memory, or RAM (Random Access Memory) is used in every personal computer on the planet, and some type of DRAM (Dynamic Random Access Memory) is used in tons of things in everyone's homes—from the toaster to the microwave, even some vacuum cleaners. It's a volatile commodity, trading across international markets like oil, rising and falling in price according to supply and demand.

And yet many people don't understand it, and it is often confused with *storage*. You'll hear people say "I need more memory", when in actuality, they are facing a nearly-full hard drive and either need to delete items or replace it with a bigger one.

A RAM module, or "stick" is actually made up of a series of chips, either eight or sixteen—in the case of modern parts—that have been attached to a PCB (Printed Circuit Board). Memory

in your PC acts like a storehouse for the programs and data your computer uses to do its work.

They are made from silicon then sandwiched in layers to form cells, which are grouped together to make up modules of varying densities.

Not too long ago, SIMMs (Single Inline Memory Module) dominated the industry, and a computer might have 64 MB (megabytes) of RAM installed if it were well-equipped. Today's ultra-fast multi-GHz single and multiple processor desktops use DDR or DDR2 (Double Data Rate RAM).

Older, yet not obsolete machines may still use SDRAM (Synchronous Dynamic Random Access Memory). It's essentially still made the same way as it always has been, the "switches" have just been packed closer together, increasing the density, allowing for more capacity on a single chip. Where 64MB used to be a lot, now chip assemblies can weigh in at 1GB or 2GB in capacity.

Aside from all of the

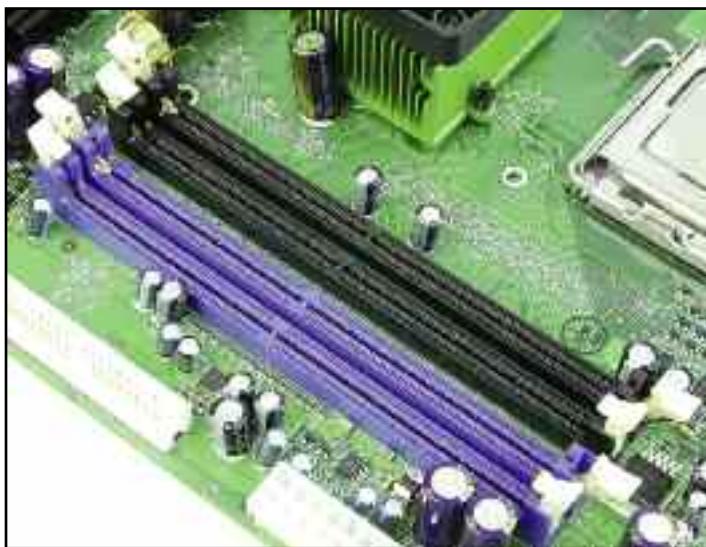
acronyms, a more practical approach is—"how much do I need, and how do I tell what type I need?"

A few additional problems face the average user—should they install it themselves? And do brands make a difference—is there anything to the various "grades" of memory we see on the web and in stores?

Looking at these more common issues from the perspective of an average PC user, we talked with Terry Groth, Product Marketing Manager for Crucial Technologies. Crucial is the retail arm of Micron, one of the world's largest manufacturers of memory modules. He gave us some insight into memory.

"Crucial was developed ten years ago to be the outlet for Micron memory upgrades to consumers. Micron sells a lot of memory to large, OEM companies like HP, Dell and Apple. We have a well-known brand in the marketplace... among the top four or five memory resellers in the world," Groth said.

Terry gave us a bit of background into the technical side of RAM, from the manufacturers' perspective.



The photo above shows four memory slots- in this case color-coded, showing the "banks". The blue slots are one bank, the black the other. Each holds, in this instance, a stick of DDR RAM. The white clips on either end snap into place as the stick of memory is pushed downward, securing it in place.

"It starts as a wafer," Terry says. This wafer is etched with the traces for the electronic pathways that make up the circuit. The process, he explains is fairly involved. "It's a chemical process to develop the wafer, and it is etched out into microscopic semiconductors. Those are then shaved and cut, and then processed into several small layers that are then put into an encapsulation. If you look at a memory module, the 'black part' that is soldered on - the DRAM is actually encapsulated inside that. Several of these are then put onto a PCB to make the memory module. You'll typically see sixteen or eight of them on a module."

Crucial, like a handful of other large, brand-name memory

continues on page 28

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Memory

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vendors, sells manufacturers and consumers "OEM" (Original Equipment Manufacturer) grade, first-quality memory. But all memory is not created equal.

Like processors—the brains of your computer, memory in wafers is susceptible to errors and manufacturing defects.

Each layered chip, once assembled, is tested for errors and speed and is given a rating accordingly. Those that meet the required specifications are made up into modules along with similarly-rated components. The stick is then sold as a specific "speed"-rated part. OEM specifications for RAM are much higher than the more generic, universal standard. Groth explains.

"Premium RAM means it's an OEM-quality product. What I mean by that is HP, and Dell, IBM, Apple, all have specific standards that you have to meet. Micron, as one of the manufacturers of the RAM that they put into their servers, desktops and notebooks from the factory, is manufacturing that type of high

quality grade DRAM (Dynamic Random Access Memory). Crucial, as an outlet for Micron to the end user, is also selling the exact same product line. We're selling exactly what you would be buying if you went and bought it from the large OEM manufacturers, whether it's a server, notebook or desktop.

"You can also buy what is considered 'fallout memory,'" Groth explains, RAM that initially failed or "fell out" of the first round of testing.

"It has then been retested," he adds. "For example, there are a lot of 'value' product lines—and they'll call them different things—people call it 'value' or 'select' memory. They take this memory that has not initially met the DRAM quality specifications—it is re-sorted and re-tested.

"Now that's not to say that this memory is bad—it does meet the PC grade. So it will work in a PC. But this is a broader specification, the JEDEC (Joint Electronic Devices Engineering Council) standard for PC memory—that defines what DRAM for PCs should be.

A broader spectrum of DRAM will fall within that PC

spec, but it is not necessarily the top quality that comes initially from the factory. Sometimes it goes through 'grey' markets, sometimes it moves through different countries and gets assembled as a PC grade module—then

differences are in the quality, and in the speed and latency. The faster the RAM, the faster the computer. Terry explains.

"Memory Latency is basically the time lag between when the module receives the data,

type of memory you want to look for is 'lower latency', meaning a two would be better than a three, as well as higher processing speeds." he said.

RAM is speed-classified according to MHz. Older SDRAM was a standard 100 MHz, then 133. Newer modules are rated with numbers that are a factor of the MHz. PC2700 RAM is 333 MHz, PC3200 is 400 MHz. DDR2 RAM speeds have added amazing performance to the newest desktops.

Terry says, "What you are seeing out there in the market today are DDR2—typically around 800 MHz (PC2-6400) in speed, and some at 1066 MHz (PC2-8000)—most of the latter are in high-end gaming and performance machines.

"DDR topped out at 400 MHz. You see latencies of CL 4.0 to CL 5.0 in most of the DDR2 RAM today. General users will see a benefit if they're comparing apples to apples—if they have a module that's 667 MHz, and has a latency of CL 5.0 for a given module, and another part has a latency of CL 4.0, the module with a latency of four would be better. You definitely would see a

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Two "sticks" of RAM, or memory—clearly showing the slots. Each type of RAM has a different "slot" arrangement, making it difficult to install the wrong RAM accidentally. The stick on top is DDR2, the lower is SDRAM. Different types of memory also have differing numbers of "pins"—the rows of gold contacts.

is sold as a value line product."

Prices on the internet can range between \$45 and \$130 at the time of this writing, for a module of DDR 1 GB RAM. The

processes it and then send it back out. It's two parts—when you mention latency, you also have to talk about speed. In a sense they go hand-in-hand. The

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PlusDeck 2: digital tape deck



This month's Technology is geared for those of us that have a little more life under our belts.

"Hey, kid— get off my lawn!" Anyway, if you're like so many others out there who are having trouble integrating your favorite things from the past with all of the new computers and technology out there, this could be one step in the direction of reconciling the differences.

Remember all those tapes you collected in the 70's and 80's?

If any of them survived the

gnashing, rending jaws of your in-dash cassette player, you can now resurrect the music from your youth and import it into your computer without all of the fuss of an analog connection, and without the quality loss.

The PlusDeck 2 is digital, and imports cassettes with the touch of a button. Of course you'll have to move fast, the magnetic coating on those tapes is likely coming off by now, rendering them unplayable.

\$140. www.amazon.com

The ion iTT USB turntable



Yes, it is a turntable, for all of you out there who still possess treasured vinyl recordings.

You can go and dig out your Led Zeppelin albums, now, and dust them off— this baby will let you rip them into your PC and enjoy all that 70's goodness in high-tech style.

This direct drive unit does 33-1/3, 45 and 78 RPM's, and includes software for Macs & PC's that will either burn directly to CD or save to MP3 format audio files. No word on the stylus quality, but it does have anti-skid. \$160 at circuitcity.com and other retailers online.

TV volume fixer



Doesn't it drive you crazy when you're into a program, then— commercial! Buy Bob's Big Burger Buns! The commercial is deafening! You scramble for the remote, knock over the chips, step on the cat's tail... you get the picture.

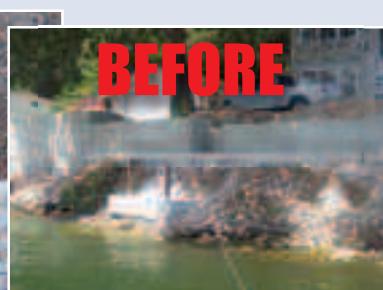
Get this handy gadget that regulates the volume, levelling out between TV and commercials. The TV Volume Regulator is \$50 at firststreetonline.com.

Seems like these used to come built into televisions.

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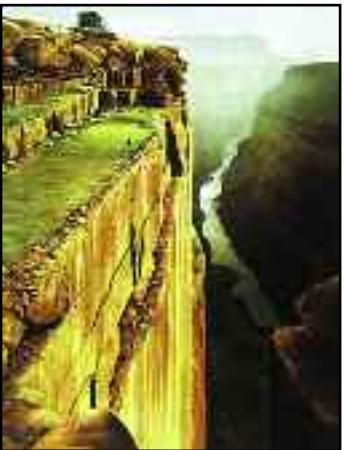
The toughest course you'll ever play?

It's raining outside, you have a "thing" you have to attend—whatever the case may be, the conditions are always perfect inside your PC for a quick game of golf. And what better than a golf simulation by the folks who make golf simulators? aboutGolf, the folks who make those magnificent walk-in full-size golf simulation booths, stretched themselves creatively and came up with "Loyal H. Chapman's Infamous 18" golf game for the PC, on CD-ROM.

aboutGolf was also the developers of Microsoft's Golf for 1998/99. So they have a bit of background building games, and simulators.

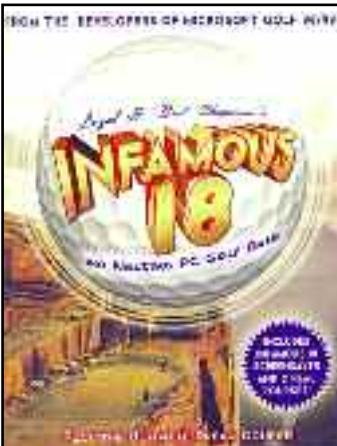
It really shows in this title. The graphics are absolutely amazing, the interface is clean and polished, and the idea is one that you'll love.

For those that may be unfamiliar, Loyal H. "Bud" Chapman's "Infamous 18" and



The grand canyon hole, from Chapman's painting.

his later works, are paintings depicting every golfer's nightmare holes. Frightening to be sure, but engaging nonetheless. They have graced walls and calendars for years. This game puts you



inside these "nightmares", looking out from a 475 foot high desert spire at the teebox, facing a straight drive through the towering California Redwood trees, edging the precipice of a Grand Canyon par 4.

The game is faithful to the painter, and yet is playable, thanks to the software's rendering engine.

Overall, it's worth every bit of the \$19.95 asking price. A few refinements could be made within the interface, the method for hitting the ball is difficult at times. Because of the nature of the holes, straying off into the rough on any of these holes was usually not recoverable from, but the game offers no easy way to "end" a hole, take a score and go on to the next.

Infamous 18 is available now from Edwin Watts' catalog and website, and at all Edwin Watts stores nationwide. Infamous 18 is also available at PGA TOUR Superstore and other locations.

More information on Infamous 18 is available at www.aboutgolf.com. Chapman's website at www.infamousgolf-holes.com has images of the paintings, reprints for sale, and a link to the game for purchasing.

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"By adding these new features we will give golfers the tools to make their whole experience on TeeTimesLive.com more seamless than ever before," says Ainsley Barlow, president of Vancouver-based West Coast T-Times Inc., which owns and operates TeeTimesLive.com and BCTeeTimes.com.

For instance, the TeeTimesLive.com home page offers six key menu options—Tee Times, Last-Minute Specials, Packages, Media, About Us and Contact Us. The new website's landing page will still offer those same six menu options at the top of the home page, in addition to numerous more informational options like golf-course photographs and maps.

The new-and-improved landing page's left column will be dedicated to Golf Destinations, featuring the top golf destinations in 14 states and two Canadian provinces. One click on a specific destination reveals a featured course—plus all the region's other courses—along with brief descriptions, information and a photograph of each; one-click options to search for and to make tee-time reservations; an interactive map of the destination's golf courses and buildings, one hotel, and golf-course reviews

by other TeeTimesLive.com users.

"Adding the golf-course reviews section will provide golfers with unbiased reviews of golf courses," says Barlow, who co-founded West Coast T-Times Inc., with Chelsea Muir in March, 2005 to provide golfers with an easier way to book tee times at golf courses worldwide 24 hours a day, seven days a week. "It's a huge benefit for travelers when deciding which courses to play. And the interactive map will allow golfers to view which courses are in the nearest proximity to a specific hotel, for instance, which makes it easier for golfers to plan their vacations."

The landing page will also boast several other options—Golf Vacations, a Tee Time Reservations box and Golf Specials.

One click on Golf Vacations will provide all the pertinent informational links a user needs to plan a golf trip—Destinations, Tee Times, Lodging, Get Quote, Packages and Group Travel.

The Tee Times Reservations box will feature a pull-down menu so users can efficiently book live advance and last-minute tee times in 29 states and 10 countries, and also book their flights, hotels and car rentals on TeeTimesLive.com.

Golf Specials will feature more—and deeper-discounted—last-minute specials, a top-deals-of-the-week section and course reviews.

"You can find the top deals in a specific area with the click of a mouse," Barlow says. "It doesn't get any easier, or more convenient, than that."



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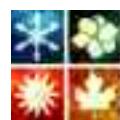
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adidas Tour360 II



The adidas Tour360II comes in four different designs.

Last year adidas Golf launched the Tour 360, a golf shoe whose blend of performance, comfort and style made it an overnight sensation among tour professionals and consumers, making it the most popular style of adidas Golf footwear ever.

The Tour 360 also garnered the prestigious ispovision Global SportStyle Award for Men's Footwear of the Year 2005 – significant in that the award category was not limited to golf-specific footwear and included all types of sport footwear.

The 360WRAP+ features an "articulated" midfoot support system which completely surrounds the foot, hugging every contour of the instep/outstep to keep the foot rock-solid and centered over the base. 3D FitFOAM® – Three densities of foam in the sock liner create the ultimate performance foot bed. A polyurethane base layer provides outstanding support from heel to toe. A cushioning layer in the heel absorbs shock, while memory foam adapts to the contours of the athlete's foot.

adidas Golf conducted traction studies in conjunction with the University of Calgary Biomechanics Research Lab in the design of the TOUR360 II. The results led to a multi-faceted traction system designed to deliver unsurpassed grip and

comfort in any on-course condition.

Anti-Clog outsole features newly designed, tapered, kidney shaped lugs that hold firmly and prevent slippage while remaining green-friendly.

The TOUR360 II's proprietary Dynamic Traxion® AC cleats have polished surfaces that diminish clogging and improve grip. They're low profile and a turf friendly shape that eliminates spike marks. The DTAC cleats will be installed in every golf shoe that adidas produces starting in 2007.

Integrated FlexZone – The shoe flexes where the foot flexes for greater walking comfort, a lining layer wicks away sweat perspiration to the shoe's surface to keep the foot cool and dry while a membrane layer keeps moisture out, providing 100% waterproof protection.

Initially, the TOUR360 II will be available in five color combinations starting in March 2007: running white/dark beige/black; running white/black/mania blue; running white/black/energy; running white/running white/black; black/black/running white. The TOUR360 II TEACH a spikeless version of the TOUR 360 II, will be offered in two colorways and will be available in March 2007. Available now \$180 MSRP.

TaylorMade unveils new Rossa® AGSI+ putters for '07

You may remember last year's superb TaylorMade Rossa mallet putter we reviewed. Good news, there's more to love in the Rossa line. Ten (count 'em, ten) new putters are available in three new categories — each of which incorporates an improved version of Rossa's Anti-skid Groove System Insert (AGSI), called AGSI+. The new AGSI+ adds two grooves, which raises the total to 14 and brings the grooves 22% closer together. That brings more grooves into contact with the ball more often, allowing AGSI+ to more efficiently negate backspin and promote forwardspin at impact, equaling smoother roll



Rossa Tourisimo MWT \$179

Monte Carlo 7, a classic mallet. All are constructed of soft 304 stainless steel enveloped in a black finish. MSRP \$119. Available beginning April 20 through retailers.

Mid Mallet Putters

often. The Tourisimo features a wire-frame head in the shape of a reverse trapezoid. This breakthrough shape allows more weight to be distributed low and a full 37 millimeters from the putter's face. That promotes a higher launch angle and negates backspin, promoting a smoother roll. Additionally, the reverse-trapezoid shape creates an extremely high MOI, making the



Rossa Daytona blade \$119

Tourisimo extraordinarily forgiving on mis-hits. As for Corzina, it's a smaller version of the popular Corza, and will appeal to players seeking high MOI in a more compact putterhead. MSRP \$149. Available beginning June 1 through retailers.

High MOI Rossa Putters with MWT

The third new category of Rossa putters is called High MOI with MWT™ (Movable Weight Technology™). The first mallet is the Inza, which is characterized by an extremely stable reverse-trapezoidal shape. Two MWT ports in the rear of the putter-head allow players to easily change the weight and feel to suit their preference or the speed of the greens. These putters are available beginning April 20 through retailers.



Rossa Inza High MOI MWT - Available now at \$199 MSRP.

and helping the player make more putts.

Now there's definitely going to be a Rossa putter you'll like.

Classic Rossa Putters

Includes five well-known and tour-proven shapes. There's the Daytona 1, Siena 4, Modena 8 and Imola 8, all blades; and the



The Rossa Inza face shows the AGSI+ grooves

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Callaway golf's FT-5, FT-i drivers for 2007

FT-5 and FT-5 Tour

The new Callaway Golf FT-5 and FT-5 Tour Drivers are the latest evolution in clubhead design featuring Callaway's revolutionary Fusion® Technology, maximized for increased distance,

increased accuracy and increased shot-shaping control—results unachievable in a single-material driver design. A massive 50 grams of discretionary weight which is strategically positioned for a high moment of inertia (MOI) and precise lateral loca-

tion of the CG provides exceptional stability on off-center hits, while enabling ball flight customization for optimal individual performance. A 25-gram weight located at the rear of the driver lowers the CG for optimal trajectory. The discretionary

weight is achieved by using a carbon fiber body and a larger CT/VFT Titanium cup face. This combination creates the OptiFit™ Weighting System that produces three distinct center of gravity (CG) configurations: Draw, Neutral or Fade, enabling



golfers to select a combination that best suits their individual game. (Fade configuration is only available in the FT-5 Tour model.) A 460cc head volume is incorporated with a longer, wider and hotter face designed to the legal limit—for more confidence at address, a higher MOI and increased ball speed for longer, straighter drives. The FT-5 Tour Driver has a slightly open face for a look preferred by more accomplished players. The result is exceptional distance, performance, accuracy and confidence. The Ft-5's carbon-composite body is significantly lighter than titanium, freeing up more discretionary weight which is then placed where it is most needed, resulting in more stability and greater distance.

The FT-5 Tour Driver has a face that is slightly open (2-degree) at address, providing better golfers a more pleasing look at address and increased workability.

Callaway Golf FT-5 Driver features a Fujikura E150 shaft in light, regular and stiff flexes, with lofts of 9°, 10°, 11° (1° closed) and 13° (2° closed) lofts—\$545.00 MSRP. The Callaway FT-5 Tour

continues on page 44

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Proceeds to Benefit Lake Regional Hospital Obstetrics Department.

A photograph of a golf course with a green and blue sky in the background.

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Memory

continued from page 28
performance increase."

For most home and small business users, speed is essentially an after-thought. If you use the recommended memory, your PC will perform as it was designed to. For those doing more, or going for faster performance, buying lower-latency, faster MHz memory will pay off in performance dividends.

But what is the recommended memory for your PC? And, can you "do-it-yourself"?

Many home and small business users will have the technical ability to install their own memory. Others who don't feel comfortable opening their PC, will want to take it to a computer shop, like TNT Computers in the Stone Crest Mall, or BCS Computers in Eldon. Osage Office Products and Lakeside Office Products, among others also offer to install RAM as a service.

Identifying the location and type of memory your PC will require should be your first step. A quick trip to www.crucial.com

or other sites, will help you make this determination. No matter where you buy your memory, the tools here are a big help. You can also check your computer's documentation or call the manufacturer with the model number.

Crucial's website will lead you through choosing your manufacturer—Dell, as an example—then the model. Choosing "Dimension E521" delivers three different products, a 512MB kit comprised of two, 256MB modules, 1 GB single module or a 2 GB kit made up of a pair of 1 GB modules. The site will also tell you how the computer is configured—in this case, four memory slots in banks of two.

It goes on to detail that while memory can be installed one module at a time, the best performance in this instance comes from installing 2 identical "sticks" of RAM as a pair, filling one bank. With four slots, four memory sticks can be installed, for up to 4 GB of total system memory, with best performance if they are bought in identical pairs.

The page also details the computer requires DDR2 RAM. You can now buy your memory from any retailer. Information this

detailed is hard to find, outside the manufacturer. RAM vendors maintain these extensive databases to be certain you get the right product for your PC.

With the type of RAM determined, once you've decided on how much to buy, you can install it. But how much is right? Terry tells us that it depends on the operating system you're running.

"In some of the older operating systems, you didn't need as much memory, because the applications weren't able to take advantage of it. Windows XP is probably the first one that you saw a big jump in as far as memory requirements. In fact, 512 MB is probably the minimum you want to run under XP.

"Jumping up to Vista, the minimum amount for their Basic version is 512MB, and if you run it with 512 MB, you don't get the full feature set that it offers—you're limited as to what you can do with that amount of memory.

"We've done our testing. One GB is really the minimum with any flavor of Vista operating system. With 2 GB installed, users are starting to see the features and added performance. With 64-bit versions of Vista, you're going to want to have additional

amounts of memory—in server and workstation applications. But, for most consumers, above 4 GB is starting to push the boundaries of the operating system's limitations. For the consumer 32-bit version of Vista, it's the 2-4 GB of RAM range that takes advantage of the new operating system."

No matter what system you are using, the more applications or programs you want to use at the same time, the more memory you are going to need. For those of you who only use one application at a time, these are fine. If you are an experienced user, who typically has three or four applications going, and you jump between them, you'll want to buy as much as you can afford—Terry explains.

"The amount of memory you have in the system benefits the performance — when you are running more application on a desktop or notebook, the more memory you have, the more applications can run effectively," Groth says, "When you are switching between applications, you want more memory so that when you are switching to the next application it's not ending the one you just switched from.

It can continue to run—for example, if you are processing something in the background, it can continue to do that, and you can work on something else at the same time. It really helps with multi-tasking."

With added RAM, your computer can store more information in memory. This means it has to use its "page file" less often. A page file is a "snapshot" so to speak of an application's use of memory. Let's say you are working on a complex power-point presentation, and doing some graphics for it at the same time in Paint. As you switch between the two applications, if you don't have adequate memory, Paint has to write the information onto your hard drive in the page file, before you can switch to Powerpoint. This writing to the hard drive is far, far slower than memory, and will make the switch time-consuming and uncomfortable. The less your system writes to the drive, and instead holds application data in memory, the faster and more responsive your system will be.

The Dell system we used as an example, will hold a maximum

continued on page 43

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Alpha Golf introduces the Customizable Version 5 (V5) driver

Famous for developing clubs with remarkable accuracy and driving distances, Alpha Golf introduces the completely redesigned Version 5 (V5) driver this week. Created with the Alpha signature Titanium Nitride (TiCN) "Black Face" coating, the V5 features two weight-customizable ports combined with a massive 460cc head. The result is a unique combination of weight range options plus maximum MOI and speed performance.

"As a part of our ongoing commitment to excellence, the V5 will be the first Alpha driver to feature optimization selections for both center of gravity placement and length balancing," says Dr. Jim Yeh, President and Founder of Alpha Golf.

Two standard 6 gram weight screws are included, while addi-



tional screws from 2 grams to 16 grams (in 2 gram increments) are available. Regardless of the weight combination, the V5 includes the high performance benefits Alpha drivers are acclaimed for. A robust 32 gram weight range plus unparalleled accuracy and distance are finally available in the new Alpha V5 driver.

In addition to their award-winning drivers, Alpha Golf carries an entire line of acclaimed woods, hybrids, forged irons and wedges, and putters. For more information on the new Alpha V5 driver or any other Alpha Golf equipment, please visit www.alphagolfclubs.com or call 800.222.1186.

Hippo Golf introduces the Hex 2 driver for 2007

Hippo Golf Company today announced the HEX2, the most innovative new driver design in the history of the company.

The HEX2 features a unique hexagonal shape that allows optimum weight distribution to reduce the effect of side spin and provide more energy transfer from club face to ball resulting in the straightest and longest driver ever designed. The aerodynamically shaped 460cc club head is designed to reduce drag on the backswing and generate higher head speed at impact.

Hippo's patented Integrated Technology marries ultra light woven 3K carbon fiber radius side rails to a 6-4 titanium crown and sole that is welded to the super hard forged Beta Ti face allowing the thinnest face possible for maximum COR and distance. Six grams of additional weight at the aft corners provide an extremely high Moment of Inertia (MOI) and help stabilize the club head on miss hits, ensuring straighter drives.

The HEX2 is powered by

loft options of 9, 10, or 12 degrees. It features the Hippo "soft wrap synleather" grip.

With an MSRP of \$199.00, the HEX2 driver provides golfers with a high performance club at an incredible value.

In addition to the new HEX2 Driver, Hippo's full line of products are available online at www.hippo-golf.com.



"Premium Advice"

with Steve Naught of Naught-Naught Insurance

Safety Programs Discourage WC Fraud

There are several things you can do as an employer to help deter work comp fraud in your place of business. Much of this evolves around creating a positive and safe work environment that shows you have a proactive safety and wellness business philosophy. Businesses with content employees tend to have fewer on the job injuries and less fraudulent claims filed than businesses that have disgruntled employees. Implementing a business wide safety philosophy is one way to create an improved work environment and better employees.

First you should create a safety program that trains new and current employees on proper procedures in doing daily tasks. Then, educate employees of their rights concerning work related injuries covered by workers compensation. You should also advise employees of the penalties for turning in a fraudulent claim. Inform employees that suspect claims will be investigated and prosecuted. You should also hold a safety meeting to go over the topic of fraud in addition to regular safety related meetings. Your insurance agent may be able to provide information for the meeting in the form of payroll stuffers, literature and posters. Your agent may even be willing to give a group meeting on the topic of fraud to your employees. It is also advisable to start a return to work program for employees that become injured. Employees tend to return to normal duties more quickly when allowed to return to work doing a temporary, modified job. Always investigate all incidents immediately as part of your reporting procedures. Talk to all witnesses and get everyone's reactions to the accident. Another good practice to follow is to perform an exit interview. When an employee is terminated or leaving the business you should conduct an exit interview to answer any questions about unreported accidents and the physical condition of the departing employee.

The purpose of implementing the program is not only to help deter fraudulent claims, but to also create a better work environment for your employees. You will not get the results you want by simply distributing safety manuals to employees. These actions will only help to start the process; however it is your responsibility to make the program work by believing in it and expecting your employees to live by the philosophy.

Once your plan is implemented you should monitor it and make adjustments as needed. The effort should be beneficial to the employees and also help the bottom line of your business by proactively working towards lower workers compensation premiums, less downtime and lower employee turnover. Talk to your agent about how they can assist you in your safety philosophy.

Steven Naught is a Certified Insurance Councilor with the Naught-Naught Agency. He can be reached at 573-348-2794.



Steve Naught, CIC

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Health System's medical staff were honored at a Doctors' Day celebration breakfast on Thursday, March 22. In honor of the outstanding medical care they provide, each physician was given a computer flash drive from the hospital's administration.

Director of Volunteer Services

Kitty McCarthy is pictured here presenting a check for \$1,000.00 to Robert Hyatt, M.D. Dr. Hyatt is president of Lake Regional Hospital's Medical Executive Committee. The donation came from the Lake Regional Hospital Auxiliary and will be used to enhance the medical library in the physicians' lounge.

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The Al Elam Column

With Bobby Wilson

Recently there has been concern regarding the "bubble" theory of real estate. Meaning that the real estate market is about to burst. There are three main factors that can debunk this theory.

1. The Real Estate Market is composed of many local economies. When we hear news about the real estate economy, the media uses nation wide statistics.

Reportedly over the past 40 years, real estate values have never had a down year. While this may be true, the numbers do not reflect intricacies of local markets. A city doing well overall may have areas doing poorly for a variety of reasons, such as building too many homes. Local agents and lenders have a better idea of what is going in their area.

2. Real Estate Markets do not "Crash". On October 19, 1987, the stock market lost 22% of its value in one day - what is called a "crash". There has never been a time when the entire real estate market lost 22% within one day.

According to the National Association of Realtors, the supply of homes is not exceeding demand in most cities. Combine this with low interest rates and a large home-buying population, and it is not likely the market will collapse any time soon.

3. The Market Has Limited Relevancy to Investors. Real estate values generally go up in the long run, with few exceptions. The same is

true of the stock market in the long run, but there's one problem: there's no guarantee that any company will be in business in 15 years.

If one buys and sells properties quickly, the market appreciation or decline is not relevant to profit. If the local market is "hot" one can sell property quickly, but can't buy as cheap. If the local market is weak, one can buy cheap, but have to account for a longer hold period



Bobby Wilson

when reselling. It is important to know where the market is going, but don't worry about the "bubble" bursting - real estate markets don't collapse (or explode) in 4 to 8 months.

If you have any questions or concerns regarding the buying or selling of your home, please give me a call or stop by the Al Elam Real Estate Co. office; (573) 365-2311; 2860 Bagnell Dam Blvd., Lake Ozark, MO 65049.



Captain Ron's Bar & Grill was welcomed into the Lake West Chamber of Commerce recently with a ribbon cutting. Located in Sunrise Beach off Hwy 5 and Aloha Lane (LR 5-50). Call for more information at 573-374-5852. Pictured are owners Ron and Nicole Duggan, sons Michael and Colton Duggan along with employees and Chamber ambassadors.



The Lake West Chamber welcomed Ashley Carpet Cleaning into their membership with a ribbon cutting event. Ashley provides free estimates and can be reached at 573-302-4577, 7 days a week, or on the web at www.ashleycarpet.com. Pictured are Ryan and Jessica Fitzgerald along with Chamber ambassadors.

St. Pats Parade Winners

The Lake of the Ozarks West Chamber of Commerce hosted the 16th Annual St. Patrick's Parade on the Water, on Saturday March 17.

The weather could have been better for the water parade but a large crowd still turned out to celebrate. Fifteen boats along with the Tropic Island Cruise boat showed up at Ozark Bar B Que decorated and ready to participate in the daylong activities.

The American Legion color guard presented the colors and Father Cole blessed the fleet. Jessica Morrison, this year's grand marshal, started parade. The parade went up the Lake and into the Gravois Arm of the Lake past parade sponsors "Smoked on the Water" and "Richard Knoggins Pub & Grill before returning to "Smoked on the Water".

After a stay, the parade returned to Ozark Bar-B-Que for the award presentations. Winners of this year's parade were Phil Ziegler, Jerry Rader, Harold Hill, Jerry Myers and Reed Porter for Landlubber. Each winner won shamrock dollars that

can use throughout the year at the sponsors place of business. Phil Ziegler also won the "Captain Crew Party".

Larry Sawyer long time committee member was announced as this year's winner of the "Nancy Cochran Award" for tireless work and commitment to the parade. Congratulations to all the winners and all of the other participants in making this year's parade one of the best in the sixteen years the parade has been held despite the weather. The committee would like to thank the sponsors of this year's parade, without them, the parade would not be possible.

Parade sponsors are: American Sun Control, Bank of Versailles, B & B Dock Repair & Removal, Casa de Loco, Central Bank, Concordia Bank, First National Bank, G-2-M, Hillbilly Yacht Club, Lake Regional Health Systems, Ozark Bar-B-Que, Raymond's Boat & Motor, Paul's Welding, Richard Knoggins Pub & Grill, Rush Dock Service, Smoked on the Water, WestSide Star, Wilbus Marine and Lake West Chamber of Commerce.

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Mayor Paul Sale, HBDG announce agreement

Mayor Paul Sale is pleased to announce that the City, and the Horseshoe Bend Transportation District now have formally signed copies of the three-party agreement with them and MODOT for the construction of the Horseshoe Bend Parkway Extension and the signaled intersection on existing Hwy 54 (to be completed and open for traffic no later than December 31, 2008). In addition, we will have a celebration with dignitaries open to the public in the near future, where we will have more announcements to make. We are also pleased to forward the following attached release to the general public and the press concerning ongoing work leading to the completion of the Parkway and the associated developments.

Mayor Sale said, "The list of heroes who are bringing this project to pass which so vitally affects the future of Lake Ozark and the Community for the greater good, is long. It starts with George Stanton. His family and his team at Horseshoe Bend Development LLC, city government, and with the citizens of Lake Ozark who stood up with one voice at our Vision 20 meeting in February, and again March 2, 2006 and said we as a community want and need this interchange here (On the new expressway in conjunction with the new parkway)."

"We also want to thank MODOT, specifically Bob Lynch, Kenny Voss and Roger Schwartz, who also worked hard to make this "dream" a reality. The list of heroes doesn't end there, it just starts, and everyone who worked and pulled for this is deeply appreciated. A good while ago, when we were designing a new logo for our City, we put on it, 'The City of Lake Ozark, where the lake begins'. Today, I want to say to the

citizens of Lake Ozark and to the citizens of our community, this project is where our future begins and we are on our way. We now are beginning to see the physical reality of this project. It is a very good day, and the start of many better days to come."

Horseshoe Bend Development Group announced today that Jadwin Forest Products of Salem, Missouri has begun logging operations on the corridor for the new 2 mile stretch of Horseshoe Bend Parkway across the Interior District of Lake Ozark. The new four lane divided roadway will stimulate the development of approximately 1,500 acres of unimproved land in the Interior District of the City over the next decade.

"Logging of the right-of way is the first phase of the 21-month construction process that will ultimately produce a new four lane divided roadway for the City of Lake Ozark" said Tony Gammon, Project Manager for McClure Engineering Company. McClure Engineering Company with offices in Lake Ozark Missouri, as well as Iowa and Arizona has been retained to design the Horseshoe Bend roadway and interior district infrastructure improvements. The logging phase is expected to be completed by the end of June 2007.

Shelby Jones, a Certified Forester with Midwest Forest Consultants, has also been retained to assist with supervising the logging activities as well as management of the development process to insure that activities take into consideration the possibility of preserving those areas of the property that will not be subject to grading. Shelby worked for the Missouri Conservation Department, Forestry Division for 32 years, supervising the Wood

Utilization and Marketing program for much of that time. His connection with Missouri forests and wood has been life-long, imparting a knowledge of wood species and their characteristics second to none.

On February 7, 2007, MODOT Commissioners approved the 3 Party agreement between Horseshoe Bend Transportation Development District, the City of Lake Ozark and MODOT that commits the development of Horseshoe Bend Parkway from Bagnell Dam Boulevard to Highway 54 by December 31, 2008. The Horseshoe Bend Parkway extension will ultimately connect to MODOT's new US 54 Expressway to be constructed through Lake Ozark and Osage Beach that is projected to be completed by December 31, 2010.

As proposed, the 2 mile, \$17 million Horseshoe Bend Parkway extension is to be privately financed and backed by a pledge from the Horseshoe Bend Transportation Development District sales tax. \$101 million of additional infrastructure development will be funded by Tax Increment Financing (TIF) and \$460 million of new construction will be funded from additional private sources.

HBDG's Lake Ozark ID project is a 470 acre Master Planned Mixed-Use Community Development that consists of over one million square feet of retail and commercial space as well as approximately 2,220 housing units. The project will create a projected 2,780 permanent jobs with a combined projected annual payroll of \$42,700,800 and a projected 3,262 man years worth of construction jobs representing a construction payroll of \$99,503,571.

Learn at lunch on Estate Planning at Osage National

Lake Regional Hospital Foundation will sponsor a Learn at Lunch on Estate Planning and How to Avoid Probate, Tuesday, April 17, from 11:30 a.m. to 1:00 p.m. at Osage National Golf Club.

The guest speaker is Ms. Georganne Nixon, J.D., attorney and business development officer for Central Trust & Investment Company in Jefferson City.

Georganne will discuss ways to avoid probate and taxes and provide for the people and institutions you care about. She is a

very interesting and informative speaker, and discusses a very complicated subject in easy to understand language.

This topic applies to all of us, whether or not we are near retirement age or have large estates. Why not take this opportunity to enjoy a tasty lunch and learn about estate planning in a casual atmosphere?

The cost for lunch is \$10.00 and reservations are required. Call Mary Ellen at 573-348-8265 to register.

Grein attends Connect HIGH NET conference

LAKE OZARK - Tonia Grein, leader of the Tonia Grein Team, attended the Connect HIGH NET conference held in Miami on October 15 through 17.

Connect HIGH NET is the real estate industry's foremost place to obtain the latest and most intelligent marketing, analytics, and technology tools specifically designed to aid homebuyers, sellers and institutional stakeholders manage, leverage and utilize their real estate portfolios to generate the maximum return on investment.

In addition to attending the conference Grein had the privilege of having lunch with Frank McKinney, "Real Estate's Rock Czar" and his wife in their home in Boca Raton. Frank McKinney, two-time best selling author of Make it BIG and Frank McKinney's Maverick Approach to Real Estate Success, is a true visionary.

McKinney founded his first real estate investment company and bought his first \$50,000 fixer-upper in 1986.

Twenty years later, McKinney continues to create real estate markets where they hadn't existed before. McKinney recently announced that he will be building the world's first spec home valued at over 100 million dollars.

McKinney and his wife, Nilsa, are genuine philanthropists who strongly believe in "applying the results of our success to assist others." Together, they founded the Caring House Project Foundation in 1998, a non-profit organization providing housing for homeless families in South America, the Caribbean,



Tonia Grein



Frank McKinney

Indonesia and the United States.

McKinney donates all non-real estate related proceeds including speaking and appearance fees, book royalties, etc. to the CHPF.

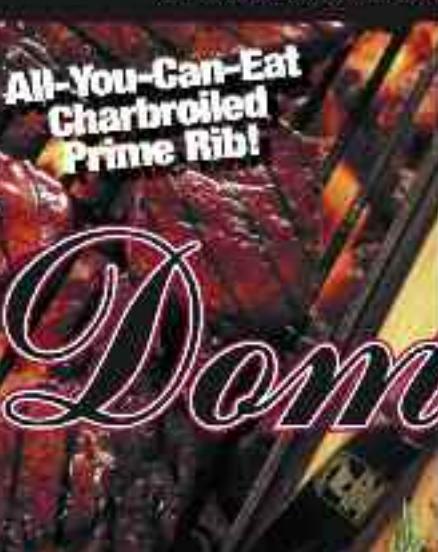
"It was truly an honor to spend time with the McKinney's. They are a true inspiration to all of us in the real estate industry who not only want to succeed but also have the opportunity to make a difference in our communities and beyond" commented Grein.

Tonia Grein can be reached at her offices located on Business Highway 54 in Lake Ozark or by calling 573-365-9700.

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The Vandervort Report

Lets talk politics

With the 2008 campaign trail getting off to an early start; it's entertaining and almost comical listening to many of the politicians. I wonder if some of them actually start to believe in what they are putting out there; surely not, and I hope you don't either!

Personally, I'm a moderate conservative; moderate on some social issues but hawkish when it comes to most everything else, especially taxes and national security. I thought I would share some of my thoughts and views on some of the pressing issues of our times;

Health care insurance- every American should have it, but a national health care system would be a disaster. Solve the problem through tax incentives to employers.

Welfare- give people a hand up, not a hand out. Help them get on their feet, help them get training, find a job, and help them with child care so they can work.

Social Security- We have to take care of the elderly in this country, but we must implement or mandate, a private retirement savings plan for the younger generation.

Gay Marriage- The sanction of marriage is between a man and a woman; that being said, some legal protections should be provided to protect the rights of gay couples.

Minimum wage- A low unemployment rate dictates that employers pay competitive wages. A minimum wage increase will likely cost a lot of people their jobs, and increase the price of goods and services which may be detrimental to minimum wage workers.

Immigration reform- We should welcome all immigrants so long as we know they are here, are law abiding productive individuals, pay taxes; and learn the English language!

Abortion- The issue of our times that has the country split right down the middle. I am pro life; however, I also believe that bringing unwanted children into the world is the route of many of society's problems. We need a good solution to this dilemma. •

Affirmative Action- Though once needed for equality; Affirmative action is reverse discrimination, and creates the very discrimination it was intended to protect against.

Church and State- This country was founded by, and defended by Christian men. Our courts and our currency clearly state; "in God we trust". America respects all beliefs, but let's never dismiss our Christian faith that built and defended this country.

Tax's and the economy, they go hand in hand; if you tax individuals or businesses too much, they have nothing left to put back into the economy, or to create new jobs. Many hard working, lower income workers in this country pay little or no taxes; and should not be criticized for not paying more; but shame on those same individuals who cry foul when the ones who do pay the bulk of the taxes, finally get some tax relief!

Gun Control- Americans right to own and bear arms is a fundamental right that made our democracy possible, and has defended our democracy for over two centuries.

Freedom of speech- A wonderful thing, but lets be a little respectful, and proud that we live in a society that has an open press and freedom of speech; and let's not take for granted the sacrifices of Americans who have protected those freedoms.

National Security- No doubt the most important issue of this generation. Our country was attacked on 911, and you would think that many people have blocked it out of their mind, and pretend like it never even happened. Unfortunately the majority of our country has lost their will to win the war in Iraq and on terrorism. Regardless if you think we should or shouldn't have gone into Iraq, the fact is that we are there and to leave before the job is complete would be a travesty. Many people want to bury their head in the sand, and pretend that there isn't evil in the world; or want to believe that tyranny around the world isn't our problem. Thank goodness the brave generations that came before us overcame the same pessimism of their fellow citizens, and prevailed in previous conflicts around the world; if they hadn't, all Americans would now be speaking Japanese, all of Europe would be speaking German, and an entire culture of people would have been destroyed! I pray to God, that we come together, and find the will and determination to overcome and defeat the fanatics that have every intention to kill us.

We as a Nation are faced with a lot of important issues, and we had better elect some very serious individuals to help us solve them. Beware of the politician who tells you what he thinks you want to hear, or takes a position based on the popular opinion poles. We need leaders that are able to make the hard decisions that many do not want to face.

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Ribbon Cuttings



The Lake West Chamber was pleased to welcome Portside Vacation Properties, LLC with a recent ribbon cutting. Located at Portside Plaza, 2521 Sunset Hills Dr. Sunrise Beach, MO. 573-374-1000. Visit them online at www.portsidevacation.com for more information about their properties and Property Management Services. Pictured are Ken & Cindy Stumpf along with Chamber ambassadors.



The Lake Area Chamber of Commerce is excited to welcome Piano Craft as a member during a recent ribbon cutting ceremony. Piano Craft is located at 2908 E. Glenstone, Springfield, Missouri. Stop by or call for more information at 417-881-3035 and ask for Jim Hearn. Pictured along with the Chamber Active Volunteer Ambassadors is Jim Hearn, Piano Craft (with scissors).



3-D Hair & Day Spa was welcomed into the Lake of the Ozarks West Chamber of Commerce with a recent ribbon cutting. Located on Hwy 5 in Sunrise Beach just north of the Hurricane Deck School, 3-D Hair & Day Spa was established by Margaret Dickinson in October 2006. Call her at 374-8780. Pictured are owner Margaret Dickinson, Cosmetologist, Remesa Nolting, Nail Specialist and Chamber ambassadors. Adriane Ritchie, Facial Specialist and Janell Vogler, Cosmetologist was unavailable for photo.

Ribbon Cuttings



ShopLakeOzarks.com was developed by Russ and Betty Perkins of Sunrise Beach as a one-stop source of shopping for goods and services in and around the Lake of the Ozarks. You may place your classified ad on **ShopLakeOzarks.com** free of charge during an introductory period. If you have questions, please feel free to contact Russ and Betty at 573-374-6327. Place your classified ad and Shop Lake of the Ozarks! •



Stone In Counters, LLC•celebrated membership with the Lake Area Chamber of Commerce during a recent ribbon cutting ceremony. For more information visit www.stoneincounters.com or call 573-365-5239. Pictured at the•ribbon cutting ceremony are Ruth Ann Mistler, Stone In Counters, LLC; and Rod Eikel, Stone In Counters, LLC•(with scissors); along with the Chamber Active Volunteer Ambassadors and Christine Hentz.



Bank Star One is excited to announce the reopening of their Horseshoe Bend location at One Horseshoe Bend Parkway. This location was destroyed by fire in February 2006 and was reconstructed during the last twelve months. The Lake Area Chamber of Commerce conducted a ribbon cutting ceremony•in the•reconstructed•facility. Pictured•along•with the Chamber Active Volunteer Ambassadors are•Bank Star One Representatives - Gwen Sullens, Kristy Hamilton, Bob Tostenrud, Cyndi Ballin, Donald Ruthenberg, Joseph Stewart III, Dee Ruthenberg, Kitty Roberts,•Darla Helvey, and•David Bear.

Memory

continued from page 35
of 4 GB. If you are a Windows XP user, 1 GB will be adequate. For Vista, 2 GB should be your benchmark. If you are a power user, edit videos, use Media Center or other intensive tasks, fill it up with 4 GB.

As mentioned earlier, memory is a commodity—traded much like oil or sugar futures—dependent upon supply and demand. While memory is not inexpensive, prices are low right now.

Terry tells us, "We're seeing a bit of a dip right now in prices. I think part of that was a lot of large manufacturers were ramping up for the Microsoft Vista release, and although they did see a spike in their PC sales, they didn't probably see the unit sales that they were estimating."

"Even Microsoft has come back and said they need to revisit some of the projections. When you have a glut of memory out in the market in preparation for an industry event that does not pan out as well as it could have, you

have more memory available on the market and so prices go down. Now is a great time to buy."

It's tempting to look on the web and grab the lowest price. But be wary, it's like anything else, you often get what you pay for. The mid-range RAM is likely the best bargain for most people. Good quality, but not super-fast, latest-greatest. Sticking with a name brand will also have its benefits. Primarily peace of mind.

But installing it? Take a look at the first photo, the colored grooves are banks, yours will look something like this—you may have four slots or just two.

While you have your computer open, it may be time to consider upgrading other components as well, such as the video card and/or the storage space—getting a larger hard drive. If you frequently have to delete items to make more space on your computer, you may be a good candidate. If you want to upgrade your operating system to Windows Vista, you want to consider a new upgraded video card that suits it, if your system is upgradeable. More on this inside

the Vista review in this issue.

Once you've located the memory slots, you'll notice that the memory modules have notches cut into them that correspond with the type of memory they require. They can only be inserted into the slot one way, and only in machines that were designed for them. They have small "arms" at either end of the slot that flip out for removal. Pushing down on these lifts the RAM out of the slot. They need to be in this outward position before you can install the new module.

By observing where the notch is on the memory and the corresponding tab is inside the memory slot, you can orient the stick so that it matches. Then, pushing firmly downward on both ends at once, the memory will "seat", with an audible "click" as each end is snapped into place. If you don't hear these clicks, it may not have seated and you should remove it and try again, unless you can see it is firmly in place.

Upgrading memory is an inexpensive way to boost performance. If you're uncomfortable doing it yourself, give the pros a call.

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Shari Rhodes, R.N., to be honored for outstanding nursing care at April 26 awards banquet

Shari Rhoades, a registered nurse at Lake Regional Home Health, is one of four nurses in Missouri who will receive the Professional Caregivers Award from the Missouri Alliance for Home Care.

Shari will be presented with her award at an awards banquet on Thursday, April 26th, at Tan-Tar-A.

Shari, a resident of Camdenton, has provided home nursing care at Lake of the Ozarks since 1992. She has worked for Lake Regional Home Health for the past seven years.

"This award is given to the candidates who have exemplified a dedication to the provision of quality care through longevity, commitment, dependability, strong 'team spirit,' sensitivity to the needs of a client, professionalism in dealing with difficult clients, and other high performance standards," says Lake Regional Home Health Director Lisa Mitchell, R.N.

"Patient surveys frequently include compliments about Shari," Mitchell says.

"She performs her job with an 'above and beyond' approach, and does it with no expectation



Shari Rhodes

of recognition. She is very deserving of this award and everyone at Lake Regional Health System is proud of her."

New Callaway FT drivers

continued from page 34

Driver features a Fujikura E360 shaft in regular, stiff and extra-stiff flexes, lofts of 8.5°, 9.5° and 10.5° (.5° open) - \$570.00 MSRP. Available now.

FT-i and FT-i Tour

The Callaway Golf FT-i and FT-i Tour Drivers represent a quantum leap forward in driver design. To expand upon Callaway Golf's proprietary Fusion® Technology — the superior weight-shifting science that uses multiple materials in clubhead construction — the FT-i Driver design demanded a new shape. The revolutionary 460cc Complete Inertial Design allows precise positioning of discretionary weight to the extreme corners of the unique square clubhead and was designed to produce the highest total inertia of any driver on the market. The result is unrivaled resistance to twisting in both the horizontal and vertical axes — and unparalleled forgiveness and stability. Also incorporated into the FT-i Driver is the OptiFit™ Weighting System that produces three center of gravity configurations:

Draw, Neutral and Fade, enabling golfers to choose a combination that best suits their individual game. The largest and hottest CT/VFT titanium cup face ever developed by Callaway Golf is designed to the legal limit as defined by the USGA Characteristic Time test, resulting in increased ball speed, distance and forgiveness.

The FT-i Tour Driver features a slightly open face angle for a look preferred by more accomplished players.

Tour Lofts for Tour-Caliber Performance-- The FT-i Tour Driver is distinguished by half-degree lofts and has a face that is slightly open (.5°) at address, providing better golfers a more pleasing look at address and increased workability. The FT-i and FT-i Tour drivers are available now at \$625.00 MSRP.

FT-i ships with the Fujikura Speeder 586 in light, regular and stiff shafts, in 9°, 10°, 11° (1° closed) and 13° (2° closed) lofts. The FT-i Tour ships with the Fujikura Speeder 686 in regular, stiff and extra-stiff shafts, in 8.5° and 9.5° (.5° open) lofts. www.callawaygolf.com.

Debris cleanup is a major job for storm-hit areas

An army of workers in dump trucks, skip loaders, backhoes, knuckle boom trucks and other equipment is scouring disaster-struck Missouri, clearing and disposing of more than 3 million cubic yards of debris left by the ice storms that hammered the state in this winter.

After any natural disaster, debris removal is one of the biggest recovery tasks – clearing, removing and disposing of items like trees, parts of buildings, wreckage, vehicles, personal property, dirt and mud.

After ice storms like those that struck Missouri, most of the debris is vegetative. One of the first steps to recovery is getting that material out of the way so life can get back to normal.

The Federal Emergency Management Agency (FEMA) reimburses state and local governments and certain private nonprofit organizations 75 percent of eligible debris removal costs. The requirements are that the damage is the direct result of the disaster and is not covered by insurance; and that removal will eliminate threats to lives, public health and safety, threats of additional damage, or ensure the economic recovery of the affected communities.

While FEMA reimburses most eligible disaster recovery costs, actually carrying out programs like debris removal usually falls to the state and local agencies.

Local officials must identify, document and justify disaster-related expenses. Local jurisdictions may contract for debris removal beyond their own capa-

FEMA Press Release



Optimist Club of Camdenton member Laura Wright is shown with the banner given for display at Camdenton schools with pictures of classes honored for best attendance. • Optimists meet at noon on Mondays at C.J.'s Restaurant. • Visitors are welcome.

Tom Golder joins Lake Area SCORE

The Lake of the Ozarks Chapter of SCORE is pleased to welcome Tom Golder as a new member of the local SCORE chapter. SCORE is a volunteer organization that provides workshops on timely business topics and free counseling to new and existing small businesses.

Golder and his wife moved to the lake area full-time in the past year, however, he is very familiar with the Lake of the Ozarks. They have had a condo or home in the

lake area for almost 25 years. They reside in the Camdenton/Linn Creek area. They have four children and seven grandchildren. They attend St. Anthony's Church and Tom is active in the Knights of Columbus.

Golder's prior business experience is primarily in sales, sales management and marketing. He spent most of his career (over 25 years) with Motorola in a variety of sales and marketing roles. He

holds a bachelor's degree from Bellevue University in Bellevue, Nebraska and master's degree in business and sales management from Webster University in St. Louis. Golder is looking forward to assisting new and existing small businesses in the lake area as a SCORE counselor, especially in areas of sales, sales management and marketing.



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The Landing on Main Street - Osage Beach

Five tips to protect your personal health information

April 8–14 is Health Information Privacy and Security Week. As the healthcare industry moves closer to electronic health information systems, concerns for privacy of health information continue to be an important issue.

The increased availability of electronic health information carries significant benefits, but you need to maintain a healthy awareness of the risks and play an active role in monitoring your health information.

As Health Information Privacy and Security Week approaches, April 8–14, the health information management professionals at Lake Regional Health System in Osage Beach provide five tips for protecting your personal health information:

1. Understand your information rights as a healthcare consumer. You have the right to view and receive copies of your medical information; request amendments or corrections of information you believe to be incorrect; know who has reviewed or received copies of your medical information; and the right to complain about medical privacy practices or breaches of privacy.

2. Read the Notice of Privacy Practices that your healthcare provider and health plan are

required to provide to you at the time of service or upon request. Understand your rights, what types of information are maintained, and how each entity uses or handles it.

3. Be aware that not all organizations or entities that collect and maintain your health information are covered by federal or state privacy laws.

4. Obtain and maintain copies of your medical records and information so you can use the information to monitor your care and spot any errors in the information.

5. Establish a personal health record (PHR) to monitor the accuracy of your health information. PHRs are an excellent way for you to play a leading role in your healthcare by tracking and monitoring your health status or that of family members in your care.

For more information on your health information rights and personal health records, visit www.myphr.org.

Health Information Privacy and Security Week is sponsored by the American Health Information Management Association (AHIMA).

This year's theme is "Keeping It Personal — Health Information You Can Trust."

Osage Beach Premium Outlets announces events

Annual Midwest Region Red Hat Society Appreciation Day at Osage Beach Premium Outlets

Osage Beach Premium Outlets cordially invites all those that are a member of the Midwest Region Red Hat Society to a day full of events, Tuesday, April 24, 2007.

The first 50 Red Hat Society Shoppers that report to the Information Center, located on Level 1 by the elevator next door to Big Dog Sportswear, will receive goodie bags that include a Free VIP Coupon Book (\$5 value). The event will be presented at the Information Center, located on Level 1 by the elevator next door to Big Dog Sportswear.

Enter to win giveaways throughout the event. Refreshments will be served from 11am - 3pm. Participating stores will be offering events the entire day. A complete list of events and participating stores will be available at the Information Center.

Tuesday, April 24, 2007, Osage Beach Premium Outlets, 4540 Hwy. 54, Osage Beach, MO. (573) 348-2065.

Hwy. 54, Osage Beach, MO. (573) 348-2065.

Plus Open House and Fashion Show at Osage Beach Premium Outlets

Osage Beach Premium Outlets cordially invites all those 50 years of age or older. Participating stores will showcase their fashions on Tuesday, April 10, 2007 from 11am - 1pm. The first 50 attendees will receive goodie bags that include a Free VIP Coupon Book (\$5 value). The event will be presented at the Information Center, located on Level 1 by the elevator next door to Big Dog Sportswear.

Enter to win giveaways throughout the event. Refreshments will be served.

Tuesday, April 10, 2007 11am - 1pm, Osage Beach Premium Outlets, 4540 Hwy. 54, Osage Beach, MO. (573) 348-2065.

Lava flows in Lake Ozark

LAVA, which stands for Lake Area Virtual Assistant, is a hot new company redefining the term "business solutions."

This innovative firm located in Lake Ozark, MO, takes the out-sourced administrative support services idea to a whole new level, by including marketing, advertising, sales, information technology services, and training.

The virtual assistant concept has become more and more popular as companies realize the financial benefits of outsourcing their administrative work.

These services save companies thousands, by eliminating employee salaries, benefits, taxes, insurance, and additional equipment. Typically the virtual assistant offers services such as bookkeeping, event planning, creating spreadsheets, reports, proposals, mass mailings, and other administrative type duties for companies that need help only a few hours a week or month.

Owners, Carmen and Jonn Lingwall, liked the idea, but felt

the unique business culture around the lake demanded more than just a secretarial service. With over 25 years of combined experience and success, Jonn, a marketing & sales professional, and Carmen, an office manager, decided to merge their talents and left their careers to start this new business.

Their mission is simply to assist and teach small to medium sized businesses how to increase overall sales and productivity, while lowering costs.

The uniqueness of this forward-thinking, cost effective solutions firm helps even the smallest office afford the luxury of an executive assistant, an advertising/marketing department, and an information technology division all rolled into one.

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Ryan Gattermeir presented with Zenith Award

Gattermeir Elliott Real Estate is proud to announce that The Bagnell Dam Association of REALTORS Zenith Award of Excellence was presented to Ryan Gattermeir Tuesday night at the annual Awards & Recognition

Dinner held at Tan-Tar-A.

The Zenith Award is presented to agents that reach or exceed \$10 million in sales for the year. Ryan closed 48.5 transaction sides with over \$13 million in sales for 2006.

Mac McNally named top McNally agent



Mac McNally

skills to the development of the state-of-the-art mcnally-properties.com web site.

McNally is a graduate of the University of Minnesota. He worked in television production in Los Angeles before returning to a real estate career at the lake.

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Senator Carl Vogel's Views of the State

Spring is near and the time is now to expect an increase in road construction as you travel Missouri's roads. Although this time of year typically marks the beginning of the construction season, there is a heightened sense of urgency after a bridge collapsed in the St. Louis area. Earlier this month a sixty-nine foot section of sidewalk, weighing twenty-five tons, fell onto Interstate 55. While no one was seriously injured, it served as a wake up call for additional inspections.

Engineers have inspected 119 bridges across the state since the collapse. Of those, sixty were found to be in need of repair. The Missouri Department of Transportation (MODOT) has stressed there is no danger to the driving public, but have made the repair of these structures a priority. The corrosion of reinforcing steel used in initial construction is what led to the collapse. When originally installed, the steel is about as big around as a man's thumb. In the broken section, it had corroded to about the size of a pencil. When reinforcing steel is used today, it is

covered with an epoxy coating to guard against moisture corrosion. In the steel used fifty years ago, there was no such coating. Most of the repairs will require the closing of one lane at a time.

The automobiles of Missouri will soon be sporting new license plates. In 1979 Missouri adopted a plain maroon plate with white letters. This design was used until 1996 when a six member commission chose the design we use today. In 2006 citizens of Missouri had the opportunity to vote for a new design over the internet. There were three choices to pick from and almost 260,000 votes were cast. The new design will feature a bluebird sitting on a small hawthorn branch. The bluebird is the official state bird and hawthorn is the official state floral emblem. This design received 56 percent of the vote. The new plates must be issued in 2009, but Department of Revenue says some may start appearing as soon as this summer.

The Legislature will not be in session this coming week as it will recess for its annual spring break. It has been marked by



Carl Vogel

contention and long nights as several filibusters have already been conducted. In one case, we were in Session through the night, not breaking until 9:00 am. Hopefully, when we return, cooler heads will prevail, and the remainder of the Session will be productive.

As usual, I can be reached at State Senate, State Capitol, Jefferson City, MO 65101, or 573-751-2076, or carl_vogel@senate.mo.us for your questions, comments, or advice.

Vogel, (R), District 6

County-Level Health Telephone Survey Begins

Telephone calls to approximately 49,000 Missouri residents have begun, as a comprehensive health survey gets underway this week to evaluate the tobacco use in the state and the prevalence of associated chronic diseases.

The telephone survey is gathering data in all 114 Missouri counties and the City of St. Louis.

It is the largest adult health survey ever conducted in the state and one of the largest in the United States. The survey is funded through a \$1.4 million grant to the Missouri Department of Health and Senior Services (MDHSS) given by Missouri Foundation for Health (MFH) in late 2006.

Telephone interviews for the survey are being conducted by MU's Health and Behavioral Risk Research Center, a Center within the MU School of Medicine's Department of Health Management and Informatics.

Results from the survey are expected to improve understanding of the issues related to tobacco use and exposure to secondhand smoke and the subsequent health issues at the county level. This should enable individ-

ual counties to develop better strategies to prevent tobacco use, encourage cessation, reduce exposure to secondhand smoke and address related health concerns, based on the specific needs in their communities.

The survey also will help practitioners and policy makers.

"The survey will allow us to target certain counties where money is needed for prevention and treatment of associated diseases," said Julie Kapp, Ph.D., research assistant professor of Health Management and Informatics at MU's School of Medicine and Director of the research center.

"Our goal is to provide an historic contribution to the state's public health data system," said Dr. James R. Kimmey, MFH President and CEO. "Following the project's completion, health care institutions and community-based organizations will have access to accurate, local-level data to support and enhance their programming activities.

"We encourage anyone who receives a call for this survey to take the time to participate. By being part of the survey, you are

helping to make Missouri a healthier state, as we work to reduce the serious health impact of tobacco use and exposure to secondhand smoke."

Calls for the telephone survey are expected to continue throughout 2007.

This comprehensive survey is an important element of MFH's Tobacco Prevention and Cessation Initiative, a nine-year, \$40 million funding effort.

Now in its third year of funding, the Initiative aims to reduce use of tobacco products in Missouri, which has one of the highest smoking rates in the country.

The survey also will help MFH evaluate the effectiveness of program funding through the Initiative. MFH plans to release a formal report next year detailing the study's findings, and MDHSS will post the study results on its website.

The MU research center strives to improve the health of the population and advance science through surveillance, research and practice.

Lake Regional hosts informational forums

This spring, Lake Regional Hospital will again offer free informational forums on several important topics. The programs will be held in the hospital's third floor conference rooms. Admission is free but registration is required.

To register, call Lake Regional's Education Resource Center at 573.348.8222.

Wednesday, April 11, 6:00 p.m., speaker: Thomas Hoeft, D.O., topic: "Total Knee Replacement".

Where: Lake Regional Hospital's third floor conference room. Admission is free. Call 800-256-1146 to register.

Thursday, April 19, 10:00 a.m., speaker: Miriam Borden, M.D., topic: "Complimentary and Alternative Therapies for Arthritis".

Tuesday, May 1, 2:00 p.m., speaker: Colin Bailey, M.D., topic: "Modern Treatment of Varicose, Spider and Facial Veins".

Friday, May 4, 10:00 a.m., speaker: Maria Bernabe, M.D., topic: "Attention Deficit Hyperactivity Disorder (ADHD)".

Friday, May 11, 10:00 a.m., speaker: Zubair Khan, M.D., topic: "Stress Tests".

Ryan Gattermeir Elected to Serve on LOCVB Board

Gattermeir Elliott Real Estate Co., LLC, congratulates Ryan Gattermeir on his appointment as board member for the Lake of the Ozarks Convention and Visitors Bureau.

Ryan as a member of the board looks forward to being

involved in the promotion of the Lake Area and encouraging residents & visitors of all the ever growing Lake Area has to offer.

Ryan's dedication to the real estate profession is not only a real asset to Gattermeir Elliott but to the community



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Representative Rodney Schad Reports

Ask any teacher and I am sure he or she will tell you the teaching profession is incredibly rewarding and fun. The men and women who choose to become educators do so because they are passionate about the idea of helping to prepare our young people for future success. You will find few workers in this state more dedicated or enthusiastic when it comes to the work they do. Words cannot express how much we appreciate all they do for our kids and for our state.

However, even though the teaching job is incredibly rewarding, there comes with it an immense amount of responsibility. For hours each day the safety and well-being of our children are in the hands of these individuals. More often than not, we expect our educators to provide flawless care. After all what is more important to us than our children? Although we all realize it isn't possible to give flawless care, there are many parents who are ready to go as far as to pursue a lawsuit against a good teacher who has done nothing wrong.

These frivolous lawsuits are creating an environment in our state that worries teachers and, if left unchecked, could lead to a system of education that cannot meet the needs of our kids. The last thing we want is an environment where teachers are more focused on trying to avoid litigation than on providing the best educational experience possible. Unfortunately, our current system is causing more and more teachers to worry about their own liability rather than enhancing a student's ability.

Some of the examples of lawsuits we have seen over the years have been nothing short of outrageous. A teacher doing nothing more than trying to intervene in a

fight between students can wind up the target of a lawsuit. A few years ago we saw several Missouri students who brought suit against their school and administrators after they were removed from a school-sponsored event at which they showed up inebriated. That case has been tied up in the legal system for years and is a perfect example of the kind of frivolous lawsuits our school officials can be subjected to under current law.

We in the Missouri General Assembly believe our system of education should be focused on helping our kids rather than dealing with litigation. Because of this we are once again working on legislation that would provide liability protection to teachers and school officials who are only trying to do their jobs to the best of their abilities.

The legislation we are working on would expand the existing liability protection for teachers and other school personnel. This bill will increase and improve some of the existing protections and establish a legal precedence to throw out lawsuits if the teacher or school staff was acting within established school board policies. This legislation will in no way, however, protect teachers or staff that are not following school board policies or are willfully negligent in performing their duties.

Teacher Liability Protection will provide the teachers and school personnel of our state with the security they need to do their jobs correctly without fear of reprisal. Teachers who are negligent will still be subject to punishment but the men and women who are doing their best to help our kids will have the protections they need to focus on



Rodney Schad

giving our kids the best educational experience possible.

In addition to giving our teachers peace of mind and a sense of security, this legislation also offers the benefit of saving a great deal of money for our school districts and state. Rather than using taxpayer money to defend teachers from lawsuits that should never have been filed in the first place, we can focus on using our resources to provide a better educational system. Certainly it is better to use our dollars for new textbooks rather than attorney fees.

With the legislation we hope to sign into law this year, we take an important step toward creating an environment where the focus is on education rather than litigation. We want teachers to feel secure when they are doing their jobs and following the guidelines of the school board. We don't want them to look over their shoulders when they are doing what is right.

The children of Missouri rely on their teachers to give them the education they will need for the future, and this legislation will give teachers the tools they need to create the best educational environment they can provide.

Schad, (R), 115th Dist.

Score offers Practical Accounting Workshop

The Lake of the Ozarks SCORE Chapter and the Camdenton Chamber of Commerce is sponsoring a workshop to better understand accounting and finance factors in running a small business.

Finance for the Non-Finance Owner or Manager will be conducted on Thursday, April 12 at the Lake Career & Technical School in Camdenton.

The program is from 6:00 to 8:30 p.m. This is not a rehash of

high school accounting – this is an opportunity for you to learn about the financial factors that drive the financial health of your company.

Make better business decisions by learning about their impact on the bottom line. In this workshop, you will become familiar with financial statements, the importance of cash flow and break-even analysis.

Also, learn how to control costs, manage receivables and

inventory and evaluate your company's performance.

This session will be lead by Brian Stanley, a SCORE Counselor with 36 years of finance and accounting experience as a CPA and an executive of an international manufacturing company.

Cost: is \$25 per session per student. Call the school at (573) 346-9271 to register for this workshop.

Run for Hope 5K Walk/Run to benefit the Hope House

The Second Annual Four Seasons 5K to Support Local Families in Need.

Walkers, runners and those ready to help local families that need a helping hand are invited to participate in the second annual Run for Hope 5K on Saturday, April 14.

The walk/run event will benefit the non-profit Hope House, a food pantry and thrift shop that serve residents in Miller and Camden Counties. Located in Lake Ozark, the Hope House helps approximately 150 needing families every month with food, clothing and emergency aid.

Fifty-one percent of these families are helped only one time. Operating expenses are furnished primarily by supporting churches, but the Hope House needs additional support to meet the needs of the community.

Approximately 70 participants took part in the inaugural Run For Hope in 2006. This year's event will kickoff with registration at 8 a.m. on Saturday, April 14 at the Tonia Grein Team office

on Horseshoe Bend Parkway.

Local residents are encouraged to participate by walking or running in the event or by sponsoring someone who is. The registration fee is \$15 if you pre-register by April 10, or \$20 if you register on race day.

The registration fee includes official T-shirt, gift bag, free 4x6 photo of you during race, water and snacks and a great time with family and friends. Prizes will be awarded, including first place overall medal and Spa Shiki gift certificate awarded to top man and woman (18+).

Medals will also be awarded to men and women in first, second and third places (age groups 14-19, 20-29, 30-39, 40-49, 50-59 & 60+). Registration forms are available at Spa Shiki at the Lodge of Four Seasons, the Tonia Grein Team office and Walgreens.

Major sponsors of the event include Spa Shiki and the Tonia Grein Team. For information please call Louis Niewald at 964-5128 or John Riley at 280-0855.

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Newcomers Home Tour to be held Saturday, May 19

Mark your calendars for the Newcomers / Longtimers Thirteenth Annual Home Tour Saturday, May 19th, 10 a.m. to 4 p.m. All homes on this year's tour are located in the Horseshoe Bend Area of Lake of the Ozarks.

This grass roots benefit coordinated by members of the N/L Club has grown into one of the most popular annual benefits in the Lake of the Ozarks area and has raised more than \$100,000 for local charities, organizations and scholarships.

We are pleased to also welcome local media and business sponsorships for the first time this year. They are Benne Media, Central Bank, Charter Media, First National Bank, KRMS News/Talk 1150 - 93.5 MIKE FM, Lake Regional Health System, Lake Sun Publications, Love Realty, Millennium Construction and 101.9 THE WAVE.

Participants receive a Home Tour Book and wrist band which must be picked up at Headquarters on Saturday, May 19th beginning at 10 a.m. The Book includes directions to the homes, a map, and artist's rendition of each home with a brief description. There will also be a special Tour Book Express Lane for advance ticket holders.

Proceeds of the Home Tour benefit: Dream Factory, Dogwood Animal Shelter, Kids' Harbor, Wonderland Camp and the N/L Scholarship Fund.

For additional information, call Laura (573-348-8153) or Lynda (573-365-9985) or visit: www.newcomerslongtimers.com.



N/L Home Tour Committee Members: L-R Front: Suzi Layden, Lynda Hartwick, Carole Olivari, Laura Gajda, Carole Brouk, Tamhra Latshaw, Brenda Love. L-R Back: Sharon Spencer, Jean Andrew, Jean Fickle, Donna Kircher, Maureen McDonnell, Sue Phillips, Marilyn Goswick. Not pictured: Beth Ballenger, Diane Gardner, Jan Cizek, Mary von Hoff, Terry Divine, Stephanie Skinner, Miriam Tyrcha

Local REALTORS® exhibit at Lake of the Ozarks Business Conference

Bruce and Jan Adams of Adams & Associates-RE/MAX at the Lake were exhibitors at the Lake of the Ozarks Business Conference recently held at the Inn of the Grand Glaize in Osage Beach.

At that conference John Q. Hammons presented the keynote address where he spoke about his new Chateau at the Lake of the Ozarks project, a new 10-story, luxury hotel and convention center to be built in

Osage Beach near the Grand Glaize Bridge.

When questioned by Mr. Adams during the Q&A session following his speech, Mr. Hammons responded that one of the most significant factors in his decision to launch the project at this time was the new highway system being built in the lake area which will provide the needed traffic flow and access to his facility, and to other local businesses and lake attractions.



Pictured here are Bruce and Jan Adams with John Q. Hammons immediately after the conference. Adams and Associates provides commercial and residential real estate services throughout the lake area and is associated with RE/MAX at the Lake in Laurie, MO. They may be contacted at (573) 374-2100 or by visiting their website at www.AdamsAtTheLake.com.

General Surgeon Kris Rajanna, M.D. joins Lake Regional medical staff

Lake Regional Health System continues to recruit new medical professionals and specialists to the area.

Board certified general surgeon Kris Rajanna, M.D., has been granted hospital privileges and will begin seeing patients on April 1, 2007.

Dr. Rajanna will perform a variety of surgical procedures including: hernia repair (laparoscopic and open) colon resection (laparoscopic and open) gall-bladder removal, liver and biliary tract surgery, gastric surgery including resections and anti-reflux surgery, endocrine surgery (thyroid, parathyroid, pancreas and adrenal).

Lake Regional Health System recruited Dr. Rajanna due to his extensive training in upper and lower GI surgeries, advanced laparoscopic procedures, endoscopy and breast surgery.

He earned his M.D. degree from the University Of Kansas School Of Medicine in Kansas City and completed his general surgical residency at Carilion Roanoke Memorial Hospital in



Kris Rajanna, M.D.

Roanoke, Virginia.

Prior to moving to Lake of the Ozarks, Dr. Rajanna practiced as a general and trauma surgeon at Carilion Surgical Care in Roanoke.

To schedule appointments with Dr. Rajanna, call 348-8988.

His practice, Surgical Specialists of the Lake, will be located in Suites 1 and 2 of the Lake Regional Imaging Center at 1075 Nichols Road.

Dr. Rajanna will be joined by another general surgeon, Mark Drake, D.O., this summer.

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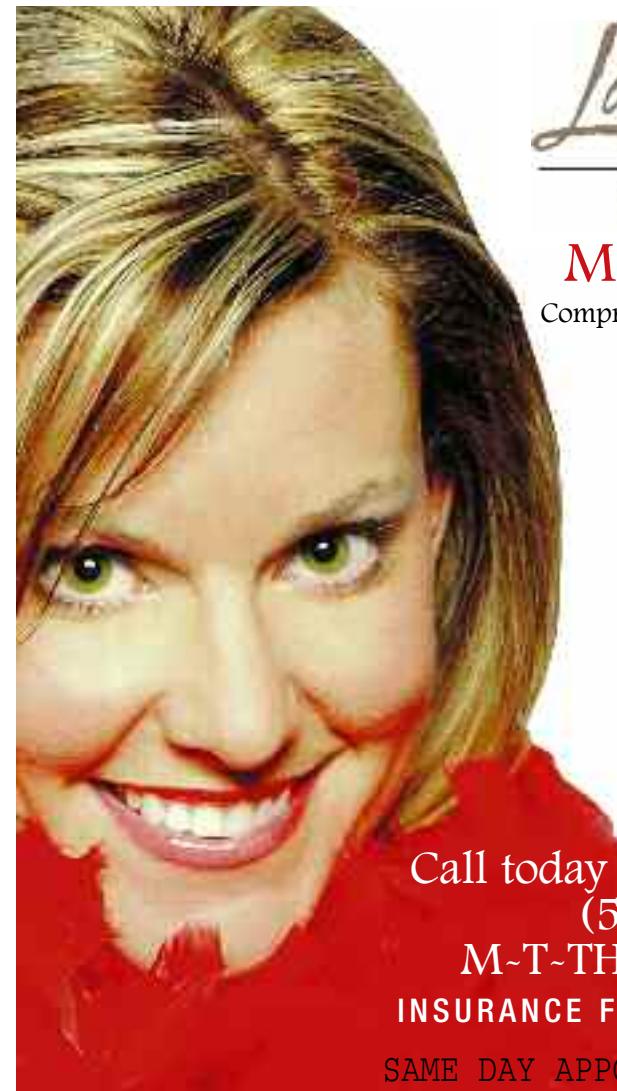
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Miller, Martins names Al Elam Co. top agent for February

Tim Tabor, President of the Al Elam Real Estate Co., Lake Ozark, recently announced that Rollin and Patti Martin were named Salesperson of the Month for February 2007.

Rollin and Patti have been Top Producing agents since joining Al Elam in 2002, and have received the Award of Excellence from the Bagnell Dam Association of Realtors, each of the last two years.

Patti has recently earned the GRI designation. Representing both Buyers and Sellers, they offer the exceptional service and attention to detail only available from experienced Professional REALTORS®.

Patty Miller, ABR was named Listing Agent of the Month for February 2007.

Patty Miller has been an associate with the Al Elam Real Estate Co. since 1996, working with both the Property Management and Real Estate Divisions. Patty earned her Accredited Buyer Representation (ABR) in 2005. Patty, like the Martins exemplifies the Al Elam difference when it comes to your real estate needs.

Friends don't let friends go without a lifejacket

Coast Guard Auxiliary recommends that the best way to prevent tragedy on the water is to "Just Wear It." The Coast Guard Auxiliary wants to remind the boating public and others who live, work or play around the water - friends don't let friends go without a lifejacket.

Whether you plan to go fishing, hunting, waterskiing, or just want to enjoy a day on or around the water, the single most important thing you can do to prevent a tragedy is to "just wear it."

The statistics are fairly consistent in that each year, in that between 80 and 90 percent of those who die in a boating accident drown.

An overwhelming number of these drowning victims were not wearing lifejackets. Most boating safety experts believe that the majority of these deaths could have been prevented, if only the drowning victim had simply been wearing a properly fitted life jacket.

Wearing a lifejacket on a boat is akin to wearing a seat belt in your car. Just as you shouldn't start your journey in your car without buckling up, you need to wear your lifejacket.

et anytime you are on or near the water.

While the law requires most children to "just wear it," there are no rules for wearing life jackets for adults. In fact, the life jacket wear rate for adults is believed to be somewhere around five percent, far below the wear rate for seatbelts.

The lifejackets of old were bulky and uncomfortable, but today, there are many styles to choose from, including inflatable lifejackets, that offer a maximum amount of comfort and buoyancy.

The Coast Guard Auxiliary urges all boaters, including sailors and paddle craft operators, to wear a Coast Guard approved life jacket at all times when on or near the water.

Moreover, so that they can be prepared to deal with emergencies, such as a person falling overboard, it is strongly recommended that they take a boating safety course approved by the National Association of State Boating Law Administrators. •

To find a boating safety class in your area, call 573-365-3399.

Gattermeir Elliott REALTORS presented with awards

The Bagnell Dam Association of REALTORS Award of Excellence was presented to five agents from the Gattermeir Elliott Office at The Awards & Recognition Dinner which took place at Tan-Tar-A on Tuesday March 20th, 2007.

The Summit award was presented to Ashley Gates and Joni

Stokes. The Pinnacle award was awarded to Bob Gattermeir, and the Zenith award, was given to Ryan Gattermeir and C. Michael Elliott.

The Gattermeir Elliott members are consecutive award winners and have been consistent Top Producers for over 37 years in the Lake Real Estate Business.

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Karol Palmer join Al Elam Real Estate

Al Elam Real Estate Co. is pleased to announce the addition of a new Sales Associate, Karol Palmer to its professional staff.

The announcement was made by the Al Elam Co. President, Tim Tabor, who said that Karol would be working with buyers and sellers of property in the Lake Area and nearby communities.

Kansas City native, Karol Palmer is a graduate of the K.C. School of Dentistry where she received her RDA/CDA degree.

Most recently Karol worked for Dr. Scott Powers D.D.S. in the Richland, MO area for 2 years. Prior to that, she worked for Dr. Thomas Jones D.D.S. in Laurie, MO for over 8 years.

After living in the Lake Area for over 11 years, Karol decided to make a career change to the Real Estate Industry.

She successfully completed all courses and requirements to earn her Missouri Real Estate



Karol Palmer

License and joined the Bagnell Dam Association of REALTORS, the Missouri Association of REALTORS and the National Association of REALTORS in February 2007.

"Our agents and staff are enthusiastic about the knowledge and diverse experience that Karol will bring to our firm", said Tim Tabor, Owner/Broker for the Al Elam Real Estate Co.

Spring Tea Dance is no April Fool's Joke

Ballroom dancing is no April fools joke in lake area, where there is a whole "LADA" dancin' going on!

The Lake Area Dance Association and the Camden County Historical Society are sponsoring a Spring Tea Dance from 2:00 – 5:00 PM on Sunday, April 1, 2007 at the Camden County Museum on V Road and Highway 54 in Linn Creek.

Dance the waltz, fox trot, cha-cha, swing and others to the Big Band sound of the Lake Jazz Band. The cost is \$6.00 per person to the general public; dance association members are \$5.00 per person. Everyone is welcome!

The Lake Area Dance Association sponsors five dances throughout the year and promotes dancing in the lake area. The remaining dance sched-

Lake West Dinner and Elections to be April 13

The Annual Dinner & Elections is scheduled for Friday, April 13 at the Osage River Convention Center in Laurie. We have attached an absentee ballot as well as a document with the pictures of the nominees for the board of directors. If you are a voting member, you may vote anytime with the absentee ballot or you may vote the night of the

Eddie Kennison, Kansas City Chiefs wide receiver, named Honorary Chairman for HK's Golf Tournament

The HK's Hospital Benefit Golf Tournament Committee and the Kansas City Chiefs are excited to announce that Kansas City Chiefs wide receiver Eddie Kennison, #87, is the Honorary Chairman for the 2007 HK Tournament, June 8 - 10.

The Tournament begins on Friday evening, June 8th, with an exclusive VIP/Celebrity Party at the beautiful Porto Cima Yacht Club for major sponsors at the \$2,500 sponsorship level and above. Members of the Kansas City Chiefs will be available throughout the weekend events including Saturday evening's silent auction at The Lodge of Four Seasons and Sunday golf at Witch's Cove Golf Course.

Kennison is an 11-year NFL veteran and Kansas City Chiefs wide receiver since 2001. He was nominated for the 2006 Walter Payton NFL Man of the Year

award for his community service and excellence on the field. The Eddie Kennison Foundation provides research dollars and awareness for the autoimmune disease



Eddie Kennison

Lupus and funds local scholarships. Eddie and his wife support many worthwhile causes including "QuickStart". The Committee welcomes Eddie, his wife Shimika, and other Kansas Chiefs owner, coaches, players and ambassadors with us for the 29th Annual HK's Golf Tournament.

This year's goal of \$165,000 will be used for the new obstetrics (OB) expansion at Lake Regional Hospital. Special thanks to the tournament's gold sponsors: The Lodge of Four Seasons, Central Bank of Lake of the Ozarks, Koplan Communications International and Murray Company.

For more information on how you can sign up to play or become a sponsor call 573-348-8265 or visit the website at www.lakeregional.com/foundation/Hkgolf

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Legislative priorities still awaiting Senate votes

by David A. Lieb

Jefferson City, AP— There was a lot of talk as Missouri lawmakers convened this winter about the need to overhaul Missouri's health care program for the poor.

So far, there hasn't been much action.

At the Legislature's annual spring break, the much-touted Medicaid overhaul has yet to be considered in the House or Senate. But lawmakers are continuing to talk about it, and Republican leaders vow it's still a priority for the final eight weeks of the session that resumes Monday.

To use health care terminology, it appears the legislative arteries could be clogged in the Senate. A quick scan of the legislative priorities reveals the following:

- The Medicaid legislation has cleared a Senate committee but is awaiting Senate debate.

The House is waiting for the Senate to act.

- Gov. Matt Blunt's college construction plan, financed

through student loan agency money, remains stalled in the Senate, where a Democratic filibuster has prevented a vote. Again, the House is waiting on the Senate.

- The House has passed a tax-cut bill so large that even its supporters say it needs to lose weight to survive. That bill is pending in a Senate committee.

The Senate, it should be noted, has been busy. It's passed and sent to the House about 100 bills. Two of those already have become law—one opening the cable TV industry to greater competition, the other setting new criteria for contractors on public construction projects. Both had been contentious in the past but found overwhelmingly legislative consensus after interest groups negotiated compromises.

Both are cited by Republican Senate leaders as accomplishments that can bode well for the remainder of the session.

Senate Majority Leader

Charlie Shields, R-St. Joseph, is the lead sponsor of the Medicaid changes. He plans to bring the legislation up for Senate debate in the next couple weeks or so.

The bill would rename Medicaid "MO HealthNet," place a greater emphasis on managed health care, reward enrollees with extra benefits for trying to be healthy and pay some medical providers based on their performance. If lawmakers do nothing, Missouri's current Medicaid program is due to expire after June 30, 2008.

Lobbyists for health care providers and disability groups, among others, have been negotiating privately with lawmakers and Blunt's liaisons to shape as many specifics of the bill as possible before Senate debate.

"Just because it hasn't been on the floor doesn't mean that a lot of work isn't being done on it," said House Speaker Pro Tem Carl Bearden, R-St. Charles.

Democrats have criticized the bill because it would do little to restore coverage to the thousands of low-income people whose Medicaid benefits were reduced or eliminated two years ago in a Republican budget-cutting move.



Charlie Shields, (R) St. Joseph

Debate could be considerable. But Shields believes it won't be partisan, which was the case when Democrats filibustered straight through the night against Blunt's college construction plan during the final week before spring break.

Senate Minority Leader Maida Coleman, D-St. Louis, declared the Democratic blockade of the higher education bill a resounding victory and "one of the most effective filibusters we've had." Some Democrats worry that taking money from the Missouri Higher Education Loan Authority could hurt its ability to help Missouri student loan holders in the future.

The education legislation also would expand Missouri's

financial-need scholarships and limit the size of university tuition increases.

Republican leaders vow the bill will be resurrected. If the divide remains largely partisan, Senate Republicans could use a procedural move to shut down a filibuster and force a vote.

"I am determined—and I believe the governor is determined and the leadership of the Senate is determined—to pass this bill," sponsoring Sen. Gary Nodler, R-Joplin, said.

Tax cuts so far have been a larger priority for the House than the Senate. The House-passed bill would cut at least \$285 million in taxes, targeted largely to those who receive Social Security benefits and some other pension and retirement payments.

More than a month has passed since that House vote. Senate President Pro Tem Michael Gibbons, R-Kirkwood, said Republican senators are divided about how to cut taxes. Some prefer a Social Security tax cut; others prefer tax cuts more directly targeted to economic development.

That bill "has a long way to go, but it will have its chance," Gibbons said.

The Legislature also has a long way to go on other Republican-identified priorities.

It just so happens the 2007 session is the longest possible under Missouri law—stretching from Jan. 3 to May 18.

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w/tiki bar! **MLS# 3036281** **\$1,900,000** **Call Bob Gattermeir@ Gattermeir Elliott Real Estate @1-573-280-0808 OR 1-866-YOURLAKE**

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Future of transportation dollars in question

by Monica Vincent

The Missouri Department of Transportation classifies communities according to their size and designates the amount of funding they provide to those areas accordingly.

One of 18 around the state, the four counties in the lake area are part of what is known as an RPC or Rural Planning Commission. The classifications break down into three major groups. The first classification -- an RPC -- receives \$50,000 to \$60,000 for research and planning. The next level is a Micro Metro with research funds jumping to the \$150,000 to \$160,000 mark. Branson is currently classified as a Micro Metro. The last classification is a Major Metro and would include such communities as Kansas City, St. Louis, Springfield and Columbia.

These planning dollars are normally dispersed through a local Council of Governments to be spent on research or feasibility studies for road improvements, expansions, etc. Currently MODOT refuses to disperse funds to the Council of Governments.

A council has been created made up of stake holders who felt it was time for the private sector to take things into their own hands. The Lake of the Ozarks Transportation Council is an ad hoc committee made up of both the public and private sector and is chaired by Jim Hurfurth, retired president of Central Bank of Lake Ozark. Their transportation consultant is Stan Burnett, who was the Director of Operations for 20 years for the Missouri Transportation and Development Council -- a statewide transportation advocacy group.

Burnett says the members of the Council "have been trying to get together for seven or eight years to lead Lake Ozark into the

future." The Transportation Council plans to meet with local County Commissioners to explain why they want the funds administered through their committee rather than the Council of Governments. Their mission state-

ment is to allow growth to continue while protecting our quality of life, our safety and enjoyment of the lake.

The major effort of the Transportation Council at this time is to get the lake area reclassified as a Micro Metro. The urgency

has been created by a MODOT announcement of a new program to prioritize the transportation needs that we have to move forward in the state in the next decade. They want submittals from all parts of the state some time this summer. MODOT will end up picking over a hundred projects which will be built if the people of Missouri vote to provide additional monies in the next decade. The lake area will be competing for these possible funds.

Says Burnett, "The Council has to pull together with other sectors of the community and tell our stories and make the top twenty list with MODOT. Then someday if the people of Missouri give more money we'll be in shape to get our funding." Currently MODOT monies have been used up for the next ten years, and our lake area portions have been designated for the Hwy 54 expressway and the Niangua Bridge south.

Says Mike Terry, member of the Transportation Council, "We want to be in the top twenty for MODOT'S 5 to 10 year projects. Without that you end up making a plan for 15 years and then find out you can't afford that plan anymore once you actually get there. The feasibility costs continue to rise until you have to start all over again."

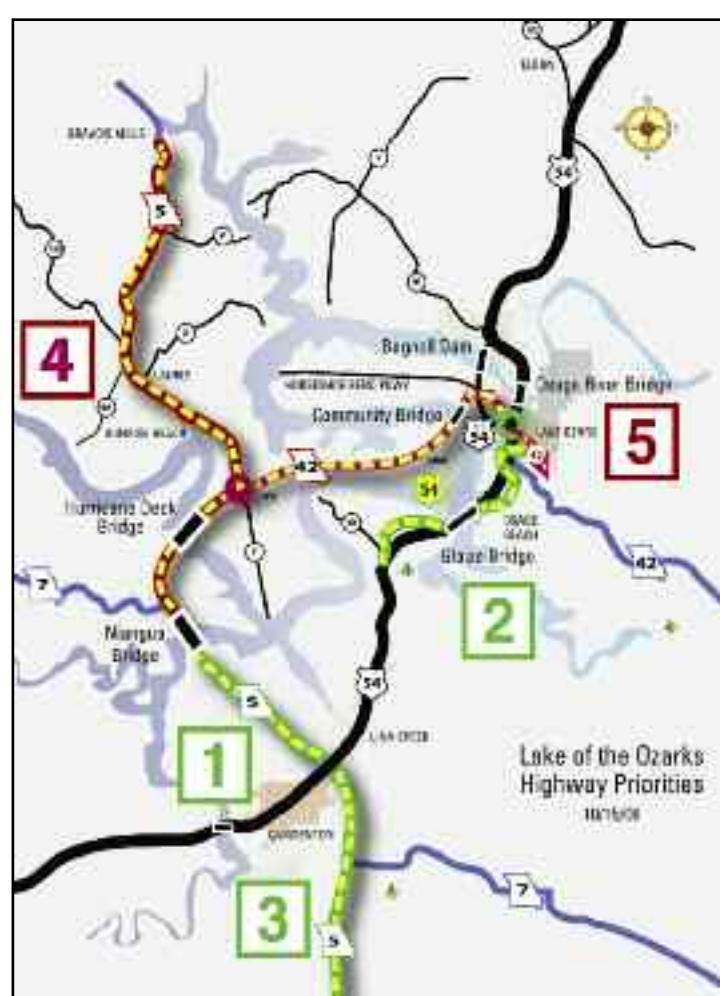
Being classified as a Micro Metro is important in that the state recognize the lake area's unique infrastructure needs. Currently all planning areas are based on standard population data. By their standards the lake area has been classified as an RPC or rural counties. The Council plans to file for exception at state and federal level.

Explains Burnett, "Extra planning dollars help you compete. We want an exception on our classification because, of second home

ownership, most of the year we look, act and smell like a major area. Osage Beach plans their infrastructure around 100,000 people. We need to plan for infrastructure just like a major area has to do. We estimate there are over 45 to 50 thousand pieces of property held by non-resident owners in the tri-county area in a study that is already three or four years old. There are very few areas like ours with this situation. We are going to document the needs of this lake area and what happens to the infrastructure when everyone is home. We've been growing at 10% to 15% a year. With only a 7% growth rate we'll be double the population in ten years. It takes infrastructure like highways and good planning. Our growth has to continue on a managed basis."

The Council would like to see additional dollars spent to widen MM, TT and F across the Community Bridge all the way to Hwy 5 into four lane access. MODOT estimates this expansion would cost \$10 to \$15 million - significantly less than the estimated \$30 million it will take to complete the Hwy 5 project. Other areas they look to focus on are W on the North Shore and the feasibility of the Hwy 5 plan. The council plans to revisit the Hwy 5 project to see how it is being built and will consider such alternative measures as a 2+ lane highway rather than a 4 lane. According to Burnett, it is "very safe and lets people move around and yet still allows passing lanes." There are currently no funds available for Hwy 5 and the west shore expansion.

For up-to-date information please visit the Lake of the Ozarks Transportation Council website at www.lakeozarksroads.org, where you can also find an accurate road priority map.



Graphic used with permission from www.lakeozarksroads.org

According to the Lake of the Ozarks Transportation Council:

Projects In MoDOT 5-Yr. Plan (7/2006 - 6/2011)

1. South MO 5 -- Niangua Bridge Thru Camdenton, \$45 million. Spring '06
2. US 54 Expressway - Osage Beach, \$122.4 million, Fall '06 - Spring '09
3. MO 5 South Of Camdenton to Laclede County Line, started June '06

Projects Not Presently Funded By MoDOT:

4. MO 5 North of Niangua Bridge To Gravois Mills
- New MO 42 East from MO 5 to the Community Bridge
- Estimated \$130 million - Not scheduled for construction
5. New Access East of Community Bridge to US 54 and MO 42.

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