

LAKE OF THE OZARKS BUSINESS JOURNAL

NEWS IN BRIEF

What's that tangled around my ankle?

All the monofilament swirling around the Lake brings ecological concerns, as well as being a nuisance. A recycling effort is underway. Details begin on Page 3.

Sedalia's Historic Wheel Inn to Close, State Fair opens

August brings a bittersweet opening to the Missouri State Fair this year, as the festivities begin - a landmark will close- page 4.



Getting on the Web

Every business at some point or another wonders whether or not they need a presence on the internet. Here's a few tips. Page 20.

Building your website

The software to do it, the design, the implementation. A few pointers on page 21.

Technology/Lifestyles

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Lake Stories with Mike Gillespie

The monthly look back. Page 14.

Technology Tidbits

New technology news in brief. Page 45.

Camden County tax up to voters on August 7

By Joseph Louis

Voters will head to the polls this month to decide whether or not Camden County will receive a half cent sales tax. The opinion about the tax varies greatly depending on who you ask, so the one thing we like to do here at the Business Journal is present facts. Now some of you may say the facts that we have come from the county government and, therefore, they hold no water. For you, we apologize. For the rest, read the article and vote on August 7th. (If you have picked this issue up after the fact, you can use this article to determine for yourself possibly why the issue passed or failed.)

The ballot language voters will see when they head into the booth will be this: "Shall Camden County impose a county-wide sales tax at the rate of one-half of one percent under the provisions of Section 144.010 to 144.525 RSMo., to be used for Law Enforcement improvements, Road and Bridge improvements, and employee retention." The language was clarified after voters responded negatively to the vague language that appeared for the

issue on the April ballot.

The sheriff's department is one focus of the sales tax, with a large percentage of the proposed 4 million dollars in revenue generated by the tax to go to the department for improvements and employee retention. Sheriff John Page says that the department eventually plans to bring on new officers and increase salaries of current employees.

"It's ballpark about \$600,000 to add the new employees, about \$900,000 dollars for pay raises across all the sheriff's department employees," said Page.

The county hopes to bring beginning salaries up to the level of officers that are hired on in Osage Beach. They currently start at about \$29,000 while Camden County currently starts road deputies at \$21,000.

According to Captain Gary Bowling, if the tax passes the department will also eventually add staff the department does not currently have.

"We'd like to put at least 12 new people on, of that there will be three community school/school resource officers that will be assigned to

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September brings a big biking and boating month

By Monica Vincent

Along with the 20th Annual Osage Mountain Man Rendezvous September 14-19, and the 36th Annual Hillbilly Fair in Laurie September 16-18, Lake of the Ozarks will now be home to two more major events - the first ever Lake of the Ozarks Bikefest and the first time host to the annual Offshore Super Series Powerboat Racing National Championship.

The Lake of the Ozarks Bikefest will take place September 13th through the 17th this year and will fit nicely into other major national biking event schedules. August 6th through the 12th is the Sturgis event and October 3rd through the 6th is the Bikes and Blues BBQ in Fayetteville, Arkansas.

At the Lake of the Ozarks Bikefest there will be lots of activities, rides, concerts, events.

All of the area bars and water bars will be having great acts and regional touring acts, with some of the events being held strictly for charity.

Vendor villages, biker games, live music and beer will be located at Ozark

Harley Davidson and Horny Toad Entertainment Complex. Ozark Harley Davidson will feature the Budweiser Clydesdales and Hot Air Balloon Rides while the Horny Toad will host the event kick-off party and free Jimmy Van Zant concert on Thursday, the Miss Lake of the Ozarks Bikesfest Contest, Jimmy Van Zant and Marshall Tucker Band on Friday, the Drive-In Bike Contest, Starship and Molly Hatchett on Saturday, and a breakfast buffet, passport drawing for grand prize chopper, and Foghat concert on Sunday.

Organizers of this event include Deb Suda, Don Kleinhans and Ray Devine of Full Throttle Magazine, Merlyn Vandervort of the Horny Toad Entertainment Complex, Mark Barrett of Dog Days, Shorty Pants and Wobbly Boots, Gary Prewitt of Prewitt Enterprises including Backwater Jack's, Shady Gators and The Fish Tank. Jack Fleming of Lake of the Ozarks Harley Davidson. Sponsors include Budweiser, Benne Media and the Lake of the Ozarks Convention and Visitors Bureau.

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Camden County half-cent sales tax up to voters on August 7

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Macks Creek, Stoutland, and Hurricane Deck. We'd like to put five more people on the road in just the patrol division," said Bowling. "We'll have two people for animal control, we had 500 or so incidents of animal control in 2006."

One animal control employee would respond to the animal calls and one would be a shelter manager. The county would also employ a child abuse and domestic disturbance officer that would respond exclusively to what the department sees as a growing need for an officer who can deal with children. There would be a transport officer who is assigned to the jail, and then the additional clerks that come along with the new employees.

The rest would be used for retention. That would help current employees improve their financial status, which, Captain Bowling adds, may be the best thing for the county to do.

"We've got great people working for us but we are in the position where we aren't have applicants. The applicants that we are getting don't have experience," Bowling said. "It used to be that we would have applicants that had eight to ten years in another department that came here to work. We don't have that any more because we can't pay them on a level

with others."

"You get behind the curve like that and it doesn't get better it gets worse," Bowling adds.

So that takes care of what the sheriff's department will see, but what about the county road and bridge department.

"The main thing that we would really like to do, that we have the most requests for, is widening of roads, re-working a lot of our low water slabs which are insufficient," said the head of road and bridge Gary Webster. "We've had a lot of requests for guardrails in certain areas. We've had a lot of requests for road striping, which we have never had the money to institute that program."

"Basically what we are really looking at now are safety issues. Widening of intersections, visibility at intersections, programs which we have not had the money to do," said Webster. "They need to be done basically for safety issues."

Long term the county would like to add more equipment to the road and bridge department to make a team that simply heads around the county paving current gravel roads. That is probably a long term plan that the commission thinks will satisfy the most residents in the county.

Most of the plans that the county makes are based on what level of service that the commission thinks the citi-

zens want. What may be the deal breaker for this issue is the question of what it will cost you, the reader?

"Right now (in July) the sales tax rate in Camden County is 5.225 percent. Out of that, 4.225 percent goes to the state of Missouri. Camden County gets one percent as of right now," says district commissioner Beverly Thomas. "One half percent goes to the Law Enforcement Sales Tax and one half percent goes to Camden County general revenue. One quarter cent of the half cent L.E.S.T. currently in place sunsets in October."

The half cent sales tax will bring the county up to one and one quarter cent if it passes.

So there are some of the facts concerning the issue. The county hopes that having the issue on the August ballot will increase the number of voters. They also hope that the late summer vote will allow the county the opportunity to begin their budget process toward the middle of August, knowing if the money is there or not. One thing that is sure to be watched as we head into the month of September, people in the county will be looking more closely at their receipts to see where their money is going, and if the issue passes, they will be looking more closely at the county officials to make sure they are doing what they said. Vote on August 7th.



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De-tangling the Lake of the Ozarks

By Joseph Louis

We've all seen it before. Somebody swimming next to you feels something on their leg and they reach down. The description goes something like this..."It feels like wire but I can't see it...do we have jelly-fish in the lake? Seriously what is this?"

Up comes a tangled mess of fishing line with globs of mud and debris, followed by a long string that's attached to something that has a shadow that is getting bigger as it comes up.

Before we go any further, most people will drop the line. Again. More nylon fishing line in the water, seems like par for the course because you know what, the line ends up in the water, it happens. I mean, what can you really do with it?

Soon, my fish catching friend and swimmer, you will have an option.

The Lake of the Ozarks Watershed Alliance is a multi-faceted not for profit founded last year here at the lake and some say it is already making an impact in several areas.

Incorporated in August of 2006, the group was formed to monitor and maintain the watershed of the lake, a geographic feature that extends to Kansas. Their mission statement, "Citizens will preserve, protect and improve the Lake of the Ozarks, its' watershed, and natural resources while maintaining our economic, social, and environmental health."

So starting small, here in the month of August the group will be continuing the in fourth month of a six month study testing for E. Coli from the 1 Mile Marker at Bagnell Dam to the 15 Mile Marker at the Lake Ozark Community Bridge. That is headed by the Water Quality Element of LOWA, chairman Greg Stoner. The testing is done by LOWA volunteers in conjunction with the Missouri Department of Conservation, the Missouri Department of Natural Resources, and Ameren U.E. Also in August, the Waste Water Element of LOWA will be kicking of the first of many septic

pumpout campaigns. The chairman of wastewater, David Morgan, has already secured \$5,000 in a department of natural resources mini-grant to provide a \$25 incentive to have your septic system pumped. That program begins in Camden County and will spread eventually to Morgan, Benton, and Miller counties.

And that's just the beginning. Because of the large draw of concerned citizens that the new non-profit had, a large, diverse cross section of residents came together with a wide range of ideas. One of those people had a solution to the problem of what to do with your old fishing line, or as some call it, that mess that you pull off of your boat propeller.

That was Linda Kimrey. Linda heads up Laclede Industries, a Lebanon based sheltered workshop that provides jobs for handicapped Missourians. The mission of the company is to give dignity to those who some consider unemployable, much like other sheltered workshops in

the area. The shop works in the business of recycling. That's why Linda became the head of the Recycling Element of LOWA. It just so happened that one of the products that the employees of Laclede Industries help put together were monofilament recycling bins. The department of conservation got a grant to purchase the 2 to 3 foot cylinders, with the elbow at the top, capped at the bottom, all white, and asked the company to assemble and sticker their stock. For a visual, imagine a periscope with a capped bottom. Those pipes are then attached to poles and the old fishing line is put into the opening at the top. When the cylinder is full, the plan will be for volunteers to come and pull the cap off, collect the line, and bring it back to Lebanon.

"Since I already knew where they were at, we were talking about monofilament and we were looking at some internet sites where we could get them from," Kimrey said. "I knew Mark Van Patten from MDC and gave him a call, and he said 'Oh yeah, we would love to have you have some monofila-

ment recycling bins and start recycling in that area."

So no up front cost for the first 25 tubes that the LOWA will be putting around the lake. Volunteers will take the recycling bins and dig posts, fasten bins to posts, and watch for your donations. The plan is for the bins to be a fixture at hopefully at least 25 marinas by the beginning of fall. So why do it?

"It stays in the ground if you throw it away for six hundred and some years. It's just a terrible thing to have out there when it can be recycled and made into new products," said Kimrey.

"What we will do is we will collect it, cause it keeps it off the birds' wings and legs. Of course if you have been in the lake much at all, you have probably had a round with fishing line around their foot or ankle," Linda says. "And if you can imagine being an animal when you are walking along, hunting for food and they get tangled in it, sometimes they die because they can't get away from it, or their leg will fall off because it got tied off."

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The Wheel Inn closes, the Missouri State Fair opens

It's a good time to check out the crossroads to the Lake

by Monica Vincent

Don't miss stopping in Sedalia this month on your way in or out of the Lake. The ever-popular Missouri State Fair kicks off on August 9th and runs through the 19th, while the historic, beloved 60 year old Wheel Inn Drive Inn will serve its final days of customers.

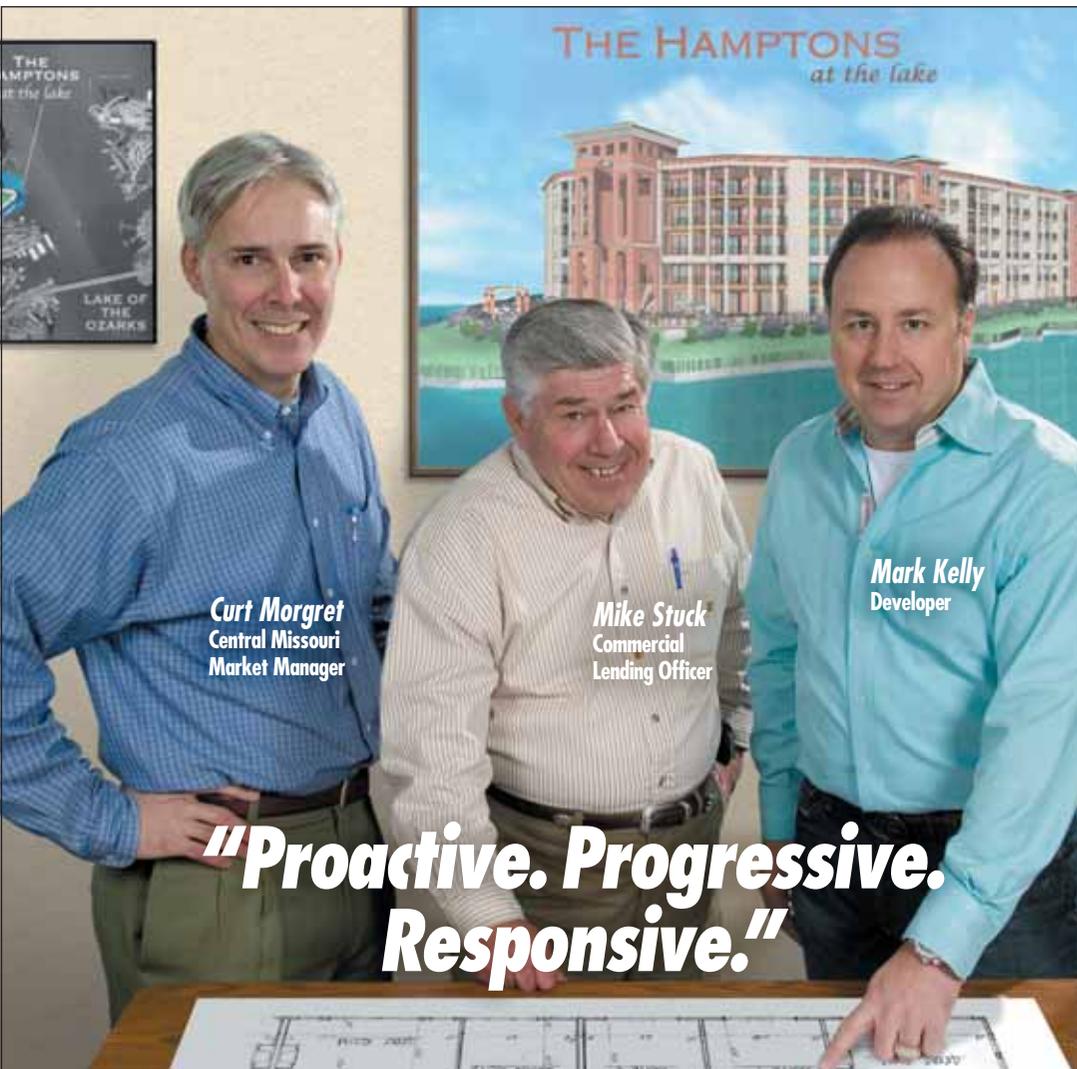
With two good reasons to come to Sedalia in the next

month, it's a good time to check out the other attractions worthy of attention.

Every year in August the Missouri State Fair is held in Sedalia. The first was held in 1901 and it has steadily grown in popularity. The last couple of years have shown a "Drought Buster"— in 2005 that brought rain nine out of the Fair's eleven days— then in 2006 the

Fair had a record-breaking Sale of Champions. There is something there for the entire family with a variety of shows, competitions, rides, livestock, petting zoos and more. And if you're attending the state fair, you won't want to miss the Wheel Inn.

Opened in 1947, the Wheel Inn still serves its famous "guber burger". The Wheel Inn



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The reknowned Guber Burger with its peanut butter topping will close its doors on September 3, 2007 after 60 years— to allow for an expansion of the intersection at its location— the corner of highways 50 and 65. A crossroad for travelers heading to either end of the lake, the drive-in has remained a popular destination for decades.

From www.roadfood.com's editor reviews— after lamenting the impending closing of the Wheel Inn— Bruce Bilmes and Sue Boyle reported, "... We've tried hamburgers with every conceivable topping, or so we thought. The Wheel Inn, in Sedalia, presented us with a new one, called the Guber Burger. Yes, a burger topped with peanut butter. It's the specialty of the Wheel, and the surprising thing is that peanut butter turns out to be a very good burger spread (which, considering sesame seeds are often found on burger buns, perhaps should not be so surprising). For one thing, the Wheel uses a judicious hand in applying the peanut butter, so it doesn't overwhelm the beef.

The spread melts into a sauce from the heat of the burger, and the leguminous flavor of the peanut accentuates the meaty flavor of the beef quite nicely... Sedalia is not very far East of Kansas City, and if you're a fan of old drive-ins, or unusual burgers, we recommend the Wheel without reservation." For the full review go to www.roadfood.com. John and Pat Brandekamp have leased the business from property owners Jack and Ruthann Hawkins for the last 20 years. Ruthann's parents Lyman and Ruth Keuper were the original builders, owners and operators of the Wheel Inn back in 1947. John Brandekamp started working for the Keupers fifty years ago when he was just a student in high school. He will fittingly be the one who closes the doors behind the last customer, at which point he and wife Pat will take a well-deserved retirement.

Said Pat Brandekamp, "We have enjoyed all the people and

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Wheel Inn Drive In closes

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 have met so many from out-of-state, and also met some famous people coming through. There have been rough times -- holidays get hectic and busy, but if folks don't mind waiting, we get it out to them. We fix to order so everything is fresh. We will be open Labor Day and will stay open until we run out of supplies. We're a small place and only have so much freezer space. We stock them full, but sometimes we run out."

Since the building is registered as an historic site, MODOT will not be tearing down the business, but will essentially be blocking it in. The Wheel Inn is a 1950's era style building shaped like its name. Drive-in customers circle the building to park and either walk in to the circular counter or simply wait in their cars for fast and friendly service.

The expansion will now block three of the four entrances with the only access on the North side by the doctor's office. There will also be a

median built which will prevent westbound travelers from being able to turn in at all.

Said Ruthann Hawkins, current property owner and daughter of original owner, "When we started out there was just one street, then in the fifties they widened it and that took property away from us and we have just continued to lose parking space with progress. We've had so many inquiries— about everything from moving the structure to reopening the business in some form. It would take a structural engineer to answer that. It's not a wood structure, it's glass block— but I guess it could be rebuilt block by block. We're in our seventies now, and the Brandekamps are in their 60's and have done a wonderful job with the business all these years. We are all in our retirement years. Someone else will have to come up with a very good idea to keep the Wheel Inn alive."

Hawkins father, Lyman Keuper, was with the Sedalia Democrat for 20 years as a bookkeeper and owned prop-

erty where the Wheel Inn now sits.

Said Ruthann, "At the time it was the edge of town. Our

that for all these years. Thanks to the Brandekamps we have been able to keep it going all these years."

Peter Pan peanut butter. It took off. Since then all kinds of peanut butter have been used and it's been called everything



house was next door— it was a dirt road and pasture. This was in 1947. It was something he thought he wanted to do. A local architect, Mr. Wallace, designed it. My husband worked there for 33 years. The people who have really supported it have been lake people and we have really appreciated

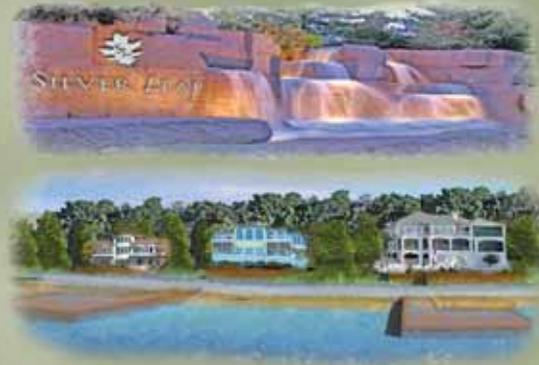
And what about that famous Guber Burger? "It all started when a man from Kansas stopped through early on when we first opened the business, and really liked the curley fries and wanted to know how to do that. He said he would give us an idea if we told him how to do the fries. He said go get a jar of

from a Goofy Burger to a Goey Burger and my dad chose Guber because it was German for peanut. We also have had a lot of good luck with our chili. Fresh hamburger is smashed out every day - nothing frozen. Nothing has changed over the years, not even the menu."

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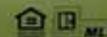
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Wheel Inn Drive In closes

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With so many generations of loyal customers and the draw of the State Fair, the final days should be very busy indeed. September 3rd should also become a big photo-op day, with everyone stocking up on their own personal bit of history with "The Peanut Man" who will be there in full costume.

From the Fair to the Wheel Inn, Sedalia has quite a history. Founded by General George

R. Smith in 1857, it was incorporated in 1860 as Sedalia. General Smith would later go on to found nearby Smithton, Missouri. Both Smithton and Sedalia were named after Smith's daughter, Sarah "Sed" Smith-Cotton. The railroad was the driving force behind Sedalia's growth and helped secure the commission of the State Fair at that location.

According to information found at en.wikipedia.org - the online encyclopedia, many

famous people have attended those fairgrounds including Presidents Ronald Reagan, George W. Bush, and others who have given speeches on the fairgrounds, though not during the State Fair.

The website states that in 1974, the Missouri State Fairgrounds was the host to The Ozark Music Festival which was one of the largest music festivals of the 1970s. While the plan was for a pop/rock/bluegrass festival with no more than 50,000 tickets sold, there was an influx of about 184,000 fans and many

rock bands that strained the capacity of the fairgrounds and the city. Some estimates have put the crowd count at 350,000 people which would make this one of the largest music events (Rock Festivals) in history. The festival, hosted by Wolfman Jack, garnered a full page ad in Rolling Stone magazine.

Sedalia is also famous for many television and film references. In the film *The Day After*, Sedalia is destroyed

such as the Ozark Music Festival and the Delicious Rock Festival, and the Scott Joplin Ragtime Festival.

The Wheel Inn and the Fair are not Sedalia's only historic sites and references. Sedalia's library was built in 1895 and was the first of the Carnegie libraries in Missouri. It is listed on the National Register of Historic Places.

Eddie's Drive-In is also registered as an historic site. Built like a classic American diner,



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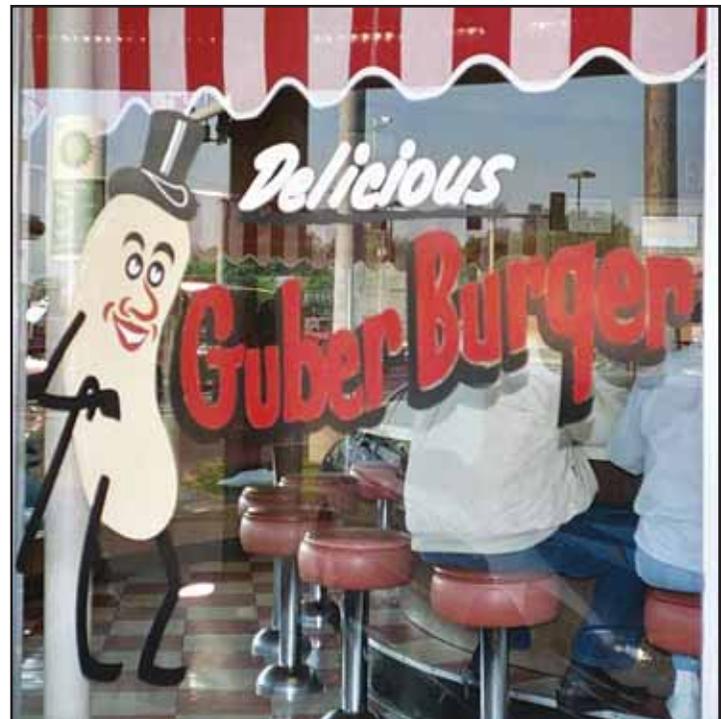
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when Minuteman II missile silos around the area come under attack. At the time, 150 or more of the missiles were scattered around the Sedalia area in silos. The release of the movie led to mass hysteria, some of which lingered until the missiles were dismantled between 1992 and 1997.

Two of the most recognized films in which Sedalia is featured are the 1977 movie *Heroes*, starring Henry Winkler and Harrison Ford, and the 1977 film *Scott Joplin*, starring Billy Dee Williams. Sedalia was mentioned briefly in the motion picture *MASH*, when it was announced that Sedalia's VFW unit had sent goodies to the 4077 in Korea. The classic Western series *Rawhide*, starring Clint Eastwood was based on the *Rawhide Trail* which ran from Texas to the railhead in Sedalia in the early to middle 1860's.

The most well known musician from Sedalia is Scott Joplin of Ragtime fame. Sedalia has been the host to several rock and roll events,

Eddie's serves classic fare such as hamburgers and french fries. Eddie's was featured on Food Network when Al Roker came to visit the drive-in.

At least, nostalgic lake travellers will still have Eddie's—but in the meantime enjoy what's left of your history, your parents', your grandparents' and a lot of great-grandparents' history by wheeling in one last time to the Wheel Inn. The following post sums it up nicely.

From the website www.chowhound.com came a message from SonyBob on July 18th - "This is catastrophic. My wife and I when kids in the 40's and 50's (obviously we didn't know each other at the time) stopped at the waving arm and had burgers and curly fries on our trips to Gravois (we both had places on the lake.) This is a tragedy second only the closing of Merle and Grady Nash's original Hickory Pit in Gravois Mills! Finest sauce ever and never duplicated. I'll weep!"

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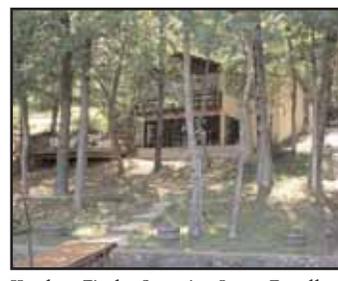
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Court applicant shares worries

by Kelly Wiese, AP

An applicant who was not chosen in the panel to fill a Supreme Court vacancy shared concerns Friday about the interview process, as Gov. Matt Blunt was denied detailed information from the special judicial panel.

In Missouri, judges on the Supreme Court and three regional appeals courts are picked through a selection process. The Appellate Judicial Commission meets and interviews applicants

privately and winnows the list to three names. The governor then fills the spot from that list. If he's not done within 60 days, the panel makes the selection.

This time around, 30 people applied for the job, the commission said, though it did not identify anyone but the finalists.

One of those who said he applied, Republican attorney Mark Mittleman, of St. Louis, shared concerns Friday about some of the questions he was

asked during the interviews.

"Several of the interviews were exactly what I'd have expected them to be," he said. "However, there were some other interviews that included some elements that I thought were not so appropriate, that were a bit troubling to me."

In particular, Mittleman took issue with questions regarding his view of "activist" judges, of the state's plan for selecting judges, and of his membership in the

Governor denied info from panel

Federalist Society, a conservative legal group.

He and another applicant said Friday that they were asked about a Capitol billboard funded by the Adam Smith Foundation, a self-described conservative group, opposing "an activist court." The foundation later expressed "disgust with the blatantly liberal panel" of finalists.

"I really didn't know exactly what to think," Mittleman said. "I had a sense there was something in the background there that I didn't know about."

The judicial commission had no immediate response.

Meanwhile, Blunt's general counsel, Henry Herschel, asked for details from the special judicial panel on how it reached its decision. He asked for interview transcripts, details on meeting times and notices and the questions asked. He said it would help the governor as he evaluates the nominees.

The judicial commission refused, saying the process is confidential. In a letter responding to the governor's request, commission member and secre-

tary Richard McLeod wrote that the only information the commission can provide to the governor are the nominees' applications and a general overview of how the process works.

Blunt's office said it would keep seeking the information.

"Government in secret is typically bad government," spokesman Rich Chrismer said. "This letter renews our commitment to obtaining all of the information. Additionally, we are reviewing the applications that were provided by the commission, but we have serious concerns that those applications may not be complete."

Supreme Court candidates completed one-on-one interviews, held at the University of Missouri-Columbia Law School, with each commissioner, and the questions and topics varied, Mittleman and others said.

The commission is made of seven members: the chief justice, three lawyers elected by members of the Missouri Bar and three people appointed by the governor, who serve staggered terms.

continues on page 56



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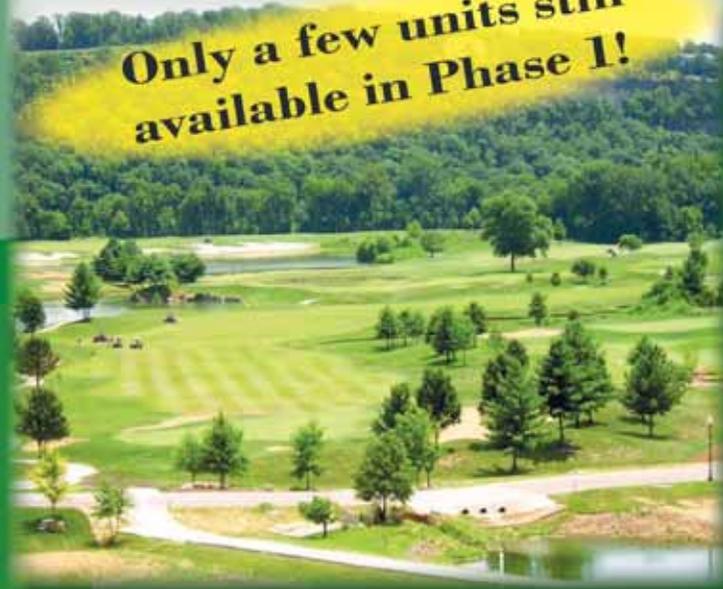
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State proposal on returning donations exempts McCaskill, others

by Kelly Wiese, AP

Sen. Claire McCaskill and others working to pay off old campaign debts could benefit if the state Supreme Court follows the state's suggested model for reinstating Missouri's campaign contribution limits.

A brief filed by Missouri Attorney General Jay Nixon, on behalf of the state and the Ethics Commission, says a recent Supreme Court ruling reimposing contribution limits should apply retroactive to January,

when a law took effect removing the limits.

But he said the court should make an exception for those whose election already occurred or who closed their committees before the court struck down the law July 19. The brief specifically suggests that debt committees should not have to make refunds, reasoning the opposing candidate is not harmed because the vote already happened.

If the court agrees, that would allow McCaskill to keep money

she raised to pay off a \$1.6 million personal loan in her failed 2004 governor's race. McCaskill is one of 50 candidates with debt committees that are still active or have closed since January, but many of those did not raise funds above the contribution limits.

If the court requires all of them to return money collected over the limits, McCaskill would have to give back at least \$94,750. She had 26 contributions this year in excess of the limit of \$1,275 for a statewide race, campaign finance

reports indicate.

Republican Party spokesman Paul Sloca claimed Thursday that the legal filing amounts to a gift for McCaskill from Nixon, a fellow Democrat.

"This is Jay Nixon's sneaky little way of getting Claire McCaskill off the hook," Sloca said. "Jay Nixon wants everyone else to pay back the money they collected under the old campaign finance law but doesn't want the Democratic senator from Missouri to play by the same rules."

McCaskill spokeswoman Adrienne Marsh responded simply: "Whatever the courts decide, we'll abide by."

But Democratic Party spokesman Jack Cardetti fired back: "So far Gov. Blunt and the Republicans have gone to great lengths to justify keeping millions Blunt has taken from wealthy special interests."

Republican Gov. Matt Blunt's staff also criticized Nixon's legal filing, but didn't say whether the governor believes contributions collected above the limits should be returned as a result of the

Supreme Court's decision.

"Governor Blunt has said this is a matter for the court and he will continue to comply with whatever structure exists," spokeswoman Jessica Robinson said in a written statement.

Other candidates for state-level offices, including Republicans Jack Jackson and Sandra Thomas—both of whom ran for auditor last year—reported no contributions higher than the old limits. Another Republican auditor candidate, John Loudon, would have to return \$23,350.

Alvin Brooks, a Democrat who ran for mayor in Kansas City, could have to return about \$60,000 raised to retire his debt. Seven other candidates with debt committees—two for Kansas City mayor and five for legislative seats—would collectively need to give back about \$79,000, if the court determines its ruling applies back to January.

McCaskill gave herself a \$1.6 million loan and defeated incumbent Gov. Bob Holden in the 2004 Democratic primary. When she

continues on page 29



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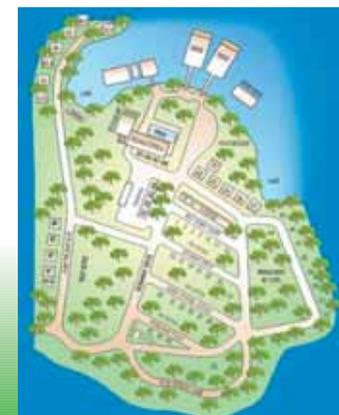
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LAKE STORIES WITH MICHAEL GILLESPIE

Quaint Quotes

by Michael Gillespie

Oftentimes the best and most colorful sources of historical information come from old county history books and newspapers. Nearly every Missouri county had its own book-length history published in the latter nineteenth century. They usually were written by local authors and were full of interesting facts and vignettes. And many towns, especially the county seats, could boast of their own weekly newspaper— with all the news fit to print, and more. I've gleaned a few passages from two such sources and presented them below for your amusement, enlightenment, and consideration. The headings are my own.

THE TOWN ALIVE ON 65

"We defy any town in the county to beat Lincoln for good-looking girls, marriageable material, and gray horses; but in red-headed girls we have a fig-

ure below par." —*Benton County Enterprise*, May 31, 1889.

WATCH YOUR MOUTH

"Many of the early cases on the (circuit court) docket were for trespass, assault, and slander. From the numerous slander cases it seems that the early settlers were extremely zealous in maintaining their character." — *1889 History of Camden County*.

ON SECOND THOUGHT

"Squire Morgan had quite an interesting case on hand Saturday last—a dog case. Mat Alexander laid claims onto the canine and a Mr. Tharpe did likewise. Mr. A claimed that he could produce fifty witnesses to testify that the dog was 'his'n.' Mr. T claimed the testimony of fifty witnesses in his favor. Squire Morgan suggested to both parties that to bring all their witnesses into court would cost over a hundred dollars and either one or the other would have to pay. After consideration,

a comprise was effected and Mr. Tharpe took the dog." —*Benton County Enterprise*, December 6, 1882.

TAX TIME

"During the early years of the existence of the county, when there were no school taxes to collect and but few public improvements to be made, only a small amount of taxes was required. While the early settlers raised enough provisions for their own support, being so far from market they seldom received money for their surplus products, and consequently were frequently without the ready cash when the tax collector called upon them. To overcome this difficulty the tax collector sometimes assumed the role of a vendor of merchandise, and received the skins of 'coons and other wild animals in lieu of money for taxes, and then disposed of the skins for money. There being a bounty on wolf scalps, they were also received for taxes. Thus the skins of wild animals and wolf scalps were legal tender in those days." —

1889 History of Camden County.

RESULTS MAY VARY

"Circuit court commenced its regular term October 13, with Judge J.B. Gantt presiding. In commenting on youth, the judge said he believed a whipping was as good for a boy as currying for a horse." —*Benton County Enterprise*, October 15, 1885.

AN OLD VETERAN

"John Metscher, who lives on Ross Creek, ten miles southeast of Cole Camp, is 91 years old and is still active, enjoying life. He often walks to Cole Camp and back home, attends to his business and then takes a glass of beer. He was in the Prussian army at the battle of Waterloo, in 1815." —*Benton County Enterprise*, February 24, 1888.

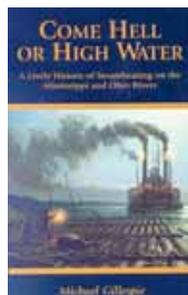
NOT HERE

"A man with a double-barreled gun and a belt full of cartridges passed through (Cole Camp) Wednesday looking for a fellow with seven names who stole a gun, a horse, a man's daughter, etc. None of the par-

ties belong to our town." — *Benton County Enterprise*, May 22, 1891.



(Reprinted from December, 2005) 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 articles. Both of his books are available online at Amazon.com and Barnes and Noble.com.



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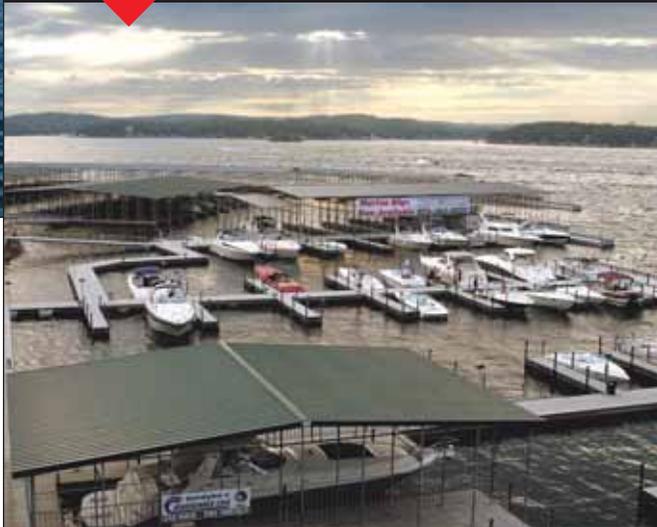
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With Dwight Weaver



FISH HAVEN CAMP & GOLDEN RULE RESORT – The boat dock shown in this early 1950s photo taken by the late Frank Gress, who was once a commercial photographer at the Lake, is sitting in the waters of the Osage River about

three-quarters of a mile below Bagnell Dam. It was the Fish Haven Camp boat dock.

Fish Haven Camp, built in 1931, was the first camp to be established on the river below the dam. In early ads, the camp was promoted as the

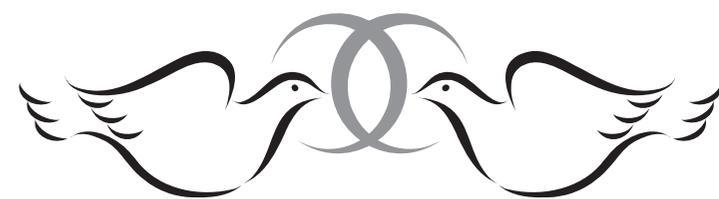
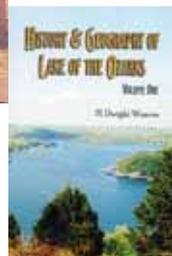
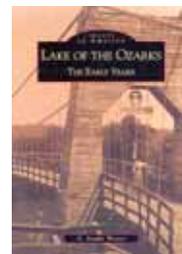
“only resort located below the dam.” This phrase had to be dropped from their advertising in the mid 1950s when Charlie’s Resort, which later became Golden Rule Resort, was also built along the south side of river. It was located about 1500 feet down-

stream from Fish Haven.

Both Fish Haven Camp and the Golden Rule Resort housed their guests in quaint rock cottages high up on the hill south of the river. Guests and fishermen then drove down to the river and parked along a “river road” to reach the boat docks of the two resorts. Charlie’s Resort found Fish Haven Camp a strong competitor, especially after Fish Haven put a Catamaran on the river and hired Coast Guard approved pilots for the boat. These resort operations no longer exist.

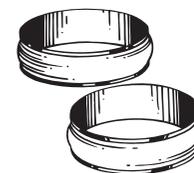


This vintage postcard image is from the collection of H. Dwight Weaver. The photographer and publisher are unknown. Weaver is the author of three books on the history of Lake of the Ozarks. “History & Geography of Lake of the Ozarks, Volume One,” his newest book, is now available from Stone Crest Book & 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 lakeoftheozarksbooks.com



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Regatta Bay Unit 911 a fabulous lower level unit with amazing view and a private entrance. Large covered deck, unobstructed main channel view. 16x40 boat slip protected by break-water. Excellent master suite, built-in bunk beds in spare bedroom. **MLS #3037408 \$374,900**

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LAKE OZARK COMMERCIAL LOT Vacant commercial lot in Lake Ozark w/ 104' road frontage. Many possibilities! Ground is level, city sewer & water available. For more information contact Mike Christensen at 573-280-0127. **MLS #3036345 \$199,900**

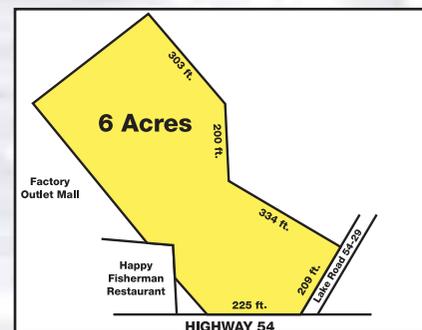
INVESTMENT



MLS #3041198 \$575,000

Investment Grade Osage River Farm 215 acres of cropland, timber and pasture. Over 3300 ft Osage River front. 4 BDR house, 40x60 metal bldg., horse stable, 2 grain storage bins & machine shed. One-of-a-kind property!

COMMERCIAL



6 Acre Development Parcel in the heart of Osage Beach. Frontage on Highway 54 and 54/29. Suited for retail outlets, medical park, hotel/motel or executive offices. Zoned C-1. A premier property adjacent to the Factory Outlet Mall. **Call Frank for details at 573-280-1030.**

The Information Superhighway

Getting your business on the web

For some industries, having an effective and informative website is crucial- but what does it take to get your website up and running? Connectivity for businesses— also see page 32.

Domain Registration

The first step in getting your business or service online with your own website, for most, is to register a domain name. There are currently fifteen top-level domains available, with additional domains under consideration. The public-private organization responsible for the administration of domains, ICANN (Internet Corporation for Assigned Names and Numbers) decides which high level designations are adopted.

For most of us, .com is the most commonly selected, but there are also .biz, .info, .net, .org, .pro, and .travel among others, you may wish to consider. The .pro domain is restricted to licensed professionals, .name is restricted to individuals (their names), .biz is limited to businesses, .travel is only for travel-related firms and individuals, and so on. You can learn more about ICANN, their task, and the list of top-level domains, at www.icann.org.

With your top-level domain choice made, you must research your desired website domain name. It's often necessary to select either very long domain names, or unusual combinations in order to find a name that has not already been reserved or purchased.

Suzy's Catering might choose to research suzyscatering.com. Suzy can obtain a list of accredited companies set up by ICANN as registrars. These firms make a small amount on each registration they complete.

One of the first accredited, Network Solutions, reported that for Suzy, she is in luck, the .com name is available. Network Solutions also gave a helpful list of alternatives Suzy may want to consider.

She can now move forward and purchase her domain for a period of years. You can also now select (for an additional fee) to keep your registration information private, which can cut down on unsolicited offers and spam.

It is worthwhile to search among the accredited registrars

for the lowest rate, since they all perform the same basic function. Most of them will try to sell you additional services such as hosting in order to boost profits.

When registering your domain, you have the option to list the servers provided by the registrar (their own) or specifying the servers you wish to host the site on. It is often advantageous to choose your host before registering the domain. If you elect to use the registrars servers, you will later have to transfer the DNS (server numbers) to your new host. In some cases, this can be difficult. Most customer-service oriented hosts will perform this task for you. You will also be asked to name an administrative contact, a billing contact and a technical contact, who will all need to be identified by ICANN through a unique "handle" and e-mail address. You will also need to complete this registration to get your identification. Your billing contact should be the person responsible for paying the domain renewal bill, the technical contact should be your webmaster or the technical support at your hosting firm.

You then pay for the domain and are registered as the owner.

Fred Becker, President of YHTI, a regional internet service provider, has worked in the industry for decades. He explains that it is important to get the right host, and to make sure your ownership of the domain is never in question.

"The majority of people do not know how to register a domain. They let the hosting company do it, and if he goes out of business or you want to move your domain for whatever reason, it's a real hassle— because often he has registered your domain under his "icon", so to speak. In other words, he paid for it typically, it's him named as the administrator, and you're just stuck, because you can't get it moved.

"You can eventually get the website DNS pointers moved to the new server, but it requires certified copies, certified let-

ters— you have to have notarized copies saying you actually own that name, etc. It's not fun.

"We've helped a lot of people through this, but it can be a real hassle. So if you register a domain, make sure you are on the contact list as the administrative contact and the owner—and that you yourself pay for the registration."

Website Hosting

Website hosting can be purchased through the registrar, an internet service provider, or a dedicated hosting company.

The prices for a pre-determined amount of space (starting at about 5 megabytes) and a preset limit on the amount of traffic will vary, depending on the add-ons you want.

Shopping carts, secure transactions, credit card processing, Java/Perl support and detailed reporting can quickly boost your hosting fees.

Choosing the right provider can be tricky—the first priority is dependability, as Fred explains.

"Look for somebody that's been around awhile. Look at pricing— you can find internet hosting from \$4.95 on up to \$45-50 to host your site per month. If this is a business site, go with someone that has been around a while.

"For example, would you go out and rent a building that has had 35 tenants in it over the last year, and nobody ever succeeded? You don't know if the building is going to be there tomorrow, or whether the insurance is paid for— if the electricity is still going to be on? It's the same for hosting— is that guy going to be there tomorrow?"

"If they vanish, you're looking for new host. And depending on how they've registered your domain, he might take it with him. That happens a tremendous amount of the time, and it can be difficult to get back."

Determine what your goals are. Do you want your visitors to be able to view a product catalog, add items to a shopping cart and then enjoy a secure connection

continues on page 46

Adobe CS3 Web Premium Suite

Heavyweight Champ by knockout Adobe Systems, of San Jose, California has produced industry-standard products for more than 20 years.

They've added contenders from acquisitions that have strengthened their position as the undisputed King with applications like Dreamweaver, Flash and Fireworks now filling out the lineup.

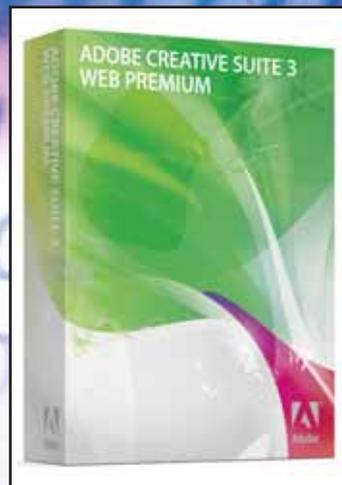
CS3 Web Premium Suite brings a host of programs together into one package, and then links them seamlessly, allowing your work flow to be completely integrated across the process.

It's not easy to rate a bundle like this, when almost every application included is literally at the top of its genre.

The \$1,600 software package includes applications that would total over \$3,000 if bought separately.

Photoshop - now "extended" to include built-in image preparation for web use, it has been the defacto standard since its inception. It remains the only real choice for producing CMYK images suitable for print. For web use, it exports pixel images into almost any imaginable format. The layering, transparency, type handling, color correction and effects built in make it powerful foundation for the set. The addition of the features once found in ImageReady add slicing, code generation and more. New is 3D and motion support, 3D model virtualization, texture editing, native Flash file editing, non-destructive smart filters and more.

Illustrator - their resolution-independent graphics application that works with all of the other applications to produce artwork that always looks spectacular, no matter which magnification it is viewed at. Vector-based blends, transparency, shading and effects allows you to render your final art to fit any need, regardless of resolution



requirements. They've added a host of new features including Live Color tools, enhanced drawing tools, an expanded control panel, Flash integration and others.

Dreamweaver - earned its chops as a Macromedia product and then grew into a powerhouse with Adobe's advanced web additions. It combines web-ready code creation with drag and drop simplicity. What Dreamweaver adds in ease of use it surpasses with amazingly powerful features like Spry effects transitions and animations, CSS (Cascading Style Sheets) support, and support for the new IPv6 networking protocol.

Flash - already the web standard for animation, is also a former Macromedia title. It now has become an essential tool for producing integrated web applications. New are sophisticated video tools, drawing tools and an Illustrator-like pen tool. New coding features, timeline based animation conversion to ActionScript 3.0, and new video encoding options (including Quicktime export), among others.

Fireworks - home to scalable vector/bitmapped graphics (scalable vector artwork does not degrade as resolution and/or size varies) is somewhat redundant in this package, but offers a one-stop streamlined application for producing web content.

Acrobat - allows computer users, regardless of platform, to exchange documents seamlessly, without font issues, while compressing files for quick transmission over the internet.

continues on page 47

Building a Website



pre-made template, like those on Homestead, or extremely complicated, depending on your needs. It's not unusual for large corporations to spend literally millions of dollars on website development and maintenance.

The benefit of doing your own website in-house is control. You can make changes and alterations at will, replace out-dated materials, add specials and limited offers and similar modifications.

With outside design, these types of changes are forwarded to your design firm, made, proofed and then implemented, adding considerably to the time required.

Some firms have dedicated web personnel, hired specifically for the task, with experience or education coming into the firm. Others choose to designate someone within the firm to liaison with website-related firms and control content. Either way, management will need to know some of the background required in order to make the right decision.

To give some sort of perspective, the following is a design quote for a simple, 20-page website:

Web design: \$2,575 includes:

- 20 pages, Production Draft (proof), Work in progress website, Six e-mail accounts (yourname@yourdomainname.com), One Year of Web Hosting
- Page size:** Two screen scrolls
- Photos per page:** Three
- Copy per page:** 400 words
- Additional Pages:** \$75.00 per page
- Additional Scanned Photos:** \$10 ea.
- Additional e-mail boxes:** \$20 ea.
- Typesetting:** \$50.00 per page

These charges can be considered fairly typical— higher or lower depending on the area, the expertise and reputation of the designer/firm, the complexity of the design and other factors. Often lower-cost design and implementation can be found at

a local level, but as in most things, you get what you pay for. Ask for samples and references— do the homework and see if previous clients were pleased with the results, received adequate service and were billed reasonable charges.

Service after the fact is also an important issue— did they receive prompt responses to change requests? Were the charges for changes reasonable and pre-set?

In-house personnel cross-trained to do website development and maintenance will have a learning curve— that is, they will not be able to produce working sites initially. Some software packages, without proper training or education, can take months or years to master.



Even the most basic will require at least several weeks.

Hiring an educated or experienced web designer will range from \$40K to \$56K annually (dependent on area, according to Salary.com) for an entry-level employee, not including vacation, insurance and other benefits.

The advantage of hiring a web designer is immediacy— they can begin work on your website right away.

Freelance employees, paid as independent contractors are another alternative, with rates from \$40 to \$400 per hour, depending on the urgency of the job, their availability and their

expertise. Some are available long-term by the month, week or year. Expect to pay \$75,000 annually plus expenses and up— and sign a contract.

Financially speaking, for the small to medium-sized firm, in-house production and preparation is the most realistic. Choosing the right tools and hiring out the most difficult tasks will give you the most website for the least amount of dollars.

After you've selected the creation tool(s) you'll need for in-house production, (see our reviews on popular software) determine how much of the task you want to handle and what if anything you'll need to sub-contract.

Artwork/Design. In most instances, unless you have a staffer with a flair for the artistic, you will want to hire a local designer or agency to produce the overall feel or design for the site and generate the artwork you'll need across the website. If you specify ahead of time, most can produce finished art and then export it to a web-friendly format, optimized for quick loading.

Photography. Unless you already have high-quality professional photography of your staff, prod-

ucts or other goods and services, you will need a photographer who can supply the images color-corrected in a digital format for use on the internet. With some practice and the correct software (see Adobe Photoshop— the industry standard), you may be able to scan in and properly format your own images. Also, digital cameras are now relatively inexpensive.

E-Commerce. For the most part, this portion of your site needs to be handled by the professionals. Your internet service provider or hosting firm may offer this service, or can recommend someone who is experienced. The ability to take and process orders and accept secure transactions over the internet is not an uncomplicated process. This can include accepting

continues on page 47

The right tools

For every business, there are necessary expenses related to self-promotion— this includes web-hosting and site maintenance— for many, these tasks are outside the realm of internal personnel— they must rely on firms like advertising agencies to coordinate their production.

For some it is more cost-effective to add or cross-train an internal staffer to handle these tasks. The salary and software required for these in-house personnel is often considerably less than hiring an agency, a web-hosting firm, an internet design firm, a designer, and so on.

Websites without properly formatted and designed pages cause browser problems and poor results. The answer is software designed for these various media.

Drag and Drop Web Creation Tools

- SiteSpinner** ★★★★★
virtualmechanics.com \$49
- Web Express** ★★
mvd.com \$70
- Web Editor Professional** ★★★★★
namo.com \$99
- Web Studio 4** ★★★★★
webstudio.com \$170

SiteSpinner
Like some others, Virtual Mechanic's Sitespinner is a WYSIWYG editor for websites that includes a graphics editor, paint and draw creation and editing, a built-in FTP feature for uploading and syncing pages and elements, and the drag and drop building and editing that is ultra-easy. Also like the others, you can try before you buy with a fully-operational time-limited demo download.

It imports virtually any format file you would like to use, including video and multimedia. It has built-in support and editing for forms and tables. Need help? Sitespinner has extensive online and included documentation. It ships with a variety of built-in templates that allow you to alter them to suit your needs and save a lot of time.

A click on any time you've placed brings up the item's properties, and allows to edit them. While not as sophisticated as some other image editing tools, the built-in options for graphics manipulation will satisfy all but the most veteran users. Sitespinner ships with a fairly large collection of photos and graphic elements for use in your pages.

Overall, for the \$50 pricetag, Sitespinner is a worthy drag and drop page editor and will be a bargain for those looking to create websites easily. It lacks the features of some, including easily setup integration to financial services like PayPal— but includes the very useful Scalable Vector Graphics creation and editing features. ★★★★★ virtualmechanics.com \$49

continues on page 24



Sitespinner screenshot

TECHNOLOGY/LIFESTYLE

Fascinating golf gadgets and gizmos for the kid in all of us

Sony Vaio TP1 Living room PC



How sexy is this? Designed to be an all-in-one media center, it ships with a 1.83GHz Intel Core 2 Duo chip, 2GB of DDR2 RAM, a 300GB 7,200RPM SATA hard drive, dual-layer DVD writer, ATSC / NTSC TV tuner, GMA 950 integrated graphics set, and HDMI / DVI / VGA outputs.

It also includes a 4-pin FireWire connector, audio in/out, four USB 2.0 ports, Memory Stick/SD slots, 802.11b/g, and Vista Home Premium with Media Center to let you tape your shows in style.

Availability seems sketchy, but look for it at \$1,599.

Little white lies- The De-FIB-ulator



According to the website, it took "extensive research and development" to produce this hand-held voice "tension" detector. It reportedly measures the varying degrees of vibration in the voice and can let you know when someone is nervous about the things they are saying. Lies? Maybe not, but the makers claim a 65% accuracy rate.

You can also connect the device to a land-based or cell phone. One caveat— according to the write-up, you must first ask your subject 3 "baseline" questions in order to calibrate it.

They disclaim that it is only for "amusement" as the character's nose grows longer and horns appear as the stress rises.

\$40, gadgetuniverse.com.

Cybook Gen3



The electronic book is long last? Bookeen.com announced it'll be available in September, and uses the E-Ink Vizplex e-paper technology to deliver a 166dpi resolution on its 6-inch screen. The internal rechargeable battery will reportedly last for 8,000 page flips— or about 10 Harry Potters. Mobipocket has signed on to deliver their 50,000 titles in e-book format for the device, so you shouldn't run out of material any time soon. \$350 or so.

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The right tools

Web Editor Professional includes 3 separate applications; Web Editor, Free Motion and Web Canvas. The combination of the three proves to be invaluable at the under-a-hundred-dollars mark. Web Editor is a powerful WYSIWYG editor that includes a

Templates and sample art are a definite bonus. After registration, you'll have access to more online at namo.com

Easy to use wizards make formatting easy- just follow along and setup your site in no time.

Free Motion, as the site describes, is "optimized to be the fastest way to edit flash animations. You can edit SWF files directly or use over 120 effects, a variety of templates, and helpful wizards to create difficult animations easily and simply."

Web Canvas' resolution-independent graphics are a big plus to the suite. The tools provide for advanced image creation and drawing tools. Special effects are easily accomplished. Like most, you can try any of these or the Pro suite, free for 30-days. ★★★★★ namo.com \$99

Web Studio 4

Web Studio 4, the most expensive of the packages we're reviewing separately (Adobe's Suite is also reviewed at \$1600), has an intuitive drag-and-drop approach that is incredibly easy to use. Need to move something over there? Just drag it with the

mouse. Add text to a graphic, just drag the text onto the graphic. Aligning objects is simply a matter of selecting them and clicking the align button.

It's entirely WYSIWYG (What You See Is What You Get). You can tweak and nudge your layout as much as you like, confident that when you are done, it will look exactly like what you've created. The display constantly re-draws, adapting to your changes on the fly.

With WS4, there's no need to separately purchase an expensive graphics application to process your images for the web—its built-in editor can take care of that for you and more. It has all of the features you would expect from a graphics-dedicated application, including special effects, roll-overs, emboss & bevel, drop shadows, textures and more.

But it gets even easier. If you need to lighten or otherwise adjust an image, WS4 can do it. Just drag the "lighten" effect from the Special FX gallery to lighten the picture- or any of the others, just as easily.

continues on the next page



Web Express screenshot

continued from page 21

Web Express

Web Express has been around for quite a while, and has proven itself as a capable, easy-to-use drag and drop WYSIWYG editor. At under \$70 is a sure thing for everyone wanting to build pages and sites easily. The software ships with dozens of templates, sample scripts, images, clip art

and more – to get you going easily and quickly. Web Express also features support for advanced scripts and FTP transfer of your site once you've finished. It does not however, include an image editor, so you will need a free-ware or commercial image program. The developers have extensive online help and support available, and you can try it out for free before you download. ★★ \$69, mvd.com.



few surprises like image editing with "slices" similar to Photoshop Extended, that allow the pictures to load faster. Java script pre-loaded actions are also included, a very nice four-tab system for editing and instantly previewing the work on the fly.

How would you like this view from your office window everyday?

Individual office suites from 132 sq. ft. to 800 sq. ft. are available for lease in the Cliffside Office Centre, the Lake's only Class-A Building. Conveniently located in the Heart of Lake Ozark at Business 54 and the Community Bridge. Could your business benefit from being at this location?

Call for availabilities and leasing information
573-365-7123

The right tools

continued from previous page

It also handles just about any kind of material you want to add, whether it be video, Flash animations, pictures (in various formats) – and then allows you to save them into a gallery, add special effects to them, move and place them as you need to—the list goes on. Virtually anything you want to add to your site, then whatever you need to do to it—you'll find the solution here.

And, the program does the thinking for you. If for example, you drag an ".exe" file onto a button, WS4 knows that it can't be in a webpage and creates a virtual download link. If you however, drag a video onto a button, the video plays when it is clicked. An Excel file?

If the viewer's browser has the Excel plugin, it displays the file—otherwise it will be available to them as a download.



With the included templates, and the host of additional templates available for download, it'll be a snap to find one that's perfect for your business and save you loads of time. It ships out-of-the-box (or download

with photos, backgrounds, buttons and other ready-to-use elements to make it a snap creating your site.

Want more? It also has a list of goodies labeled "cool stuff", that includes shopping tools, pay-

ment options, PayPal integration, time, searches, and a host of others.

When you've finished, WS4 handles all of the technical details—uploading, indexing and organizing all of the elements that make up your pages by folder, so that there's no worries about your pages loading. If you make a change, it's reflected on the server. Requires Windows 98 SE/ME/2000/XP/2003 although also runs in Windows Vista. CD/DVD, 40 MB drive space, Pentium II or faster, 256 MB RAM. Webstudio.com, \$169. ★★★★★



Web Studio 4 - It's amazing button studio.



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FEEDING THE LAKE SINCE 1994

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Missouri's college savings plan named one of the best in the nation by *Money* magazine

The Missouri State Treasurer's office today announced Money Magazine has ranked MOST - Missouri's 529 College Savings Plan, as one of the best 529 plans in the nation. Money Magazine reviewed 70 of the 85 plans that are currently available, and the MOST Plan was listed among an elite group of the nation's 27 best 529 plans. "Money Magazine's recognition of MOST - Missouri's College Savings Plan as one of the best in the country is great news for all Missouri families," said Missouri Treasurer Sarah Steelman. "One of the most important things you can do for your children is to save for their college education, and we have a top-ranked plan available to Missouri families with MOST to help every family save."

Steelman overhauled Missouri's plan last year, dramatically improving the investment choices, reducing fees, and greatly expanding the availability of the plan for all Missourians.

MOST - Missouri's 529 College Savings Plan -- is an easy and affordable way for Missouri families to plan and invest for their children's future. As an IRS section 529 qualified savings plan, MOST enables families to accumulate savings tax-free for secondary education. MOST offers several low-cost investment options to choose from, and contributions to an account are tax deductible (state income tax deduction of up to \$8,000 per year, \$16,000 if you're married and filing jointly)*. When it's time to pay for college expenses, funds can be withdrawn tax-free**.

According to Money Magazine, 529 College Savings Plans are the best way to save for college. In the Magazine's article entitled "The Best College Savings Plan Just Got Better" the authors state that, "you'd be a fool to save for college any other way but in a 529 plan."

MOST- Missouri's 529 College Savings Plan (Direct-sold)

ranked among the best 27 of 70 529 plans as of July 2007. Ranking considered plan expenses, management, and tax deduction for residents. Past per-



Sarah Steelman, Missouri Treasurer
performance is no guarantee of future results.

*Contributions to the Plan in a tax year are deductible from Missouri state income tax, but may be subject to recapture in subsequent years if you make

nonqualified withdrawals.

** Earnings on nonqualified withdrawals may be subject to federal income tax and a 10% federal penalty tax, as well as state and local income taxes. The availability of tax or other benefits may be contingent on meeting other requirements.

For more information about MOST—Missouri's 529 College Savings Plan, call 1-888-414-MOST or visit www.missouri-most.org to obtain a Program Description. Investment objectives, risks, charges, expenses, and other important information are included in the Program Description; read and consider it carefully before investing. Vanguard Marketing Corporation, Distributor and Underwriter.

If you are not a Missouri taxpayer, consider before investing whether your or the designated beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's qualified

tuition program.

The Missouri Higher Education Savings Program (the "Program Trust") is a trust created by the State of Missouri. When you invest in MOST—Missouri's 529 College Savings Plan (the "Plan"), you are purchasing portfolio units issued by the Program Trust. Portfolio units are municipal securities. The Plan has been implemented and is administered by the Missouri Higher Education Savings Program Board (the "Board"). Upromise Investments, Inc., and Upromise Investment Advisors, LLC, serve as the Program Manager and Recordkeeping and Servicing Agent, respectively, with overall responsibility for the day-to-day operations, including effecting transactions. The Vanguard Group, Inc., and American Century Investments serve as Investment Managers for the Plan. Vanguard Marketing Corporation, an affiliate of The Vanguard Group, Inc., markets and distributes the Plan. The Plan's portfolios, although they invest in mutual funds, are not mutual funds. Investment returns are not guaranteed, and you could lose money by investing in the Plan.

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The Vandervort Report

The season extends another month at the Lake this year!

The only bad thing about summer at the Lake of the Ozarks is that it ends too early. Not this year, this year the summer truly extends through the end of September; and that is fantastic news for the entire lake area economy! Obviously September kicks off with one of the busiest weekends of the year with Labor Day Weekend, but in years past it quickly dwindled down to a screeching halt the day after Labor Day.

This year September promises to be one of the busiest months of the year and if everyone jumps on board to help support the events and activities it will surely be a win-win for all, for many years to come. The weekend following Labor Day is the only weekend we'll have the opportunity to catch our breath and get a second wind. The week following Labor Day, kicks off on September 13th thru the 17th with the first annual Lake of the Ozarks Bike fest. Tens of thousands of Motorcycle riders and enthusiasts will congregate throughout the community for a spectacular Rally. This fantastic event has been in the planning stages all year and is sure to be one of the biggest events of the year. Numerous businesses around the Lake of the Ozarks including; Ozark Harley Davidson, Tri-County Lodging, the Convention & Visitors Bureau, Budweiser, Full Throttle Magazine, Benne Media, KRMS, The Horny Toad & Peckers Dueling Piano Bar, Backwater Jacks & Shady Gators, Dog Days & Shorty Pants, and many other local businesses have all joined forces to make this an event to remember! There will be two vendor villages, one at Lake Ozark Harley Davidson, and one at The Horny Toad Entertainment Complex. Great concerts including Molly Hatchet, Marshal Tucker Band, Starship, Jimmie Vanzant, and Foghat; as well as many other events will be held all around the Lake, with a Monday morning send off Breakfast at the Horny Toad on September 17th. For more information got to www.lakeoftheozarksbikefest.com.

September 21st through the 23rd. is

the Lake of the Ozarks Marine Dealers in water Boat Show at the Horny Toad Entertainment Complex and Marina. Friday September 21st kicks it off with the one and only Willie Nelson live in concert, followed by Uncle Kracker in concert on Saturday September 22nd. For concert ticket information, go to www.toadcove.com or www.ticketmaster.com.

September 28th, 29th, and 30th is sure to be the biggest event that ever came to the Lake of the Ozarks. The fastest boats in the world will race across the Lake of the Ozarks for the National Title at the Horny Toad Offshore Super Series National Championship Power Boat Race! Racers will start arriving mid week to get ready for the big weekend, with the National Championship race on Sunday afternoon. The course is set to start at Toad Cove in front of the Horny Toad and Shady Gators, and race down to the six mile marker, than back around to the nine mile marker; the boats will make numerous laps and then cross the finish line in front of Toad Cove. Fantastic bands and concerts will be held all weekend long at both the Horny Toad and Shady Gators with the weekend ending with an awards ceremony at the Horny Toad followed by a fantastic fireworks display and Sunday evening concerts featuring Chubby Carrier at Shady Gators, and a back to back concert featuring Head East followed by the Little River Band at the Horny Toad. Shuttle service will be provided to and from the Horny Toad and Shady Gators to select parking locations as well as many local hotels. Tickets for the weekend long event are \$60, which will get you into all of the entertainment at both Shady Gators and the Horny Toad as well as the Race Village. There are also VIP packages available at both locations. For race information go to www.toadcove.com and for ticket information go to www.ticketmaster.com. Tickets are also available at the Horny Toad and Shady Gators.

Merlyn Vandervort, President
Horny Toad Inc/Millennium Group of Companies

De-tangling the Lake of the Ozarks

continued from page 3

The details of the program and the specific sites will be announced sometime in August or September so people can start spreading the word. However, this program is just one step for Kimrey.

"There's not recycling really accessible, available, or easy to use here in the four county area. What we are looking at doing is starting a satellite

location that would allow us to provide recycling services to area businesses, schools, and eventually the general public."

That would mean glass, cardboard, paper, plastic and nylon monofilament line would be accounted for. And as of the end of July, Laclede Industries is looking for a land donation somewhere accessible to areas like Linn Creek, Camdenton, and Osage Beach.

Quick drive for a quick drop off. The city of Camdenton has also recently put out bids for waste services so companies can propose curbside recycling.

So the work of one group, one city, and one business owner may de-tangle something that the Lake of the Ozarks has been tangled in for a long time. The lack of a place to recycle.

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Inn at Grand Glaize restaurant, pool bar, change name

The new names are actually old names, both harken back to the original names used when the resort first opened in 1985 under the management of St. Louis baseball legend Stan Musial, and his business partner Julius "Biggie" Garagnani. The restaurant is now known as "JD Waddles", and the pool bar is re-named "Widdle Waddles". "Our restaurant's name has

changed throughout the years", notes Rhonda Martin, general manager of the Inn at Grand Glaize. "In going back to it's earliest name, we're emphasizing our 22 years of serving visitors great food and good fun at Central Missouri's Lake of the Ozarks."

Food and fun are both "on the menu" at J.D. Waddles and Widdle Waddles, according to

Martin. The restaurant and lounge, open Tuesday through Saturday, are featuring a new menu under the supervision of Chef Dave Harkins. One highlight is the restaurant's signature meal, JD's Famous Bourbon Street Sizzler - a grilled 10 oz. Ribeye steak marinated with the chef's Cajun seasonings and topped with roasted peppers and onions. The diverse menu

also features a variety of other creative offerings, including seafood, chicken, pasta and more.

Both the JD Waddles lounge and Widdle Waddles will have weekend entertainment featuring a DJ and on selected nights the opportunity for guests to step into the musical spotlight with karaoke. The lounge and pool bar will also offer a fun "happy hour" innovation. From 6-7 p.m., Tuesday through Saturday, guests may draw a duck from a duck pond in the lounge in order to determine their happy hour discounts.

The duck concept in a natural tie-in to JD Waddles, the restaurant and lounge's new logo and mascot. A cartoon seafaring waterfowl dressed as a ship's captain.

"Our new name, theme and logo all symbolize a return to our roots," Martin says. "The Inn at Grand Glaize is a great place to stay or to hold a meeting. And, it's a fun place too."



The Inn at Grand Glaize, one of the Lake's premiere resorts, has 153 rooms including six suites and many with Lake balconies. The facility also boasts over 12,000 sq. ft. of meeting space.

The resort offers guests an outdoor pool, whirlpool spa, business center, marina with rental boats, fitness and game rooms and laundry facilities. Packages for shopping at the Outlet Mall and for golf at any of the areas courses are available. Call 800-348-4731 or visit them online at www.innat-grandglaze.com.

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The Al Elam Column

With Tim Tabor

"The initial listing price isn't that important because the price can always be adjusted down later."

Many homeowners believe this statement. Unfortunately, it is a myth. Not true at all.

If most buyers first viewed a house because of a newspaper ad, a magazine, the internet, brochures, or the sign in your front yard, the initial listing price probably would not make a difference. The house would always be "new" to those seeing it.

But most buyers see properties for the first time because a real estate agent took the time to show it to them.

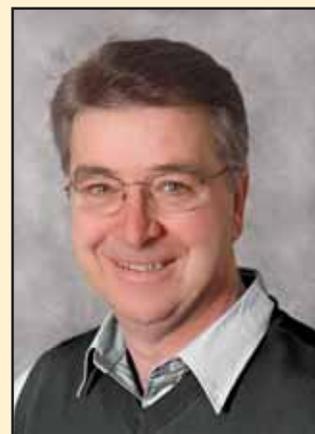
When a property is first put on the market, real estate agents pay attention. Listings that are new to the market generate a buzz amongst REALTORS that are anxious to show their clients a new "hot" property. New listings receive priority. They are on the "hot" sheet circulated in real estate offices. The MLS computer system identifies new listings. The listing agent puts detailed effort into saturating mailings and local media, advertising the new listing.

Properties can be, and are marketed throughout the listings' activity - but real estate agents pay the most attention when a house is new to the market.

A home can only be "new to the market" once.

If a property is priced correctly for its condition and location, real estate agents will show it to their clients as often as possible. If they feel it is overpriced, agents will avoid showing it.

Pricing a property at a fair market value ensures sellers that their property will be seen by more agents and buyers, more often, and will result in a quicker sale.



Tim Tabor

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.

State proposal on returning donations exempts McCaskill, others

continued from page 12
lost the general election, she remained as state auditor and then defeated Republican U.S. Sen. Jim Talent in last year's elections.

The Federal Election Commission ruled this year that federal restrictions don't apply to McCaskill's effort to recover her old state campaign debt, allowing her to raise money under state law.

But McCaskill pledged to follow self-imposed limits using federal rules as guidelines, even though Missouri candidates

could raise unlimited money for about six months.

Federal law allows a maximum of \$4,600 from individuals and \$10,000 from political action committees during an election cycle.

Missouri law gives candidates 18 months to pay off campaign debts. McCaskill moved the debt to her state auditor campaign committee in March 2005, giving her extra time to repay it. Last year, she restructured her auditor committee into a debt service committee, giving her even more time.

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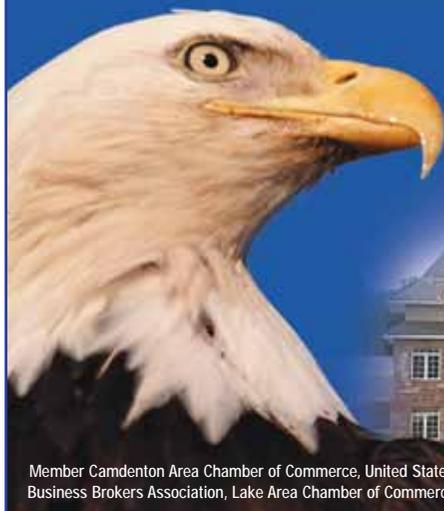
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Internet Connectivity- how much is enough?

The internet as we perceive it today, has changed drastically since its birth in the late 50's.

In October, 1957, Sputnik I made its first successful orbit of the earth. In response to the Soviet's surprise launch, the United States formed ARPA, the Advanced Research Projects Agency, to establish America's lead in military science and technology.

Later, ARPA and the RAND corporation created the ARPANET — linking the University of California at Los Angeles, SRI (in Stanford), the University of California at Santa Barbara, and the University of Utah.

The Internet was born— well sort of. The later consolidation of smaller networks, development of networking software, protocols and standards, along with the dawn of the DNS (Domain Name System) formed the basis of the World Wide Web as we know it today.

Now, there are millions of users around the globe linked by computer, sharing data. Businesses find leads, make sales and track deliveries using the web. Worldwide markets communicating at the speed of light.

Business depends on the Internet, and so a connection to it is essential in today's marketplace. But with the blistering pace of technological advances, keeping up can be difficult.

In our article this month, see page 44— we'll discuss how to get your business on the web, and some of the things you'll want to consider. But along with that, you'll need to take a look at your connection in-house.

We'll take a look at the options in Internet Service, compare them, and give some information in order to make the choice for your business.

Today— from 56k dial-up up to dedicated fiber connections, with speeds from 28.8 kbs (28,800 bits/second) to 5 Mbps (5,000,000 bits/second) and up— you can pick your speed— and your price.

Choices start with standard dial-up connections from national and local providers, for as little as \$7.95 per month. Broadband service is available through DSL (Digital Subscriber Lines), Cable, Wireless and dedicated connections like T-1's and Fiber.

Dial-up Connections

Dial-up connections use modems (a contraction of MODulator-DEModulator). The sending unit modulates the information into an analog signal that is transmitted across phone lines to the receiving modem that demodulates the information back into its digital form.

Modems today are 56K, meaning they transfer 56,000 bits of data per second maximum. Actual data rates usually achieve somewhere around two thirds of that.

This is for the most part too slow for business. Even the smallest software updates, documents and photos can take minutes to load.

Larger downloads, like operating system updates and other applications can take several hours, even with a good connection. The speeds available with dial-up are very dependent on the age of the phone lines and switching hardware.

DSL Connections

These also use a modem, although specialized, one on each end of a standard telephone line. Because the copper wire running from your telephone out to the street and back to the phone company is capable of carrying far more than the 3,000-hertz signal needed for voice, the remainder is available for internet service.

These connections are valuable in that they provide much higher data rates than dial-up connections.

They are "always on", not requiring you to connect each time you want to browse the internet.

Most DSL connections offered today are in actuality ADSL, in that they are not symmetrical. A higher data transfer rate is achieved "downstream" from your provider to you, than "upstream" — back to the provider. SDSL lines are symmetrical, in which the downstream and upstream speeds are the same.

Both types offer a guaranteed maximum data rate, in that your bandwidth is exclusive. If your connection delivers 1 Mbps (one million bits per second) when hooked up, it always will— regardless of how many DSL subscribers there are.

continues next page

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Internet Connectivity- how much is enough?

Cable Internet

Cable delivers the same “always on” advantage, but unlike DSL, no guaranteed transfer rate.

Because cable subscribers share a “head unit”, they share the total bandwidth available for all subscribers within a defined area.

The more users are active at the same time, the lower the effective speed. Provided by your cable television company, cable internet service uses a specialized modem.

Most cable companies will offer to lease the modem, but it is usually much less expensive to purchase them outright from a local source.

Cable transfers connectivity through the same lines (either copper or fiber-optic) as your television signal. Speeds vary from 1.5 Mbps to more than 8 Mbps, depending on the limit set by your service level and the amount you wish to spend.

Wireless Internet

Wireless internet service does

not use the same wireless as consumer products currently available for networking (802.11b, n, etc.). The wireless portion of the service occurs between the provider’s antenna and yours.

This service at the Lake currently uses either 2.8 Ghz or 900 Mhz frequencies, converting the digital information to radio signals and back again. These are the same frequencies used by consumer cordless phones, but with more channels available.

Once the information is received by your antenna (which can be mounted on a parabolic dish— similar to those used by satellite TV or on a pole) it passes through a specialized modem and into your computer.

Once in your home, you can then distribute the connectivity with wireless (802.11x) or Ethernet LAN (Local Area Network) if you wish. Maximum speeds here are limited only by protocols, and are currently above 20 Mbps. It is currently available locally with 2 Mbps and 4Mbps access.

Satellite Internet

You can receive broadband internet regardless of your location with satellite service. This uses a transmitter/receiver combination dish roughly the same size as those used for satellite television.

Each subscriber receives a discreet frequency from the satellite to insure privacy. It is also an “always on” service, but is limited in bandwidth due to the limited number of available satellite frequencies.

Typical speeds are 500 kbps downstream with 50 kbps upstream. Older satellite systems may however use a dial-up account for the upstream, which is limited by location and the age of the phone lines. These “back-haul” dial-up connections typically do not exceed 28.8 kbps depending on the modem and condition of the lines.

Satellite internet service typically has a much higher equipment and installation cost. For the most part, this connection type only makes sense for those who have no other broadband service available.

T-1's and other dedicated lines

For those with massive demands on connectivity, like

internet servers, databases and large online storage.

A dedicated line is the choice for transfer rates above those with other services. The sky is literally the limit here, based solely on your willingness to pay.

The most common of these is the T-1 or fractional T-1. These are “full-duplex” lines with transfer rates of 1.5 Mbps upstream and downstream. Full-duplex means that unlike the other alternatives, both ends of the line can receive and send simultaneously.

Half-duplex connections (56K dial-up, cable, DSL, wireless) send and then verify in one direction at a time.

T-1's are noticeably faster than the other services because of this feature.

Distributing the service

Once you have the service to your business, it's a matter of distributing it to the users.

For most, the choice is still Category 5 or 6 twisted-pair hard copper wiring through the building. It provides excellent throughput and Ethernet, once rare— is now a standard, and is available in higher speeds than ever before.

These systems will typically

use a switch or router to distribute the signal through DHCP — a software tool that gives users within a system a unique “address”. Typically, broadband services do not include a unique global DNS number for each workstation. All traffic for the office is sent through the router.

Get a good, fast one for best results. Routers also come in the wireless variety, and are now faster than ever. Security is a factor with wireless systems, however, so it has been fairly slow to infiltrate the business environment. Setup by a professional with good password protection, it can be secure.

A hardware based or software firewall is also essential for good security and protection from viruses.

Many businesses will also elect to move and store data through a server. This dedicated PC simply provides a central storehouse for collective data and gives it to the client computers upon request.

Some servers also serve as DHCP routers, firewalls, e-mail systems, DNS servers and more, depending upon the sophistication of the system and the needs of the business.

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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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Replacement Cost vs. Market Value

Do you know the difference between Replacement Cost and Market Value? It is interesting how often the topic arises when someone is purchasing a new property or refinancing an existing structure. Many people feel they are interchangeable, yet they can be very different values. Replacement Cost is the cost to replace property with comparable material and similar quality.

Sometimes replacement cost and market value are similar to each other, but here at the Lake there can be a drastic difference between the two valuations. For example, a home buyer wishes to purchase a 1,900 square foot home that is located on the waterfront at a point overlooking the main channel of the lake. Due to the location, the purchase price of the home may exceed \$500,000; however the insurable value of the home is likely closer to a replacement cost of \$200,000. If the home were to burn to the ground the insurance company would pay to replace the structure, but they would not pay for the cost of the land or the value of the view of the lake. This creates a dilemma for the lending institution that wishes to cover the interest of their loan which may be 2 times the replacement cost of the home.

This topic becomes even more interesting when you throw multifamily living units such as condominium associations into the mix. When purchasing a unit in a condo association you are buying much more than a section of a building. You are getting all of the amenities that come with community living. The total cost to construct a 20 unit condo building may be 3 million dollars. The market value or selling price of each unit is \$250,000. This does not necessarily make the market value of the building 5 million dollars and it is definitely no reflection of the replacement cost of the structure. The market value reflects the additional facilities and perks associated with community living. The perks that add to the market value but add nothing the replacement cost of the building may include: use of a swimming pool, parking lot or facility, common grounds, dock, well house, treatment plant, cost of land, the view etc-



Steve Naught, CIC

Insurance companies provide cost estimator guides to estimate the replacement cost of a structure. A better method to determine the replacement cost of your home or building is to discuss current costs with your local contractor. It is important to review your values and limits each year with your insurance agent and discuss any questions you may have.

Steven Naught is a Certified Insurance Counselor with the Naught-Naught Agency. He can be reached at 573-348-2794 or at stnaught@naught-naught.com.

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Labeled as Hollywood's "latest fitness rage," with reported users including P-Diddy and Madonna, "Acceleration Training" with The PowerPlate is now bringing its benefits to the top golfers in the world.

Currently used by more than 40 professional football, baseball and basketball teams and universities across the country, The PowerPlate is quickly finding its place in the golf community evidenced through its use by professional golfers including Colin Montgomerie, Rocco Mediate and others.

The PowerPlate and its Advanced Vibration Technology have created an entirely new form of training known as Acceleration Training. This cutting-edge training method elicits a number of golf-specific benefits, including but not limited to increased flexibility, range-of-motion, explosive strength and balance.

Elite trainers and swing coaches including PGA professional Mike Wilson - Mike Weir's former personal swing coach - utilize The PowerPlate with golfers to dramatically improve all aspects crit-

ical to the golf swing and consistent performance on the golf course.

"After one session on The PowerPlate, I immediately noticed the impact the device had on both my body and my swing," said Wilson. "My flexibility increased so much that I felt like I was a different golfer. I am definitely a fan of the PowerPlate and can foresee golfers flocking to this technology as they look to improve their games."

In an article published in the UK, Montgomerie named The PowerPlate as one of the items that he "could not live without." Montgomerie went on to say that he needs to stay fit when he is not on Tour, and The PowerPlate "strengthens" him and "prevents injury."

Mediate a 20-year PGA Tour veteran who overcame career-threatening back problems, has also seen dramatic results with The PowerPlate.

"I have found that The PowerPlate has increased my strength, stamina, mobility and overall coordination - all critical elements to success on the golf

course," said Mediate. "Aside from these benefits, the Power Plate acts as a preventative measure, reducing the potential for joint or back-related injuries common among golfers."

The PowerPlate resembles a large scale, with a central platform that vibrates rapidly between 30-50 times per second. Individuals merely stand on the platform, allowing the vibrations to elicit a natural reflexive response of muscle contractions for each and every vibration. The vibrations also elicit a significant increase in blood flow to joints and tendons, increasing flexibility and range of motion.

Renown film actor and director Clint Eastwood has been a proponent of acceleration training with the PowerPlate long before the product and technology gained mainstream notoriety. Eastwood, an avid golfer who helped develop the renowned Tehama Golf Club in Carmel, CA, was instrumental in securing a PowerPlate for the Club's member fitness center.

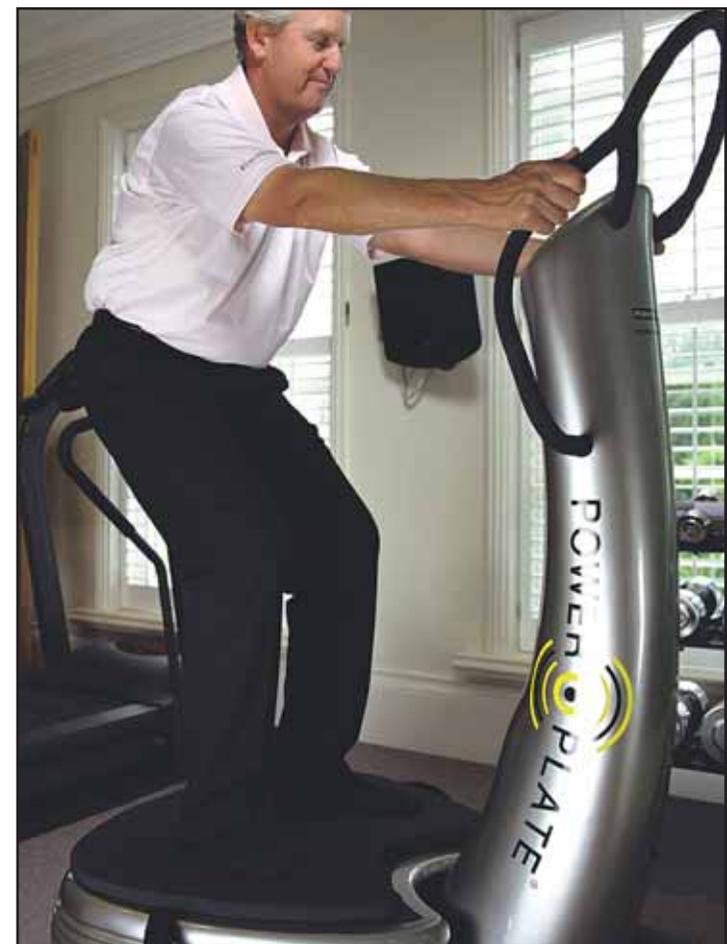
"PowerPlate is a fast and effective strength workout," said Eastwood. "I like to use it before a round of golf, because it helps me feel loose and flexible."

It's designed for and marketed

to health clubs, spas, hospitals, physical therapy and rehabilitation clinics, professional and collegiate athletic training facilities,

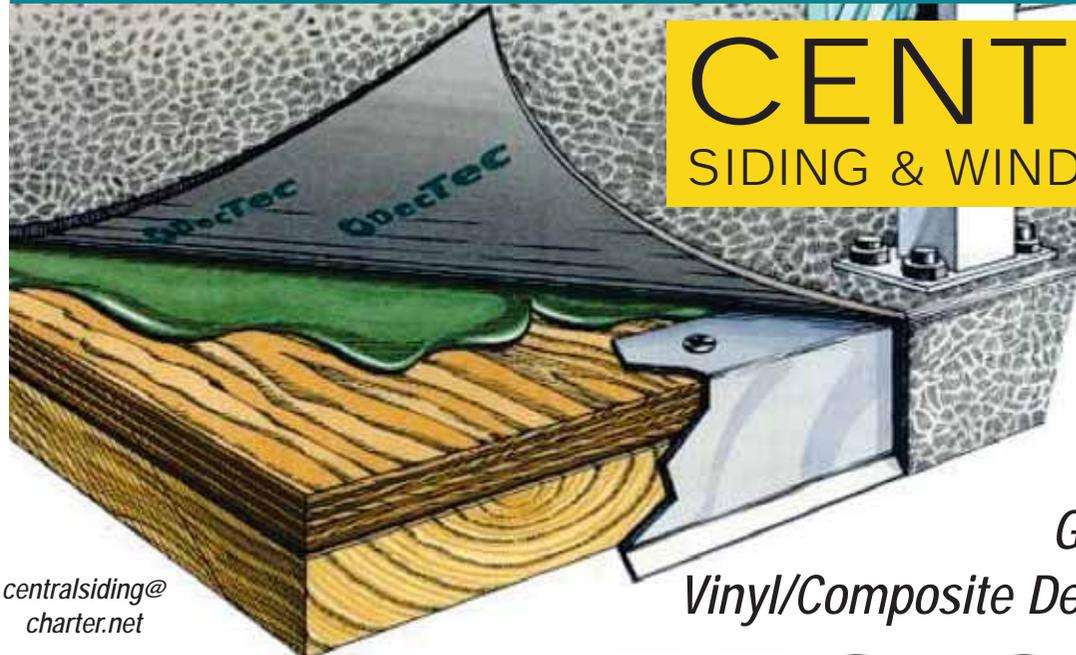
and private fitness trainers, as well as home users.

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Laurie Clinic welcomes Dr. Mike McDonald

Lake of the Ozarks native Mike McDonald, D.O., is excited to relocate his medical practice to his home state after spending the past 20 years in private practice in Montezuma, Ga. The board-certified family practice physician will begin treating patients of all ages at The Laurie Clinic on August 1.

Dr. McDonald graduated from Miller County RIII in Tuscumbia and attended college at Northeast Missouri State University (now Truman State University) in Kirksville. He earned his Doctor of Osteopathy degree from Kirksville College of Osteopathic Medicine in Kirksville, Mo. He completed his family practice internship at Doctor's Hospital in Tucker, Ga. He is a member of the American Osteopathic Association and the Academy of Osteopathic Family Practitioners and is on staff at Lake Regional Hospital in Osage Beach, Mo. He has been selected Physician of the Year by the Georgia Osteopathic Medical

Association and Faculty Member of the Year by the Georgia Osteopathic Institute.

Dr. McDonald and his wife, Terry, have seven adopted children including five from Russia. They are Jessie, 28, Jared, 20, Vera, 16, Michael, 15, Kristina, 13, Marina, 12, and Joshua, 10.

In addition to spending time with his family, Dr. McDonald enjoys music and prison ministries. He has a passion for serving others and has spent time the past 16 years on medical mission trips to underserved countries including Honduras, Ghana, Costa Rica, and Sudan. He also served in the U.S. Coast Guard for four years, having spent one trip to Antarctica.

Dr. McDonald joins physician's assistant Dave Neighbors at the Laurie Clinic, which is located behind Central Bank in Laurie. He will treat patients by appointment but walk-ins are also welcome. To schedule an appointment with Dr. McDonald, call 374.5263.



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See You at the Shoot Out!



P3 putting aid teaches the correct pendulum motion

Golf training aids are a dime a dozen, and most require a rocket scientist to assemble and take apart. However, the new, simple-to-use P3 is the first putting aid designed to teach golfers how to learn the Perfect Pendulum Putting motion recommended by many of today's top teaching professionals as the best way to putt.

very easy to create a pendulum putting stroke with my hands apart. I put my hands together and instantly felt the tension build in my shoulders, and my chest seemed to get in the way of making a proper pendulum stroke. Right then I knew I had the idea for a great training aid.

The key to a better golf game is through technique and repetition, not spending \$300 or \$400 for a driver you use only 10 to 14 times per round. Golf's score zone is from 100 yards and in, with putting comprising about 42 percent of your total score. Golfers need to understand "practice does not make perfect, perfect practice makes perfect," and the P3 is the best tool in the marketplace to dial in a Perfect Pendulum Putting stroke.

The P3 has three different handle settings, making it easy to develop the correct feel for the pendulum putting stroke. Golfers start with the P3 attached to their own putters, with the two P3 handles set to the widest setting. Practice begins by holding on to the P3 handles. By having the hands apart, hanging from the shoulders, golfers quickly learn the feel of a pendulum stroke. Golfers will learn to move their shoulders back and forth, and the putter becomes the pendulum, just like an old grandfather clock.

Attaching the P3 to the putter only takes seconds. It basically clamps right on and the golfer is on his or her way. It's so convenient golfers can easily spend five minutes with the P3 on the practice green, then remove it from their putters and stow it in its travel bag before reaching the first tee.

"I've been playing golf for 30 years and love the game," Higgins says. "I have always been a student of the game. I have read golf books and magazines, and have taken lessons from some of the best instructors on the west coast. It is my hope this training aid helps golfers to enjoy the game more by making more putts. I love golf and hope the P3 will improve everyone's putting as much as it has mine and my friends."

The P3 Perfect Pendulum Putting training aid is available for \$89.97. p3putter.com or call 888-737-8883.



The key to great, consistent putting is to reduce unnecessary movements in the putting stroke. The P3 trains golfers to putt using the major muscles in their shoulders and upper arms, eliminating unnecessary wrist and hand movements.

Most golfers will never be able to drive the ball, or hit approach shots stiff, like their favorite touring pros. But any golfer—no matter his or her handicap—can learn to putt as well as a touring pro, and the easy-on, easy-off P3 Perfect Pendulum Putting training aid will teach the proper technique. The P3 uses a golfer's current putter and provides the means to improve his or her technique; the repetition is still up to the golfer. For those seeking to improve their putting, the P3 is the easiest, fastest way to sink more putts.

Neil Higgins—the P3 inventor and a golf-industry veteran—spent nearly two years developing the P3 after coming up with the idea during a terrible putting round.

"I was walking down the fairway after five three-putts on the front nine," Higgins says, "and I let my hands hang straight down, shoulder-width apart, and was moving my shoulders trying to create a pendulum motion. I quickly noticed it was

Navy SEAL training aid now available retail to boost golf performance

Titleist Performance Institute recently partnered with a company called Fitness Anywhere to create the first-ever sport-specific training DVD on "Suspension Training," a new method of fitness conceived in the elite Navy SEAL teams. This workout increases balance, postural control, flexibility, range of motion and strength while helping to prevent common golf-related injuries at the same time.

- Increased Balance - For better body control (stable stance) in situations where an above or below the feet lie exists, enabling overall swing maintenance and control.

Increased Postural Control - Keeps low back strong and helps to prevent golf-related injuries.

Increased Flexibility - For a smoother golf swing that's able to generate increased torque.

Increased Range of Motion - Generate more power, improve club back swing and follow through range.

Increased Strength - Get more distance and be more effective hitting out of the rough or sand traps.

Fitness Anywhere has been

making news recently with features in Sports Illustrated, The Los Angeles Times, New York Times; and The Golf Channel who is planning a segment featuring the TRX Suspension Trainer with PGA player Laura Diaz.

"Working together with Fitness Anywhere and its TRX® Suspension Training system, we've created an exciting new program that brings another level of functional fitness to the game of golf," said Dr. Greg Rose, cofounder of the Titleist Performance Institute. "This practical and innovative training system allows us to mimic golf-swing mechanics while working against safe and effective levels of resistance that can be adjusted to each user based on their varying fitness levels and capabilities. The system allows golfers to effectively target critical core stabilizer muscles essential to postural control and overall strength, which ultimately translate to better swing control, distance on the golf course and prevention of the most common golf related injuries."

Suspension Training original-

ly evolved in the military when Randy Hetrick, president of Fitness Anywhere, Inc., was a Navy SEAL squadron commander and needed a way for his team to maintain peak physical condition while on deployment in the most remote and resource-deprived parts of the world. To meet this need, Hetrick created a portable device they could use to train the entire body using only their own body weight.

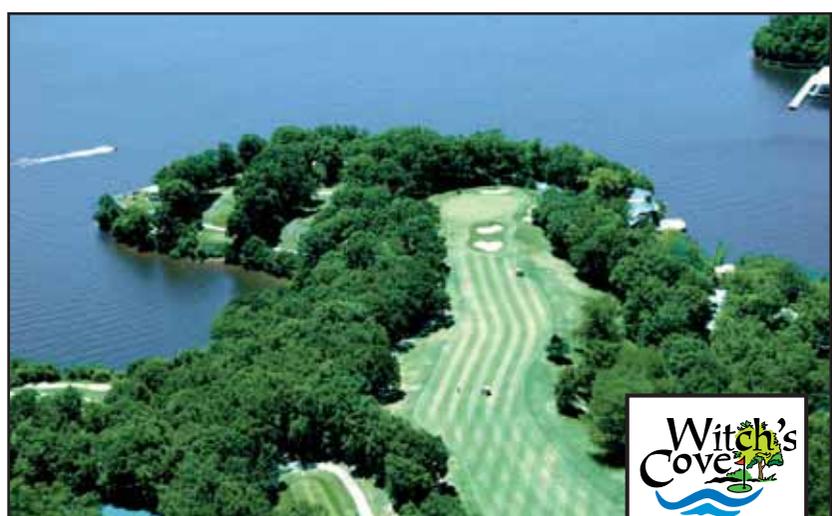
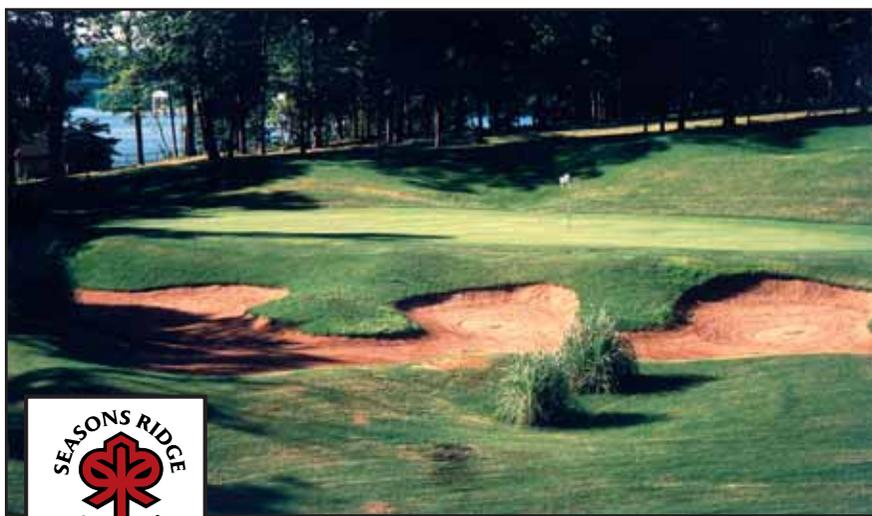
The TRX weighs less than two pounds and folds into the size of a golf shoe and because it can be set-up on any secure overhead structure such as pull-up bars, fence, beam, walls or doors, users can work out literally anywhere.

"After giving birth to my son, workouts using the TRX helped me get back to the PGA Tour in just eight weeks. Not only are the workouts intense, which helped me to regain club head speed, the functionality allows me to get great workouts anywhere," says Laura Diaz, PGA professional.

The Golf Workout DVD can be had directly from Fitness Anywhere, Inc. online at www.fitnessanywhere.com.



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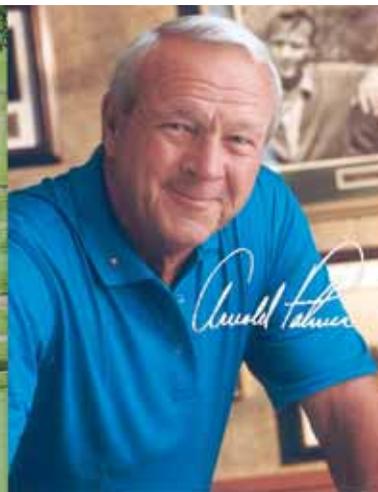
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Aerotech introduces the ALT470 shaft for slower swing speeds

Aerotech Golf proudly introduces the new ALT470 graphite shaft, an extremely lightweight shaft with a radically slim profile. Designated 'ALT' for Assisted Launch Technology, the new Aerotech shaft design is ultra-lightweight and specially engineered to deliver an optimum trajectory for players with slower, smoother swings.

"The difficulty with designing a shaft that is this soft and this lightweight is making it stable enough to maintain its playability," says Chris Hilleary, president of Aerotech Golf. "We accomplished this by minimizing any variation in stiffness around the shaft's circumference and applying our Powercoil hoop wound surface layer. These design features allow us to virtually eliminate any unwanted clubhead oscillation and shaft deformation during the swing, making ALT470 the most playable soft shaft available."

Specifically designed for players with slower swings, the new ALT470 features a super-soft flex profile that enables players with slower swing speeds to still load the shaft properly, plus the shaft's soft design incorporates a very active, yet stable, tip section that promotes a higher launch angle resulting in a dramatic increase in carry distance. In addition, the ALT470 is extremely light weight - 47-grams for ladies and 52-grams for senior flex - which helps generate a greater swing speed and more distance. The ALT470 is available in two flexes - A 2 and L 2 . MSRP \$30.

Aerotech Golf specializes in uniquely engineered, performance-enhancing golf shafts and has supplied shafts to such renowned golf club manufacturers as Cleveland Golf, Adams Golf, Fenwick, Srixon, Lynx, Zevo and Pure Spin among many others. By launching its own brand ed golf shafts in 2002, Aerotech became known as a producer of some of the most innovative, high-quality golf shafts on the market.

The introduction of Aerotech's SteelFiber and Powercoil golf shafts quickly vaulted the Washington-based manufacturer to notoriety throughout the industry. The unique SteelFiber shaft fea-



tures 59 miles of steel fiber covering the surface of a high-modulus graphite core and provides golfers with the power of graphite and the stability of steel. Equally innovative, the Powercoil shaft includes a 'hoop wind' graphite layer that runs perpendicular to the shaft's longitudinal axis, thus maintaining the shaft's round profile and eliminating unwanted club-head oscillation during the swing.

Look for our custom build next month with Aerotech's new Player's Spec shaft.

Tee It Up For The Troops Oct. 12



The Lodge of Four Seasons will host the Tee It Up For The Troops golf event on Friday, October 12, 2007 at Central Missouri's Lake of the Ozarks.

Proceeds from the event will benefit Tee It Up For The Troops, Inc., a non-profit organization whose goal is to support organizations and programs assisting the fallen and disabled members of the United States Armed Forces, past and present, and their families.

The event will include a 4-person shamble on the three Lodge of Four Seasons golf courses including Witch's Cove, the Robert Trent Jones Sr. Signature golf course, Seasons Ridge, the championship course designed by Ken Kavanaugh and Porto Cima, the Jack Nicklaus Signature designed Course.

Entry into the tournament will be \$200, \$300, or \$400 per player depending on the golf course selected.

Included in the shotgun event will be a lunch for golfers, a day of golf, a VIP reception with

entertainment, with the added bonus of supporting our troops and their families.

"This is an opportunity for all of us to suit up for those brave souls who gear up to protect us," said Peter Brown, Sr., Chairman of the event.

The event will also feature a fly-over by military aircraft, several pieces of military ground equipment on display, and a number of military personnel on hand.

According to Brown, "Golfers will have an opportunity to play their choice of golf course, have a nice lunch, attend the VIP reception after their round of golf and enjoy some fine entertainment at the awards ceremony."

Brown continued, "A number of community leaders have joined in to help with the program, however, we also need more sponsors and volunteers for the event. We would encourage both sponsors and golfers to visit our web site to see how they can help and sign up to play."

Do you have unclaimed treasure?

State Treasurer Sarah Steeleman's office administers the Unclaimed Property Division, hanging onto more than \$400 million in unclaimed assets thought abandoned. Every year, banks and other financial institutions, businesses, government agencies and other organizations hand over their unclaimed cash, and safety deposit box contents to the treasurer's office.

Steeleman's office says that statistically, one in every ten Missourians has something to claim. Throughout the year, the office posts notices in newspapers and other media asking residents to check the online database for their name.

It may not be much, or it could be the assets from long lost relatives, looking for the rightful heir.

Their website, at www.treasurer.mo.gov, has a searchable online database that can help you determine whether or not you have unclaimed property.

If you discover you do, a couple pieces of I.D. and a form are all that is required in most cases.

Larger amounts, or property for which you are the heir, will require more documentation.

In the case of physical property, such as jewelry left in safety deposit boxes, you need to act quickly— every couple of years the office holds an auction to clear out the vault. The property is sold and the proceeds are then held for the rightful owner. They stress however, that under no circumstances does the cash ever

get turned over to the state— it is held forever.

"The Unclaimed Property Division holds the contents of abandoned safe deposit boxes for at least one year upon receipt. Silver bars, false teeth, diamond rings, cremated remains, letters signed by Abraham Lincoln and many other treasures have been discovered when opening abandoned safe deposit boxes," Steelman's office states.



Some of the items the Treasurer's office holds waiting for their owners.

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Forging a tradition

Miura Golf makes new inroads in the market stressing old-world craftsmanship

According to legend, Amakuni perfected the art of folding steel and forging it into swords some thirteen-hundred years ago in Japan. The craft reached its pinnacle in the fifteenth century. Forging the steel allowed the tightly packed "martensite" edge to be honed to razor sharpness, while the sword's spine remained softer, the "pearlite" form of steel to absorb shocks.

We're fortunate to be able to bring you a story that's making modern-day history, as Katsuhiko Miura keeps these forging traditions alive through the manufacture of custom, triple-forged hand-ground irons—that like the samurai—have become legendary.

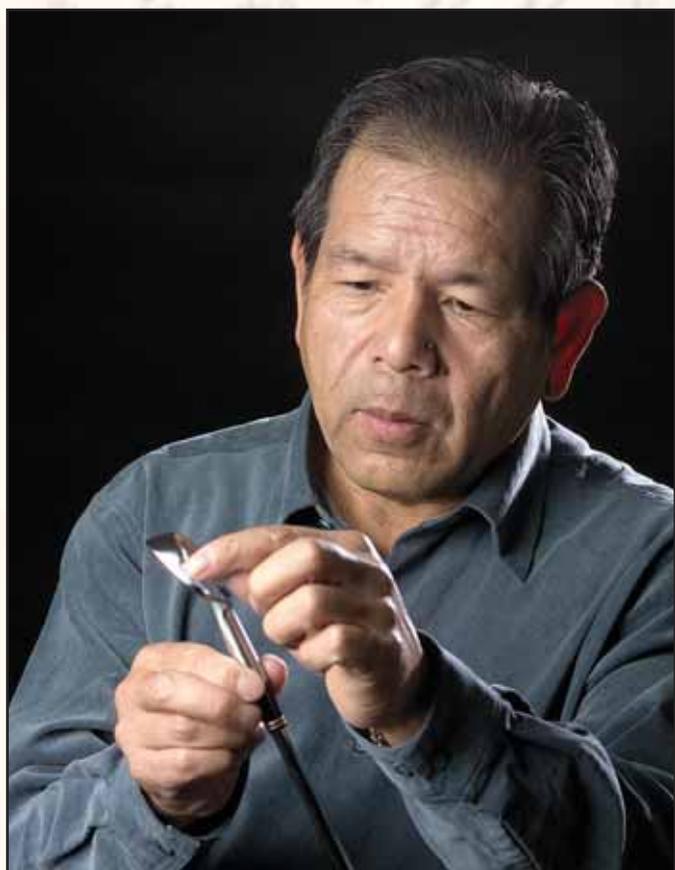
golf market.

Miura was raised in Himeji, a city long-known as a home to samurai and their swordmakers. Since his beginnings in the golf industry in 1958, Katsuhiko and his family-owned business have patiently crafted what are believed to be some of the most precise clubs made in the world.

His basic lines of irons are outwardly nothing exceptional in appearance.

A blade style, a muscle-back cavity style and a couple variations on a perimeter-weighted cavity-back.

It's what's inside that's important. Like his ancestors, Katsuhiko begins with a steel billet and heats it to more than



Katsuhiko explains the three-step forging and hand-grinding each club head undergoes as part of the manufacturing process.

They were once exclusive to those who knew and could appreciate Katsuhiko's art, and a precious few outside Japan.

Miura recently established his company's headquarters in Vancouver, British Columbia, putting his extraordinary clubs within reach of the American

two thousand degrees before beginning the hammer-forging process.

The die is struck creating the rough shape for each club-head. The head is trimmed and struck again, refining the shape and removing excess metal. And then in the exclusive third



Miura's newest iron, the CB-301, a blade-style cavity-back.

forging, the metal flows and takes on the dense aligned molecular structure that leaves it free of voids. Resulting in what Miura's devotees say is a "sweetness" when the irons are struck cleanly on the center of the face.

Like the swords of his ancestors, a Miura iron has differences in hardness. While he wants the faces to attain a crisp feel, the hosel is forged separately and then joined to the face through welding and milling, so that its softer steel can absorb shocks. The attention to precision, the hand-forging, and the hand grinding of each iron head has made Miura's forged sets the number one forged club in sales in the U.S.— that with just 35 licensed dealers across 18 states.

Despite the fact he has been at the craft for five decades, Miura is ready to take on new challenges if the technology or need warrants it.

Miura doesn't produce new clubs just to suit the marketplace, unless there is an innovation or advance in materials he warrants including, he doesn't alter the tried and true designs he makes. He is however, planning on expanding the line to include possible additions like a driver, fairway woods, hybrids or a utility.

It's about functionality, he explains, "We have been designing clubheads for a long time, and those tools are created based on necessary functions required," Miura says.

But more than that, Miura says the tools the golfer uses

depend upon his basic knowledge and ability. Knowing the type of irons suitable for your level of play begins the process, Miura's skill simply reinforces that which is already there.

"We encourage all golfers to study the basics first, then practice more to know your style and ability. Our clubs will support your journey to a better golf experience... tools you can trust, with the never-changing functional concept

of Miura clubs... the best way golfers can find out for themselves is to hold the club in their hands and use it."

Miura retails the blade style for \$1350 (2-PW), MC-102 (mid-size cavity 3-PW, RH-only) at \$1200, CB-201/202 (his "ultimate cavity-back" RH 2-PW, LH 3-PW) at \$1350, the CB-301 (cavity-back RH-only 3-PW) at \$1200 and several styles of putter, all which can be seen at miuragolf.com.

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Westlake Street Machine Fall Follies Car Show September 8 & 9

Proceeds to Benefit Westlake Aquatic Center

Car enthusiasts, mark your calendars for the 3rd annual Westlake Street Machine Fall Follies Car Show sponsored by the Laurie/Sunrise Beach Rotary Club. The event will be held September 8 and 9 at the City of Laurie Fairgrounds and is open to all cars, trucks, drag boats and motorcycles. Spectators are asked to make a \$5.00 donation each day to view the show and participate in the fun. Proceeds will benefit the Westlake Aquatic Center which will offer free swimming during the event.

Register to show your car by August 20 and the cost is just \$25.00 per car. After that date, the cost is \$30.00. Each car show registrant receives a car show t-shirt, a \$15.00 value. Prizes include a \$200 club participation award and trophies for Mayor's pick, Police Chief's pick and Fire Chief's pick. In addition,

nearly 90 other awards will be presented! The Westlake Street Machine Fall Follies Car Show featured 289 vehicles last year and event coordinator Mike Faulconer expects close to 350 this year.

In addition to the car show, there will be duck races, a beer garden, an engine blow, and booths featuring crafters and parts dealers. Saturday night, there will be a car cruise at 5:00 p.m. followed by a dance at the beer garden at the Laurie Fairgrounds pavilion. Music will be provided by the band Singled Out.

The public is encouraged to get involved in this great fundraiser. Show off your car, become a vendor or just come have fun and see some awesome cars, trucks, boats and motorcycles. For more information or to request registration forms, call Mike Faulconer at 573-374-9500 or 573-374-4183.

Eldon receives All Missouri MoCAPP Certification

Missouri Department of Economic Development (DED) director Greg Steinhoff announced that the city of Eldon has been recertified an All Missouri Certified City (AMCC) in the Missouri Community Assessment and Planning Process (MoCAPP) program.

The program is sponsored by the DED and is eligible to any Missouri city, county, town, village or recognized neighborhood organization.

The AMCC designation is the highest of three MoCAPP certification levels, requiring documented community planning activities in five primary categories and 37 subcategories, involving human resources, economic development, government organization, community services and community facilities.

"MoCAPP provides a framework by which progressive communities engage local volunteers in an assessment process to identify opportunities, build broad-based support, establish

goals and implement a plan of action for the attainment of these goals," Steinhoff said. "The MoCAPP program is a great venue to assist local governments with a self-assessment and planning process tool."

Eldon Chamber of Commerce executive director Wayne Morgan served as MoCAPP general chairman. General category chairs included Eldon mayor Ron Bly; city administrator Gary Marriott, Debbie Guthrie and Dan Gier. Several other Eldon citizens assisted in MoCAPP subcategory interest groups that composed the focus of the community's development planning process.

Eldon is one of three Missouri communities to be awarded the All Missouri Certified City certification this year. Mexico and Louisiana also received the designation.

MoCAPP certification awards will be presented at the Governor's Economic Development Conference, August 27-30, in Springfield.

Putt like Sergio with a limited-edition Corzina

The TaylorMade-adidas Golf will offer 500 TaylorMade® Rossa® Corzina belly putters built to the same specifications as the putter that TMAg Tour Staff professional Sergio Garcia used in his runner-up finish at the 2007 Open Championship.

TaylorMade's Rossa Corzina putterhead is a smaller version of the popular Monza® Corza™, and was designed to appeal to players seeking high MOI in a more compact putterhead. Like the Monza Corza, Corzina features a wire-frame head design

and AGSI®+ technology for smooth roll and soft feel.

Outfitted with a True Temper long-taper ski pole shaft, the limited edition Corzina Belly putter measures 42" with a head weight of 365 grams and is available for \$179. The standard Corzina putter carries a price tag of \$149.

The putter Sergio used at the Open Championship was built for his father, Victor, by TaylorMade's tour department. Sergio tried it at his home in Spain and first put it into play at the Scottish Open, followed by



The Open Championship at Carnoustie. It became a popular subject in his post-round press conferences, and he noted that he had far more confidence in it under pressure than with a standard-length putter.

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US Cellular invests \$14 million- new stores, new jobs and enhanced Network

U.S. Cellular, which recently celebrated 20 years of serving customers in central Missouri, around the Lake of the Ozarks. The company's growth in Central Missouri also brings 20



The Camdenton Area Chamber of Commerce recently welcomed US Cellular as a new business in Camdenton. Participating in the ribbon cutting were Duke Johnson, Sales Manager; Teri Twyman, Marketing Manager; Dorsey Ragland, Interim Director of Sales; Kevin Whithead, Agent, Manager; Christopher Yllescas, Store Manager; Sirena Lemmon, Dave Ayers, Matt Grandt, Evelyn Myers, Retail; Melissa Carter, Retail Support; Chris McElyea, Central Bank of Lake of the Ozarks; Elmer Meyer, Brenda Colter, Steven Craig, Dennis Croxton, City of Camdenton Representatives; Alan West and Christine Nelson, First National Bank; Linda Sweatt, Camden County Collector; Kaylee Dorris, Jr. Miss Dogwood and Bruce Mitchell, Chamber Executive Director.

is expanding its service area to Rolla, Camdenton and Lake of the Ozarks. The company has invested \$14 million to open three new stores, hire 20 new associates and enhance wireless coverage through 37 new cell sites.

"We believe that cell phone coverage is critical to public safety, health and economic development and that those residents in rural areas deserve the same cell phone service as urban areas," said Dorsey Ragland, director of sales for U.S. Cellular in Central Mo.

"That's why we invested in these new communities to bring our new customers the same great service, high quality network and products we've provided in other parts of Missouri for the past 20 years."

U.S. Cellular has provided wireless service throughout northern, central and southern Missouri since the late 1980's and launched service in St. Louis in 2005. The \$14 million expansion and 37 new cell sites enhance coverage from St. Louis to Rolla and in and

new jobs to the area at three new high-tech retail stores.

New U.S. Cellular stores are now open at 108 Cecil St. (near Walmart) in Camdenton and at 4036 Hwy. 54 in Osage Beach.

The Rolla U.S. Cellular store is located at 615 Bishop.

U.S. Cellular also will continue to be an active community partner in Central Missouri. In 2006, U.S. Cellular awarded nearly \$2 million in charitable funds to non-profit organizations focusing on disadvantaged youth, families and seniors including more than \$100,000 to non-profit partners in Missouri.

The company also invested more than \$2 million to sponsor events and organizations the community cares about including the St. Louis Cardinals, the St. Louis Rams, University of Missouri and the Missouri State Fair.

U.S. Cellular is the nation's sixth-largest wireless service carrier, providing wireless service to six million customers in 26 states.

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Ask your mortgage professional

Ask Your Mortgage Professional

Question: I am retiring at the end of September and moving to the Lake Of The Ozarks Area. I want to supplement my retirement and I was thinking of purchasing some investment properties to help my cash flow. Do you think it is a good idea to become a Landlord?

Answer: As many retirees face retirement they search for ways to generate maximum retirement income. Real Estate is always a good investment. The Lake Of The Ozarks Area is an exceptional area in which to invest. However the responsibilities of being a property owner only escalate when you take on the task of being a Landlord. It takes research, planning and knowledge with lots of hard work to have a successful business and positive cash flow. Education is a key component in being a successful Landlord. Here are some important elements in the initial process of becoming a Landlord. Understanding how to protect yourself and your investment will be paramount to your success.

Insurance: Often neither the Landlord nor the tenants carry adequate insurance. When you are a Landlord, taking vital precautions are a must. Protecting yourself and your investment are top priority. Be sure that you have a rental owner's policy rather than a homeowner's policy on all your rental homes. This is also known as a Landlord's policy, this policy will give you additional coverage for loss of rent should the property become unable to be rented do to fire, acts of nature and other property damage. Make sure that you have adequate liability limits to cover items such as aggressive animals, under-insured repairmen, and accidents involving tenants or guests. It is also a good idea require your tenants to have renter's insurance with minimum liability coverage.

Utilities: If the utilities are not included in the rent it is important that you inform your tenants of what they will be responsible to pay. A simple and helpful solution is to make an all inclusive list with contact information and phone numbers that will make it easy for the tenant to acquire these services. Please inquire with each utility and city government as to their policy for Landlords and past due or delinquent accounts. Some municipalities will pursue the Landlord for non payment of utilities. In such instances to protect yourself and your credit it may be wiser to increase the rent and include the utilities.

Management Options: When you own residential investment property you have two options: you can either manage the property yourself or you can hire a management company to manage it for you.

Some questions to ask yourself are: will I save money by managing it myself? Am I prepared to organize all repairs and property maintenance? Do I have the communication skills to deal with difficult tenants? Do I have the time to do the day to day financial obligations such as collecting the rent, paying the mortgages, paying the insurance premiums and paying the property taxes?

Tenants: You must effectively screen all your tenants. Getting a complete application is a must. Make sure to get their complete name, social security number, phone number, reasons for moving, number of children, number of persons to occupy the property, do they have any pets, job history and current employment. All applications need to give you the Landlord the provision and the right to run a credit check and criminal inquiry on all applicants.

Lease Agreement: For your protection a written Lease Agreement is a must! The Lease Agreement needs to include the terms and conditions of the Lease. Because the Lease Agreement will be legally binding on both parties it is a good idea to have a Real Estate Attorney draw up the Lease Agreement. This is to protect you as the Landlord.

Reserves: Depending on the Loan Program, Lenders will require 2 to 6 months of reserves for investment property. This needs to cover the Principal, Interest, Taxes, and Insurance. You should consider having more than just the minimum reserve requirements, simply to cover yourself in the event that you have an extended vacancy, or any unforeseen maintenance and repairs.

Investing in Real Estate is a great way to supplement your retirement income. Be sure to work with a Mortgage Professional that will help you understand how to figure out if the property will have a positive cash flow and the rate of return that you can expect out of your investment.

If you have questions please email them to answers@lakeloa.com or call Andrew Conner at 573-317-1400

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Leadership Camden County Class XIII forming

The Camdenton Area Chamber of Commerce is seeking individuals who are interested in learning more about our community, expanding leadership skills and networking with other area residents.

Co-sponsored with the University of Missouri Extension of Camden County, the thirteenth LEADERSHIP Camden County class will begin in September.

The goals of the program are to enhance the leadership skills of participants to improve Camden County's future; familiarize participants with the community's opportunities, needs, problems, and resources; identify and analyze current economic, political and social forces affecting the community's future; establish effective peer relationships among participants; provide a common ground for communications between participants and community leaders; and to educate participants on how to move people and ideas to action.

Full-day sessions will be held on the second Tuesday of the month, beginning in September 11, 2007 and ending in May 13, 2008.

This year a bonus session has been added—on October 23 the class will do a county wide tour of Camden County to learn about the tremendous diversity within the county.

To graduate, attendance is required for the September orientation session and at least seven of the nine remaining sessions.

Topics to be covered will include team building and leadership dynamics; history and natural resources; government; education, social services, & health services; the Lake economy; law enforcement and the legal system; and infrastructure.

Class size will be limited to 30 participants and is open to anyone interested in the future of Camden County. Tuition for the program is \$350 and includes class materials, supplies, meals, and graduation banquet. For an application go to the Chamber's web site at www.camdenton-chamber.com, or contact the Camdenton Area Chamber of Commerce at 346-2227 or University of Missouri Extension of Camden County at 346-2644. Application deadline is August 18, 2007.

Rotary Pays down Pool

LoanTen thousand dollars – that's the amount recently paid by the Laurie/Sunrise Beach Rotary Club on the Westlake Aquatic Center loan.

The money was raised through generous community donations and the club's various fundraisers including the Outback Steakhouse Dinner and the Fall Follies car show.

This brings the Rotary Club's loan balance to just over \$24,000.00.

"I'm so proud of our club, our community and the great staff at Westlake Aquatic Center. Everyone is working hard to ensure the ongoing success of the pool. We are especially grateful for the financial support the facility receives from the Camden and Morgan County Senior Citizen's tax boards," said newly-installed club president Dale Rosenthal.

Westlake Aquatic center is an indoor pool open to the public year round. The pool offers four lap lanes and ranges in depth from three to nine feet. Water

temperatures are maintained at a comfortable 85-87 degrees.

They offer water aerobic classes, lap swims, wellness programs, swim lessons and open swim times.

It is also home to the Tridents Swim Team. Daily rates are \$3 for children ages 2-17, \$4 for adults 18-59 and \$3 for those ages 60 and older.

There are a variety of individual and family membership plans, and scholarships are available to those who qualify based on income.

The facility is located next to the City of Laurie Fairgrounds. Originally built in 2000, the facility continues to be a Rotary service project for Lake of the Ozarks West Side community.

It is a 501(c) non-profit organization and is owned and operated by the Laurie/Sunrise Beach Rotary Club.

To learn more, call the Westlake Aquatic Center at 573-374-7370 or visit swimatwestlake.com.

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Techie Tidbits News You Can Use

Disable USB devices

If you are extremely security conscious, we saw a neat tidbit from the believe-it-or-not, once super-secret spook central NSA (National Security Agency).

USB mini-drives and keychain flash drive devices are very small, and can be easily concealed. What's worse, they can have sufficient storage to provide a boot disk, if your PC can boot from a USB device (mine can).

You can disable USB in the BIOS, which is kind of overkill, if you do, don't forget to password-protect the BIOS. Of course don't then lose that password!

Or, from the folder options (any folder will do) make sure that hidden files and folders are shown, file extensions are not hidden— both of these are default. Lastly, make sure file sharing is off.

Find the files Usbstor.inf and Usbstor.pnf, and one at a time, right-click on them and choose "Properties". Under the "Security" tab, set options for all users, including SYSTEM and administrators to "deny", and apply the changes.

If you've used USB devices before this time, you'll also need to use RegEdit to alter the registry. HKEY_LOCAL_MACHINE\SYSTEM\CurrentControlSet\Services\UsbStor, open the registry key "Start" for this location and change the data value to "4" (no quotes).

Of course you'll need to restart afterwards. If you had file sharing on, you'll need to turn it back on.

On OSX for Mac, just search for "IOUSBMassStorageClass.kext" and "IOFireWireSerialBusProtocolTransport.kext". Trash them, and reboot the computer and you're finished.

Unlike disabling USB in the BIOS, this shutout only affects USB storage devices, not your mouse, printer or other device.

Getting rid of that annoying User Access Control in Vista

While this is relatively easy to do, you may not want to. UAC adds a level of security, particularly while web browsing, that is very beneficial. It adds a step during any installation requiring authorization. If a malicious piece of code is attempting to install itself when you visit a website or accidentally click a pop-up

button, it gives you a "second chance" at preventing that virus or spyware from infecting your computer.

But if you must, from Start, choose "Control Panel", switch on the left to "Classic" mode if it's not already, and then choose "User Accounts".

Inside, choose the user for which you want to make the change. Select "Turn User Account Control on or off". Note that you'll get the UAC asking if you really want to open this. UAC for the UAC access— once inside turn it off and restart your machine to see the changes.

Once turned off, Vista will nag you that it is disabled— go to the Security Center in Control Panel and click "Change the way Security Center alerts me". Click the option for UAC to disable the warnings.

Almost Windows Vista

If you want the shiny, new pretty interface that Vista offers, but you're not quite ready to take the leap, try Vista Transformation Pack 7, a freeware offering on Softpedia.com. Just do a search on Softpedia, and the software once installed, will give you the look and feel of Vista without the hardware upgrade and driver hassles so many users are complaining about. It's pretty close in appearance to the real thing. It does require modifying system files, and requires paying close attention to the installation directions.

A Clean Desktop

Do you want a desktop with no annoying icons? Easy- right-click the main taskbar at the bottom of the screen and select Desktop. A Desktop Toolbar will appear within the Taskbar. Drag this Desktop Toolbar to the far left of the screen and pin it there. To change the large icons, right click the top of the toolbar and select View, then Small Icons. Right click again and select "Show Text", "Show Title", and make sure that you have the Always on Top and Auto Hide buttons checked.

Then, right-click out anywhere on the desktop and select View, then "Hide Desktop Icons". Gone! Just head your mouse over to the left and the folder you created will pop-up, giving you access to the Desktop icons so you can launch your favorite application.

"Wanted" to perform Tax-Free Weekend

Back to School and Fall Preview - MO Tax-Free Weekend sale to feature "Wanted" performances

Osage Beach Premium Outlets will be hosting the third of four planned Summer Music Series on Saturday, August 4. The band "Wanted" will provide

a variety of rock music for your listening pleasure on the Plaza, next door to Big Dog Sportswear from 1pm- 4pm. The Coca-Cola sponsored entertainment is scheduled during the Back to School & Fall Preview/MO Tax Free Weekend Sale, Friday, August 3 - Sunday, August 5.



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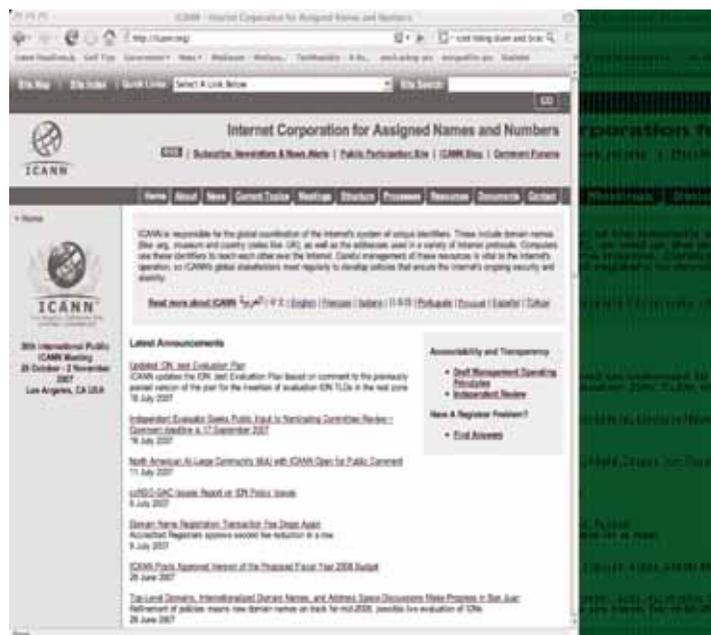
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to complete the purchase with a credit card? Is merely providing a list of products and services along with contact information and location enough for you? These variables will greatly affect your hosting prices, and may limit your choices as far as providers. And how much should you pay?

Fred explains: "There are a lot of 'hosts' out there that are business with only a T-1 connection, if that. There are people out there hosting websites with a DSL connection. That is good for about two connections. Make sure they have adequate bandwidth—and most hosts won't want to tell you what they have available."

So what's enough?
Becker said, "Consider a DS-3 (28 T-1's ganged together) the minimum. Obviously the more activity there is, the more bandwidth you want your host to have access to. But if they are hosting 500 websites on a DS-3, it's not going to work. Remember, if your website is too slow, your visitors might

click on one or two pages, but after that they're going to move on to something else."

As Fred indicates, you really



can find a host for around \$5 a month, but for the most part, professional reputable hosting firms services will go for a bit more.

"General business hosting

should cost— at this time— from \$20 to \$35 per month", Fred says. "If it's more, they need to look at what they are get-

ting— for instance are detailed traffic counts included in the price? Are they doing something else for you? They might be hosting it on a faster line."

Above this ballpark figure,

whether to go with the provider is up to the buyer, but for those who want a storefront, this capability will weed out some potential hosting companies.

Some will offer a free shopping cart or interface to E-Bay, but most will charge for an e-commerce package that includes an SSL (Secure Socket Layer) connection for payment. Visa and Mastercard also require your website to meet the PCI (Payment Card Industry) Data Security Standard if you want to take payment via credit cards yourself.

Fred says this is tougher than it sounds.

"The server end for shopping cart has to be able to handle scripting, and not all do. That's one," Fred says. The "shopping cart" term is a bit misleading. You can have a shopping cart, but still not have "E-Commerce".

"In order to do E-Commerce," he continues, "and we probably host around a dozen websites like this on our systems—you'll first have to get certified by Dunn and Bradstreet (listed). Then get certified by Internic as authentic, then get a credit card company to work with you— with a connection to them.

"Then, you get a "secure certificate" (SSL), and for a decent one, it's around \$250-\$350 per year."

Expense aside, Fred says that for all but the major retailers online, it's just not worth it to setup a true E-Commerce website.

"The PCI data security standard is a bear," he says. "Most people will not want to do this on their own. They'll be better off farming out their transactions to some else already setup. We do them here, and it's a nightmare staying up with the PCI. Unless you're going to do thousands of transactions, you're better off going with a company who specializes in that sort of thing."

Depending on how your website is setup, you may also have to pay a per-transaction processing fee on credit card transactions.

Fred gives us a few tips on this. "As a general rule, you'll pay a per-transaction fee, and a credit card fee— it can be as much as 5.5% or more, because they assume a bigger risk— and the fee is based on the size of your purchases and, the number of purchases per month.

"If you have small transac-

tions, you'll pay a much higher rate than someone who has big-ticket items. Look for ways to get that rate down. When building your credit card form, verify the buyers name and address on the statement, the zip code on file, and the 3-digit code on the back of the card-- that gets the best rate. The more information verified, the lower the rate.

"You'll go through a clearing house, who then connects to a bank with authorizes the transaction. When you contract with a firm to handle the credit card transactions, all of these fees are generally wrapped into one per-transaction fee plus a percentage of overall monthly volume."

These are expenses you will want to nail down when choosing a hosting service. Many providers will also allocate a specific amount of data that can be moved through your site and charge accordingly. Should traffic exceed this level, you will generally be charged a per-megabyte or per-gigabyte additional fee.

You'll want to get the terms of your hosting specifically itemized —what is included and what is extra— as well as any overage fees or service fees specified ahead of time. Ideally, you'll want to lock in rates and charges with a one or two year contract. To give a perspective on E-Commerce site costs, Homestead.com offers site plans from \$25 per month to \$230 per month, dependent upon the amount of traffic you anticipate and the type of business you wish to conduct.

Website Design

Organizations, groups, unions and others will often provide design and hosting for flat fees when you participate. Many online hosting services offer free website builders with pre-designed templates you modify to make your own. Online web editors offer free design tools to help you design and upload your website. These are all, however, very basic tools for simple websites.

Adding sophisticated features requires more powerful tools, and there are literally hundreds of applications for all operating systems out there to build your website with. Again, when you determine what you want to accomplish with your website, you can determine the kinds of features you need in website creation software—and if you even want to tackle it in-house. See "Building a Website", on page 21.

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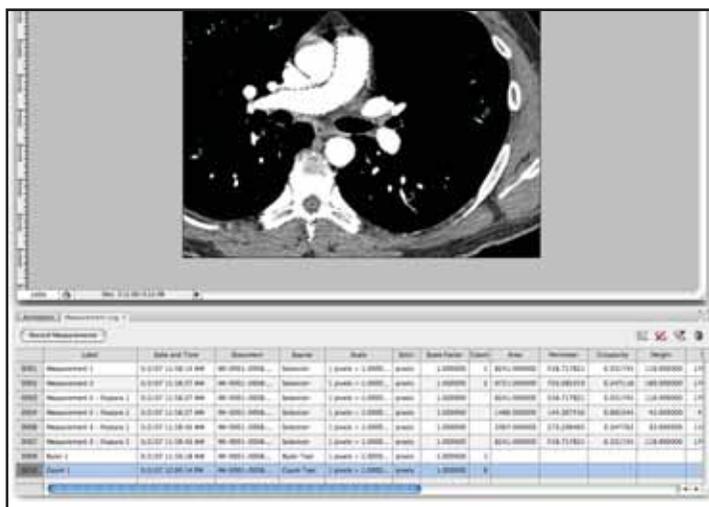
Adobe CS3

continued from page 20

Bridge - allows you to pull all of your "assets", from the various bundled applications, together into one place for easy viewing and integration. You can add keywords, metadata and labels and then easily filter the results to see only the items described, quickly honing down through large collections of artwork, buttons, media files, whatever.

Contribute - allows remote users to edit the website's content while still giving the webmaster complete control of the look and feel- and allows for specific access limits on each contributor.

Device Central, Stock Photos, Version Cue and Acrobat Connect are add-ons not specific to web creation, but fill in the gaps to provide a seamless pack-



age. Adobe Creative Web Suite 3 brings all of these applications to businesses and individuals with new features and shortcuts. Seamless transitions between art development in Illustrator and Photoshop-with integrated export to web now built-in. You can save your document's layer-

ing and formatting as you move from one application to the next, allowing for changes on the fly that are reflected throughout the process. Copy and paste images from Photoshop into Flash, drag and drop media files directly from Flash into Dreamweaver, test how your presentation will appear in its final form using Adobe Device Central.

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Building a Website

continued from page 21

payments via PayPal, e-check, credit card and bank transfer— as well as basic elements like wish lists and shopping carts. Databases can remember your customers and their information, making it easier for them to do repeat business. With their permission, you can also notify them of a sale or special offer you have in effect.

Multimedia. Embedded Windows Media files, Java-based applets, Flash presentations and Shockwave multimedia again for the most part, are squarely in the realm of the professional. The methodology and coding languages used for this type of material is complex, and if done improperly, can result in slow load times— and an unhappy customer. As part of Adobe's product line, Flash is somewhat easier to use than others, and may be a good bet for in-house work.

Writing. Assembling and

properly formatting the information presented on your website in a coherent fashion, with a compelling sales message is one that can be handled most often by staffers. They know the goods and services best.

Once created, the website can definitely be maintained and minor changes affected by staffers if it is setup and built properly. Having the source files and the applications with which it was built is essential.

The elements above can usually be generated separately, and then assembled in-house. It's important to begin the process with the end-result being clearly designated as in-house production, so work along the way is created and saved properly for inclusion. How much of these elements you want to "farm-out" is up to you— a little exploration will give you the best idea of just how much you can do yourself, and for how much.



The Camden Area Chamber of Commerce recently welcomed Independent Living Resource Center, Inc. into the Chamber. A consumer controlled, not-for-profit providing community-based services for person with all types of disabilities or over 55 age group, they provide transportation service to Callaway, Cole, Miller, Moniteau, Morgan, Osage and now Camden County. To schedule a ride contact ILRC at 573-556-0400 or 1-877-627-0400 or visit their web site at www.ilrcjcmo.org. Participating in the ribbon cutting were Melinda Hayes, Transportation Coordinator; Stephanie Cox, Executive Director; Ron Shoultz ILRS Driver; Chris McElyea, Central Bank of Lake of the Ozarks; Elmer Meyer, City Administrator; Steven Craig, Administrator Assistant; Alan West and Christine Nelson, First National Bank; Linda Sweatt, Camden County Collector; Kaylee Dorris, Jr. Miss Dogwood and Bruce Mitchell, Chamber Executive Director.

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Carl Vogel reports

The latest news on campaign finance laws has many state politicians expressing concern and uncertainty. The State Supreme Court overturned a lower court ruling and reinstated contribution limits for candidates.

In 1994 voters imposed limits on how much money a candidate could receive from a person or entity. The amounts ranged from one hundred to three hundred dollars. The courts threw out those limits but the legislature responded with somewhat higher limits of their own. The new limits contained a provision which allowed for small increases in subsequent years. This is the law candidates for state office in Missouri have been operating under for over a decade.

As often occurs, creative ways were found around the provisions of the law. The most common way was for contributions to be funneled through state and local committees. For example, a donor could contribute the maximum amount to a candidate and then also contribute a like amount to the state committee as well as the legislative, senate, and county

committees. This money could then be forwarded to the candidate's committee and on the report it will show the money as coming from the committees, not the original donor. It is important to note state law contained a provision barring the donor from specifying where the money donated to committees should end up.

This past Session the Legislature passed a law removing the caps on limits to candidates. In the same bill there was a provision barring candidates from raising money while the Legislature was in Session. A circuit court threw out this portion while retaining the removal of the caps. The Supreme Court said in its ruling the two provisions were tied together and could not be separated. All seven justices concurred in the opinion.

Now the Supreme Court will decide if contributions collected above the restored limits will have to be returned by the candidates. If this is the case, it will completely change the outlook of several recent campaign committee reports. Several candidates report-

ed receiving contributions of \$100,000 or more. Under the restored limits, a candidate for statewide office is limited to receiving \$1,275 per election from a single source. Attorneys for both



State Senator Carl Vogel

sides have until August 3 to present arguments to the Supreme Court as to whether or not the money in excess of the limits should be returned. The Ethics Commission has taken the position that limits should remain in place.

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



The Camdenton Area Chamber of Commerce recently welcomed Lake Aviation Center into the Chamber. Lake Aviation Center is now providing Fixed Base Operator service for Camdenton Memorial Airport. Participating in the ribbon cutting were owners Tim and Tiffany Miller, Corey, Bonnie and Leuwerke; Chris McElyea, Central Bank of Lake of the Ozarks; Kaylee Dorris, Jr. Miss Dogwood; Donna Hawthorn, CACC Board Member; John Barmore, Camdenton Kiwanis and Bruce Mitchell, Chamber Executive Director.



The Lake Area Chamber is proud to welcome new member Cell Phone C.O.P.S. (Concern Over Public Safety) with a ribbon cutting. www.cellphonecops.com. 573-365-9900. Pictured in the ribbon cutting from left to right are: (with scissors) Terry Wright, National Development Director; Skip Ruediger, National Development Director; John Page, Sheriff of Camden County; John Losito; Officer Darrell Dominico & Officer Steve Eaton, both of Camden County Sheriff Dept.; Barb Painter, Lake Area Chamber Board Member; Chris Stockton, Cold Stone Creamery; Trish Creach, Executive Director, Lake Area Chamber; along with Chamber Active Volunteer Ambassadors.



Paradise Tropical Bar & Restaurant was recently purchased by George and Gregory Tucker. The Lake West Chamber is pleased to have welcomed them with a ribbon cutting at their location on TT-20 in Sunrise Beach, overlooking the Lake of the Ozarks at the 24 MM. The Tucker's are excited about coming to this area and look forward to meeting and serving both the locals and visitors. You can phone Paradise at 573-374-4777. Pictured are owners George and Gregory Tucker, some of their employees and Chamber ambassadors.



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Rao passes internal medicine recertification examination

Dr. Corinne Rao has successfully passed her Board Recertification Examination in Internal Medicine.

The American Board of Internal Medicine is the U.S. Board that sets the standards and certifies the knowledge, skills, and attitudes of physicians who practice in Internal Medicine.

Through the American Board of Internal Medicine certification process, successful candidates are awarded or maintain Board Certified Status.

These physicians, referred to as Diplomates, have demonstrated the ability and commitment to lifelong learning necessary to provide the high quality of medical care that every patient



deserves.

Dr. Rao has her office at Lake Ozark Clinic and has practiced in the Lake area for six years.

Dr. Erich Mertensmeyer joins Lake Regional staff

Ear, nose and throat specialist Erich Mertensmeyer, D.O., will begin treating patients of all ages on August 1st at Lake Ozark Ear, Nose and Throat.

Dr. Mertensmeyer has been granted medical privileges at Lake Regional Health System.

Dr. Mertensmeyer earned his Doctor of Osteopathy degree from Kirksville College of Osteopathic Medicine in Kirksville, Mo.

He completed his internship at Capital Regional Medical Center and his residency at Northeast Regional Medical Center in Kirksville and Freeman Health Center in Joplin, Mo.

He is a member of the American Osteopathic College of Otolaryngology - Head and Neck Surgery; the American Academy of Otolaryngology - Head and Neck Surgery; the American Osteopathic Association; and the Missouri Association of Osteopathic Physicians and Surgeons.

As an otolaryngologist, Dr. Mertensmeyer specializes in the diagnosis and treatment of ear, nose, throat, head and neck disorders.

Surgeries he performs include ear tube placement, tonsillectomy, septoplasty, sinus surgery, thyroid surgery, removal of head and neck cancers and reconstructive plastic surgery.

Dr. Mertensmeyer also offers



treatment for allergy related disorders. He provides skin and blood allergy testing, as well as sublingual immunotherapy, or SLIT.

In addition, Dr. Mertensmeyer does audiology hearing tests for patients with hearing loss.

Growing up in Carrollton, Dr. Mertensmeyer vacationed at Lake of the Ozarks and is excited about beginning his medical career in this area.

He is an avid golfer, biker and hunter and also enjoys boating, snow skiing, racquetball, reading and building computers.

Lake Ozark Ear, Nose and Throat is located in the Parkway Center at 5816 Highway 54, Suite 111, in Osage Beach. Patients may schedule appointments by calling 573-348-2775.

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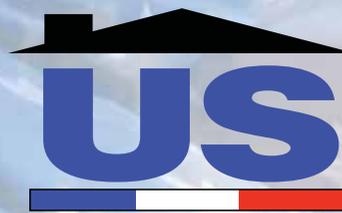
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Missouri Attorney General Jay Nixon unveils "Know MO" Web page

Nixon unveils "Know MO" Web page

St. Louis, Mo. — Missourians can now go to the Attorney General's Web site to look up consumer complaints from a database of approximately 100,000 complaints. Attorney General Jay Nixon unveiled the "Know MO" Web site and said the information would help consumers make more fully informed decisions about their spending. A link to Know MO can be found at ago.mo.gov.

"Missourians can now find information very quickly and conveniently about 100,000 complaints my office has received since the beginning of 2004," Nixon said at a news conference in St. Louis, where he demonstrated the ease of searching the Know MO database. "This is a resource that can help them make better decisions when they are buying merchan-

dise or contracting services."

Consumers can search for the name of an individual or business in a database going back to Jan. 1, 2004. The search results will show how many complaints were registered under a specific name or a specific location. Complaints might show up under different variations of the name or under different addresses; in other cases, two or more different businesses may have similar names that would show up by entering one name. By clicking on the specific name, consumers will be able to see the date of each complaint and the category under which the complaint is listed.

"Our Consumer Protection Division staff receives thousands of calls and e-mails every year asking if we have complaints against a certain person or company," Nixon said. "By using Know MO, Missourians now can

look up that same information instantly any time of the day or night."

Each year, the Consumer Protection Division of Nixon's office receives more than 100,000 questions and complaints via e-mail, telephone, mail and fax. As new complaints are received, they are added to the online database, so consumers have access to an ever-expanding source of information. Consumers may file complaints any time online at ago.mo.gov or they can call the Consumer Protection Hotline at 1-800-392-8222 on weekdays between 8 a.m. and 5 p.m.

In the first six months of 2007, Nixon's Consumer Protection Division has already returned more than \$3.3 million to consumers by mediating complaints. Last year, the division returned a record \$5.4 million to consumers through mediation.

Audit finds boom, problems with special taxing districts

A state audit released finds the number of special taxing districts keeps growing and says there's no way to know whether the money is being used properly.

Auditor Susan Montee took another look at transportation development districts (TDD), following up on work by her predecessor.

The districts typically charge special sales taxes at retail businesses within a development to help pay for roads, bridges and other transportation needs to improve that development.

Montee's report finds there were 120 districts through the end of 2006, nearly 70 percent of them in the Kansas City or St. Louis areas.

Together, they are expected to collect more than \$1 billion in taxes over time.

The audits say taxes are raised without a public vote and little government oversight. Montee says the previous audit recommended various changes in law to improve the process, but that lawmakers have done little to address the concerns.

Generally a project developer asks a court to create a special taxing district and a governing board, which sets the tax to pay off project costs. Customers then must pay a higher tax— sometimes as much as an extra penny per dollar— in one store than they might just across the street, without knowing why.

"Our concern with this process is a lack of public accountability or oversight," Montee said Thursday. "This can be a good tool, but you have to have oversight."

Spencer Thomson, a Kansas City attorney who represents developers and has worked on transportation development districts, said they are an important tool to make road improvements the government can't afford to make a new retail project possible. In projects he has done, Thomson said, the local government is involved in the process and oversight of tax collection.

"It requires cooperation of the government entity in order to create them," he said.

Plus, he noted, the districts don't take away existing tax

money from other entities.

"It's new money, it's not like we're redirecting things," Thomson said. "We're levying an entirely new tax. It's a tax paid for by users of the project."

Montee's audit focused on 17 such districts created in 2003 or earlier that hadn't been audited before. She found a variety of problems, such as competitive bids for the work not being done properly or at all; districts charging a higher sales tax rate than authorized; and a lack of documentation proving the right amount was paid to reimburse developers for their costs. In one instance, the developer's costs were counted twice.

The transportation districts, and the taxes that go with them, are expected to last for anywhere from five to 40 years. The first district was created after a change in law in 1997.

Another concern, Montee said, is that someday, project costs could be paid off, but the tax would still be collected, without a way for the state to come in and shut it down.

Grein Team announcements

Tonia Grein Team congratulates Bill Hankins for achieving the highest sales volume through the first half of 2007 with a total of over 2 million dollars. Bill is currently serving as President of the Bagnell Dam Board of REALTORS®, as well as serving on the Legislative & Regulatory Policy and Government Affairs committees of Missouri Association of Realtors.

"Bill's dedication to the real estate profession and his commitment to providing his clients with exceptional service have proven to be a great asset to our Team," said Tonia Grein.

Bill was also awarded a trip to Big Cedar in Branson for having the highest sales volume through May 1st of the year.

Whitney Backsen was also another winner of a trip to Big Cedar for the most number of pending contracts for the same period.

"We were very pleased to award these trips to Bill and Whitney. We appreciate their achievements in making our Team a success and the Number One Real Estate company at the Lake," Grein concluded.



Bill Hankins



Whitney Backsen

Jennie Ayers completes training

Jennie Ayers, a principal with Challenge It Now LLC, a leadership consulting company based in Osage Beach, Missouri, has been awarded a certificate of completion in honor of fulfilling the requirements of REMO's comprehensive HealthRHYTHMS® Facilitation Training in Midway, Utah.

She is now one of only eleven trained facilitators of this method in the state of Missouri and is available to introduce individuals, work groups and businesses to the many benefits of this program.

HealthRHYTHMS® is a regime developed from medical research that shows the health and wellness benefits of group drumming, including stress reduction, mood improvement and a boost to the immune system.

HealthRHYTHMS® was co-developed by leading neurologist and mind-body researcher Dr. Barry Bittman. Dr. Bittman led a renowned research team in the first biological study on the

positive health effects of group drumming in 2000.

Subsequent to this research, Dr. Bittman conducted further studies that continue to support this wellness protocol, including findings that group drumming boosts Natural Killer (NK) cell activity and reduces Total Mood Disturbance, helping to eliminate stress and reduce employee burnout. One economic-impact analysis projected cost savings of \$89,100 for a single typical 100-bed long-term care facility. In addition, businesses are discovering the use of group drumming to build productive connections between their employees, thereby increasing team collaboration.

Companies using HealthRHYTHMS® include Toyota, Yamaha, Shell, Coca-Cola, Pfizer and Verizon.

Jennie Ayers with Challenge It Now can be contacted at (573) 348-0777 or via e-mail at jennia@challengeitnow.com.

Mark Drake D.O. joins Lake Regional

Lake of the Ozarks will soon have another medical specialist, board certified general surgeon Mark Drake, D.O.

Dr. Drake will begin seeing patients on August 1 at Surgical Specialists of the Lake in Osage Beach.

The surgical procedures he performs include: hernia repair (laparoscopic and open), mastectomy (breast removal), colon resection (laparoscopic and open), gallbladder removal, liver and biliary tract surgery, gastric surgery including resections and anti-reflux surgery and endocrine surgery (thyroid, parathyroid, pancreas and adrenal).

He also performs outpatient procedures including colonoscopies, endoscopies and EGDs.

Dr. Drake earned his Doctorate of Osteopathic Medicine from the Oklahoma State University College of Osteopathic Medicine in Tulsa and completed his general surgical internship and residency at Tulsa Regional Medical Center in Tulsa, Ok.

He is a member of the Society of American Gastrointestinal Endoscopic Surgeons, the American College of Osteopathic Surgeons, the American Osteopathic Association and has



been granted privileges at Lake Regional Hospital in Osage Beach, Mo.

He relocated to Lake of the Ozarks with his wife, Stacey, and their children Bryce, age 3, and Makinsey, age 2. In addition to spending time with his family, Dr. Drake enjoys camping, golfing, fishing, water skiing and mountain biking. He is active in sports including basketball, weight lifting, racquetball, softball and volleyball.

Dr. Drake joins Dr. Kris Rajanna at Surgical Specialists of the Lake, located in Suites 1 and 2 of the Lake Regional Imaging Center at 1075 Nichols Road. To schedule appointments with Drs. Drake or Rajanna, call 348-8988.

New urologist Eugene Dixon, M.D. joins Lake Regional medical staff

Lake Regional Health System welcomes board certified urologist Eugene Dixon, M.D., F.A.C.S., to the medical staff.

Dr. Dixon provides general urology services to patients of all ages.

His clinical interests include: evaluation and treatment of urinary incontinence, diagnosis and treatment of kidney stones, prostate cancer screening, diagnosis and treatment of urologic cancers such as kidney cancers, performing laparoscopic surgery when necessary.

He also performs scalpel-free vasectomies in his Osage Beach office.

Dr. Dixon earned his M.D. degree from Hahnemann University in Philadelphia, Pa, and has been practicing general urology for nearly 15 years.

He is a Fellow of the American College of Surgeons and a member of the American Urologic Association.

Prior to moving to Lake of the



Ozarks, he was in private practice in Springfield, Il, where he also served as Chairman of the Urology Department at Saint John's Hospital.

Dr. Dixon looks forward to life at Lake of the Ozarks. He enjoys outdoor activities including camping, hiking, biking and scuba diving.

To schedule appointments, call Urological Specialists of the Lake at 573-348-2111.

Bordering states not happy about Missouri tax change

(AP) Kansas lawmakers are upset about a new law in Missouri that eliminates an income tax deduction for Kansans who cross the state border to work.

Kansas legislators said they have been hearing from angry constituents, and some lawmakers are talking retaliation if Missouri doesn't rescind the provision.

"It's downright unneighborly," said Kansas Senate Majority Leader Derek Schmidt, R-Independence. "A little cross-border dialogue would be in order."

Missouri Gov. Matt Blunt, a Republican, signed a bill this month providing an income tax break for Missourians who receive Social Security, which also contained a provision eliminating the deduction for real estate taxes paid outside Missouri.

People who pay property taxes in another state had been allowed to deduct that from the income tax they pay in Missouri, just as Missourians are allowed to deduct their in-state property taxes from their income taxes.

The deduction also effects people living in Nebraska, Iowa, Illinois, Kentucky, Tennessee, Arkansas and Oklahoma.

Revenue department's customer service means no office visit this year for disabled hangtag holders

Every year thousands of disabled Missourians have taken trips to their local motor vehicle license office to renew their disabled placards, or "hangtags", so they may continue to use convenient parking options. This year, the Missouri Department of Revenue has made the renewal process easy - so easy, in fact, there's nothing to do.

Instead of mailing a renewal notice to holders of disabled placards, this year the department is simply mailing the renewal placards to customers, letting those who depend on the placards say goodbye to visiting their license office to obtain the free hangtag.

As a result of legislative changes, anyone renewing a disabled placard this year is not required to visit a license office. Office visits will only be required every four years when a physician's statement is needed.

When asked this month about increasing taxes on Kansans, Blunt said his focus was on reducing taxes for residents in his state.

The comments and decision-making attracted criticism from Kansas.

"That's just an example of Governor Blunt's youth and immaturity on full display," said Kansas Rep. Kenny Wilk, R-Lansing.

Based on commuting patterns, Johnson County's Economic Research Institute estimates that more than 71,000 residents from eight nearby Missouri counties work in Johnson County. At least 53,000 from the Kansas county work in those Missouri counties.

Retaliation, "would actually be fairly easy to do," said Wilk, chairman of the Kansas House Taxation Committee.

"Why shouldn't we raise taxes on Missourians working in Kansas?" asked Rep. Arlen Siegfried, R-Olathe.

One option is to enact a provision similar to Missouri's, which would increase the tax on Missouri residents working in Kansas, said Joan Wagnon, Kansas secretary of revenue.

When told about a risk of a

retaliatory tax, Blunt said the two states' tax codes probably have all sorts of things for people to complain about. He signed the legislation, he said, because its main provision was to phase out income taxes on Social Security benefits.

The Missouri Senate added the tax increase on out-of-state residents to the measure. Blunt said he did not support that change, but neither did he strongly oppose it.

"I looked at the bill as a tax cut for Missourians, particularly seniors, and it had no negative implications for Missourians," Blunt said.

If Kansas retaliates, however, some of Blunt's constituents would pay more.

The Missouri Revenue Department said the average federal return from Missouri deducted \$2,178 in real estate taxes in 2006. If out-of-state residents paid the same average real estate taxes, the new tax would generate more than \$14 million a year for Missouri.

For Kansas residents, the higher Missouri taxes would be offset by lower taxes owed to Kansas, because Kansans get a credit on their state returns for income taxes paid elsewhere.

"I have directed state agencies to find innovative ways to enhance customer service to all Missourians," said Gov. Matt Blunt. "It just makes sense to minimize the burden for disabled Missourians by making it easier for them to obtain the hangtags they need. This service is an example of how we can help the disabled through common sense, compassionate initiatives."

"It makes sense to find creative ways to improve service to our customers," said Revenue Director Trish Vincent. "This year, instead of sending out nearly 180,000 renewal notices and creating that many trips to a license office, we'll send the placards directly to our customers' mailboxes - no paperwork, no special visit required."

Dan Card, chairperson of the Governor's Council on Disability and principal drafter of the 2004

bill requiring placard holders to recertify their eligibility through physicians' statements, applauds the efforts of the department. "The department is taking steps that simultaneously minimize bureaucratic red tape and ensure that hard-fought efforts to reduce placard fraud continue to be successful."

The hangtags are scheduled for mailing July 25. To allow the department sufficient time to process returned mail it is recommended that hangtag owners who have a hangtag expiring in September, 2007, wait until September 1 to contact the department if they have not received their new hangtag in the mail. If the hangtag is no longer needed, customers are asked to return the hangtag to the address on the envelope.

Stem cell research grinds to a halt in Missouri

(AP) Eight months ago, Missouri seemed well on its way to becoming a national leader in stem cell research.

Voters amended the state's constitution to protect stem cell research — even the controversial form using cells from human embryos. Actor Michael J. Fox appeared in TV ads, visibly shaking from Parkinson's disease as he sought votes for stem cell supporter Claire McCaskill in her bid for the U.S. Senate.

Now the spotlight is all but gone after a research institute and lawmakers withdrew financial support.

"Things are obviously not moving forward," said state Sen. Chuck Graham, a Democrat who backed the amendment in November. "Right now, you can't tell the amendment passed. People are running in the opposite direction. It's incredibly frustrating."

Some researchers even fear the techniques known as therapeutic cloning could still be outlawed in Missouri.

Scientist Kevin Eggan had once considered packing up his lab at the Harvard Stem Cell Institute and moving to Missouri. Now he's reluctant.

"I couldn't possibly come to a place where I thought the potentially lifesaving research I want to do could become illegal," said Eggan, who works on degenerative nerve disorders like Lou Gehrig's disease.

The setbacks began when conservative Missouri lawmakers stripped funding for some prominent life sciences projects, including a \$150 million research center at the University of

Missouri in Columbia.

Then in June, a medical institute in Kansas City announced it would halt its \$300 million expansion project because of controversy over the research. The founders of the Stowers Institute of Medical Research had financed most of the \$30 million campaign to pass the amendment.

Critics of embryonic stem cell research are opposed to the process because it requires embryos to be destroyed to harvest their cells.

"I think stem cell research is extraordinarily promising and exciting and that we ought to move forward on it. But Missouri does not need to clone human embryos in order to become a leader in life sciences," said state Sen. Matt Bartle, a Republican who wants to repeal November's vote.

Opponents were also encouraged when three teams of scientists announced last month that they had produced the equivalent of embryonic stem cells in mice without destroying embryos.

Two weeks later, President Bush vetoed a bill that would have permitted human embryonic research — a clear signal to like-minded Missourians who saw November's vote, 51 percent to 49 percent, as anything but a clear mandate.

Some amendment supporters insist the stem cell movement is still moving forward.

"There's no question that Missouri is better off today than it was prior to the November election," said Connie Farrow, spokeswoman for the Missouri

Coalition for Lifesaving Cures, which supports the measure.

Proof of the progress, Farrow said, can be found in embryonic stem cell projects at Washington University in St. Louis, the Stowers Institute and the University of Missouri.

Stowers researchers, for example, are coaxing stem cells to develop into the types of cells that make up the human spine to possibly learn more about the causes of scoliosis.

Stowers spokeswoman Laurie Roberts said the institute has been conducting human embryonic stem cell research since the start of the year. Finding more stem cell researchers has been a struggle, she said, but the effort continues.

The institute "absolutely wants to expand and to do it right here in the state of Missouri," Roberts said, referring to the more than 100 acres that the institute bought in Kansas City.

Other states are closely watching developments in Missouri.

Since the amendment's passage, Farrow said, stem cell supporters from Nebraska, Oklahoma, Florida, Georgia, Kentucky and Virginia have contacted the Coalition for Lifesaving Cures. They want pointers on how to promote stem cell initiatives in their states, she said.

"Our stem cell amendment is a model for other states," Farrow said. "We're not going to stand idly by and let a few minority interest groups take our state backward."

Willie Nelson Concert rescheduled



The Willie Nelson concert, scheduled at The HornyToad Entertainment Complex for Sunday July 29, has been rescheduled to Friday, Sept. 21 due to unforeseen circumstances.

Nelson is now scheduled to appear at The Horny Toad Entertainment Complex with "40 Points" opening the show. The band 40 Points features two of Nelson's sons, Lukas and Micah. They are also noted as the first

act on Pedernales Records, a new record label formed by Nelson earlier this year.

All tickets sold for the original concert date will be honored for the September 21 date. For those ticket holders who are unable to make the September concert date, refunds are available by contacting the place of original purchase on or before July 29, 2007. For more information visit www.toadcove.com.

Air Supply to perform at Horny Toad benefit concert Aug. 5



On August 5, 2007 Air Supply will bring over 30 years of musical talent, to The Horny Toad stage. The distinct voices of Graham Russell and Russell Hitchcock will offer up their traditional love ballads, some rock & roll and possibly some of the techno-flavored sounds from their latest CD.

Russell and Hitchcock have been singing together since 1975 when they met while appearing together in an Australian production of Jesus Christ Superstar. One year later they had their first hit in Australia and by the '80's they had gone global with their hits and tours.

Still churning out new CD's, performing in front of huge crowds around the world and pop-

ping up on movie soundtracks, Air Supply will dazzle, what is sure to be a packed house, in Toad Cove. If what you want to see is talented performers and what you want to hear is a tight masterful sound, then be sure to be at The Horny Toad Entertainment Complex on Sunday August 5.

The Horny Toad Entertainment Complex hosts a series of concerts each summer. Widely varied genre is typical of any Horny Toad concert season with acts ranging from The Charlie Daniels Band to the Beach Boys or Styx. Proceeds from each concert during the season go to a variety of local children's charities. For more information go to www.toadcove.com

Nixon warns of bogus check scam

Nixon warns of scam using bogus State of Missouri checks

Attorney General Jay Nixon wants consumers to be on the lookout for strangers sending them checks in the mail that appear to come from the State of Missouri. Nixon says numerous consumers from across the country have attempted to cash checks sent to them, apparently drawn on the accounts of various state agencies.

In what Nixon calls a typical overpayment scam, a con artist mails a check to a consumer, then asks the consumer to cash the check and wire some of the

money to back to the con artist. The mailing supposedly comes from an international businessman who says he's having trouble cashing U.S. checks. Consumers say many of the checks are written supposedly on the account of the Missouri Division of Medical Services, and they arrive via UPS from Canada.

Consumers who fall for the scam will wire money to the con artist, only to find that the check supposedly from the State of Missouri has bounced.

"Consumers need to be extremely suspicious of any stranger who approaches them

with a business proposition," Nixon said. "Even more of a red flag is any proposal from a stranger that involves cashing a check or wiring money. Wire transfer is one of the most popular methods of payment among con artists."

The State Treasurer's office says it has received and rejected nearly \$150,000 worth of these checks.

Consumers who see a suspicious check or suspect a scam should call the Attorney General's Consumer Protection Hotline at 1-800-392-8222 or go online at ago.mo.gov.

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Sullens promoted to Vice President

Gwen Sullens of Eldon was recently promoted to Vice President, Lending at Bank Star One, a \$102 million full service bank with five branches in the Lake Ozark/Osage Beach and Fulton markets. Ms. Sullens has been with Bank Star for 16 years, all of it in the lending area of the bank. She specializes in adjustable mortgage and consumer lending products. Ms. Sullens participates through the bank in the Bagnell Dam Realtors Association and has taken numerous courses through the



Missouri Bankers Association.

HK's Golf Tournament raises \$181,000 for Lake Regional OB Department



Rain didn't dampen the weekend of festivities that comprised the 29th Annual HK's Hospital Benefit Golf Tournament, held June 8-10.

One of Lake of the Ozarks' most prestigious golfing events, this year's HK's tournament raised a record-breaking \$181,000.00 which will help pay for a 2,000 square foot expansion of Lake Regional Hospital's obstetrics (OB) department.

The HK festivities "kicked off" on Friday evening, June 8, at a VIP/Celebrity Party for major sponsors at Porto Cima Yacht Club.

Kansas City Chiefs' wide receiver Eddie Kennison, Honorary Chairman for this year's tournament, was in attendance with Carl Peterson, Kansas City Chiefs CEO & General Manager, and some of his coaches, players and ambassadors.

Attendees enjoyed fine food, camaraderie and entertainment by the Ralph Butler Band from St. Louis. The fun and fundraising continued through the weekend. At Saturday night's HK Auction and Pairings Party, more than

\$50,000 was raised from the live and silent auctions. Sunday's golf tournament was cancelled due to rain so event organizers drew for a great assortment of prizes including golf clubs, golf bags and balls. Golfers didn't miss out on the chance to play at Witch's Cove Golf Course though as they received coupons to play the course at a later date.

"I'm really proud of everyone who made this tournament so successful. Special thanks goes to the event's Sponsors, Golfers, Committee Members, Volunteers and the Kansas City Chiefs as well as to HK Co-chairmen Charles Cassmeyer, Susan Brown and Cecilia Thomson," said Lake Regional Health System CEO Michael Henze.

The HK's Hospital Benefit Golf Tournament has raised over \$1.8 million since its inception in 1979. The tournament is named after Harold Koplal, founder of The Lodge of Four Seasons and Koplal Communications and benefactor to Lake Regional Hospital. We are looking forward to 2008, which will be the 30th Anniversary of the Tournament.

Camdenton Area Chamber's new office building nearing completion



The Camdenton Area Chamber of Commerce's new office located at 739 West Highway 54 in Camdenton is nearing completion and should be ready by this Labor Day.

The new facility will expand the Chamber's office space from 1,000 square feet to 3,000 square feet, including 400 square feet of storage in a partial basement.

The new facility will have a reception area for visitors to the community, a large conference room (700 square feet), a small conference room (230 square feet), a kitchen, two bathrooms, an executive director's office, two additional offices for future growth and 19 parking spots.

Overall cost of the project is estimated at \$466,000 including the cost of land, architectural fees, construction, paving, signage, office furniture and equipment, and landscaping.

Of this amount, \$259,000 will

come from the Chamber's building fund.

The balance of \$207,000 is being raised through a capital campaign drive with Chamber members. To date, \$185,000 in cash, materials and labor has been pledged representing nearly 90% of the overall goal.

"If each of our Chamber members who have not yet made a contribution to the campaign gave just \$100 each we would exceed our goal," said Bruce Mitchell, Executive Director of the Chamber. "In addition, anyone joining the Chamber this calendar year will have their membership dues applied to the building fund."

"We are really excited about being better able to serve the Camdenton area. Our new office will set the tone for businesses and families considering relocation at the Lake of the Ozarks," Mitchell concluded.



The Lake Area Chamber of Commerce welcomes new member Adair's Animal Nuisance Trapping and Lake Home Services with a ribbon cutting. Adair is an animal friendly nuisance trapper, using live traps to capture the animals, and then relocates them to unpopulated areas. Call Adair at 573-280-5737 or 573-378-8739. Pictured in the ribbon cutting are: Trish Creach, Executive Director of the Lake Area Chamber of Commerce; Adair & Deena Bennett, Owners (w/scissors); Chris Stockton of Cold Stone Creamery; and Chamber Active Volunteer Ambassadors.

Federal Trade Commission steps in to shut down massive, deceptive telemarketer

The Federal Trade Commission, with assistance from local police and the United States Postal Inspection Service, halted the operations of a massive, Largo, Florida-based telemarketing scheme operated by Suntasia Marketing, Inc.

The FTC alleges that over the last several years, Suntasia used at least fifteen different business names to defraud consumers across the United States out of tens, and perhaps hundreds, of millions of dollars.

According to the FTC, when Suntasia's telemarketers called consumers to offer supposedly "free" trial memberships in discount buyers and travel clubs, they deceived consumers into divulging their bank account information and later charged consumers without authorization for a series of negative option programs. With a negative option agreement, a company takes a consumer's silence or failure to cancel as acceptance of the offer, and permission to bill them.

"The essence of this massive telemarketing scam was simple: trick people into giving out their checking account numbers, send them a brochure on a travel and buyers club, take money out of their bank accounts for as long as possible, and make it very difficult to cancel and get a refund," said C. Steven Baker, Director of the FTC's Midwest Region.

Consumers complained in near-record numbers about Suntasia's practices. In total, the FTC collected and reviewed more than 5,000 formal consumer complaints against Suntasia that were submitted to various law enforcement agencies and the Better Business Bureau.

According to the FTC's complaint, telemarketers typically began their sales pitch by indicating that they were calling in regard to the "banking account" of their "valued customers," to make consumers believe that Suntasia was affiliated with their banks. The telemarketers explained that the consumers had been chosen to receive a series of "free gifts," typically a combination of either "\$100 in gas coupons," "\$400 in airlines savings vouchers," or "two free nights of hotel accommoda-

tions." Consumers were told that they could keep these gifts even if they ultimately canceled Suntasia's negative option program. These gifts turned out to be laden with undisclosed conditions and restrictions that rendered them effectively worthless. Also, the FTC alleges that the defendants honored the "gift" vouchers only if consumers maintained enrollment in their programs, despite the telemarketers' promises.

After offering the "free gifts," Suntasia telemarketers quickly attempted to obtain consumers' account numbers. They indicated that they needed to "verify" this information to confirm consumers' eligibility to receive the gifts. Having already pretended to be affiliated with consumers' banks, the telemarketers now purported to already possess consumers' bank account numbers. They read consumers their publicly available bank routing numbers, and then asked consumers to "verify" the remainder of the account number from the bottom of a check. According to the FTC, many consumers disclosed their account numbers because they believed they were simply verifying information that the telemarketers already had. The FTC also alleges that consumers frequently thought their account number was being "verified" solely to confirm their eligibility to receive the free gifts, not to authorize any future charges to their accounts.

According to the FTC's court documents, after consumers divulged their bank account number, the telemarketers quickly began recording a "verification," asking consumers to repeat the account number they had just "provided." At the end of the recording, Suntasia telemarketers quickly offered consumers two additional negative option programs, commonly referred to as "upsells." The FTC alleges, however, that these "upsell" offers were presented in such a way that consumers did not realize they were being asked to authorize the purchase of additional products and services.

The FTC maintains that Suntasia never disclosed key information about its negative option programs. For instance, the telemarketers did not tell

consumers the date that Suntasia's charges would be debited from their accounts, or the telephone numbers consumers must call to cancel to avoid being charged. Nor did Suntasia tell consumers that they would be required to call three separate telephone numbers to cancel the initial program and the two "upsells."

If Suntasia telemarketers did discuss the length of the free trial period, they represented that this period would begin only once consumers received program materials in the mail. The FTC alleges that Suntasia actually started consumers' free trial periods on the date of the sales call, however, meaning that consumers often had little, if any, time to cancel Suntasia's programs without being charged. According to the FTC's complaint, some consumers did not receive any program mailings from Suntasia and thus had no opportunity to cancel before they were charged. In many instances, these consumers received their first notice of the trial memberships when the defendants began charging them. In other instances, consumers received the program mailings only a day or two before their accounts were to be charged. Suntasia did not provide any consumers with the free trial period that was promised in their telemarketing calls.

The package consumers received in the mail also disclosed, for the first time, the telephone number that consumers must call to cancel. Prior to receiving this package, consumers had no way to contact Suntasia to cancel or to ask questions. The FTC alleges that in some instances, Suntasia proceeded to charge the accounts of even those consumers who canceled its programs. In addition, if consumers successfully canceled one program, they were not told that they still may be charged for two other programs, or that they must call different telephone numbers to cancel each of those programs.

According to the FTC, the scheme is run by nine interrelated companies that employ more than 700 people.

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Kayla Williams, a 2007 graduate at Camdenton, receives the Optimist-Horizon scholarship from President Chic Oostendorp. Ms. Williams will study graphic arts at Columbia College. Optimists meet at CJ's Restaurant at noon on Mondays.

Court applicant shares worries Governor denied info from panel

continued from page 10
terms. Blunt has named one member to the group, Enterprise Rent-A-Car President Don Ross.

Mittleman said that while he does not want to move to direct election of judges or appointment by the governor, he thinks the membership of the special judi-

cial panel that chooses the final-ists could be improved.

Possible changes are requiring an equal number of Democrats and Republicans, or the Legislature could have some role in choosing members, not just the Missouri Bar and the governor, he said.

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Lake water samples tested for E. Coli

Recent bacterial testing of water in the Lake of the Ozarks found 61 of the 62 samples safe for swimming and other "whole body contact recreation", according to the Missouri Department of Natural Resources.

The test samples, the third in a series of six monthly samplings that began in May and will run through October, were taken July 9. Through the first three months of testing 97.2 percent of the water samples taken found E. coli bacteria within acceptable limits.

"Because of the number of samples we've collected, to have such a small percentage over the standard has been good news considering the amount of development in that area of the lake," said Randy Niemeyer, an environmental specialist with the Department of Natural Resources.

The only sample found to have E. coli bacteria at levels above the standard set for swimming and other whole body contact recreation was taken at Cove 009, located between Cherokee Road and Kays Point Road. The Cove 009 sample had E. coli bacteria at

nearly twice the level considered safe for swimming, but less than half of the levels found when the same area was tested on May 29.

The two remaining samples that did not meet the standard for E.coli on May 29, both located in the Jennings Branch Cove, were well within those limits on July 9. The first dropped from nearly seven times over the standard to less than 10 percent of the standard. The second site went from 14 percent over the standard to less than 3 percent of the standard.

The second set of samples, which was taken June 11, found only one sample out of 57 that did not meet the standard. That sample, which was taken at the McCoy Branch Cove, showed E.coli concentrations of just less than twice the standard.

The Department of Natural Resources, in partnership with the Department of Conservation, Ameren UE and the Lake of the Ozarks Watershed Alliance, is testing 28 coves from Bagnell Dam to the Community Bridge over a six-month period this year. Alliance volunteers trained to do

such sampling have nearly doubled the number of sites that can be sampled, Niemeyer said.

"You have people who live on the lake who care about it and who make the effort to do this monitoring," he said.

Fourteen coves are sampled each month. Ameren is paying \$15,000 per year for the five-year study. When completed, the water testing will include coves from Bagnell Dam to Truman Dam.

Samples will be taken again on Aug. 6, Sept. 4 and Oct. 9. The sampling protocol is arranged so that odd-numbered coves are sampled in odd-numbered months, even-numbered coves in even-numbered months.

E. coli is a bacteria found in the intestinal tract of warm-blooded animals. Frequently associated with faulty septic tanks or sewer systems, E. coli can cause gastrointestinal illness.

Water sample test result data are online at www.lmvp.org/LOWA/ecoli.htm. A link to the data can also be accessed through LOWA's Web site, www.soslowa.org.

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Lake Regional Imaging Center adds Open MRI



The children from Camdenton United Methodist Church Vacation Bible School visited the Eldon Hot Air Affair on Friday afternoon to get a look at real hot air balloons. The children spent the week learning and talking about hot air balloons during their study entitled "Lift Off! Soaring to New Heights with God". Below, Alex Long, Winton Neal and Kallie Davis are three of the 34 children.



Lake Regional Imaging Center in Osage Beach has added open MRI (magnetic resonance imaging) to its extensive list of diagnostic services. The center is the first in Missouri to install the high-tech Siemens MAGNETOM C! scanner.

The unit produces excellent image quality and is open on three sides. The side "entry" to the unit means the patient has a clear view in all directions. "The C-shaped design simplifies the exam and alleviates the sensation of claustrophobia which

some patients experience in conventional closed MRI units," said Imaging Center Director Michael Vierra, M.D. "It is designed to offer easy access for patients weighing up to 440 pounds."

Fostered by its partnership between local physicians and Lake Regional Hospital, Lake Regional Imaging Center brings the latest advancements in medical imaging to the Lake of the Ozarks community. It is a \$10 million state-of-the-art outpatient facility that is staffed by board-certified radiologists. In addition to the new open MRI, traditional "closed" high field hybrid MRI, computed tomography (CT), cardiac CT, ultrasound, digital X-ray, and positron emission tomography (PET)/CT are offered.

To learn more about open MRI, contact the Lake Regional Imaging Center at 573-348-6161.



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Attorney General Jay Nixon files appeal over AmerenUE rate hike

Attorney General Jay Nixon filed an appeal in Cole County Circuit Court, seeking to overturn the \$43 million rate increase awarded by the Missouri Public Service Commission (PSC) to St. Louis utility Ameren corporation on May 22. The PSC rejected the

Attorney General's application for rehearing of the case on June 28.

"Ameren is not entitled to any rate increase, and instead should have received a rate cut from the PSC, as my office had requested," Nixon said. "There needs to

be more affordability for ratepayers and more accountability from Ameren. We are appealing the PSC decision to the circuit court to stand up for Missouri's families."

After Ameren filed its initial rate increase of \$361 million,

Nixon's office conducted an audit of the company's books and records to determine the accuracy of its claims that increased costs necessitated such a massive rate increase. The audit revealed a number of areas where Ameren made omissions

or improper accounting proposals, or overstated costs in the company's request for the rate increase, which would have been a state record. Though Ameren received an increase for far less than it requested, Nixon said it is still unacceptable to consumers.



Foreigner donation benefits Lake Regional Hospital OB department Volunteers from Lake Regional Health System pose with members from the band Foreigner. The volunteers sold CDs at the group's recent concert at Stoneridge Amphitheater. Foreigner donated \$5.00 from each CD sold which resulted in a total donation of more than \$1,200.00 to Lake Regional Hospital Foundation. The money will be applied to the OB department expansion and renovation which is expected to be complete early this fall.

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Keep On Loving You Take It On the Run



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HITS:

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Baby's Got a Hold On Me Make a Little Magic



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AUGUST 5TH, 2007

HITS:

All Out of Love Lost In Love
Making Love Out of The One That You Want
Nothing At All



Steve Miller Band

AUGUST 26TH, 2007

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Fly Like An Eagle The Joker
Take The Money And Run Jet Airliner



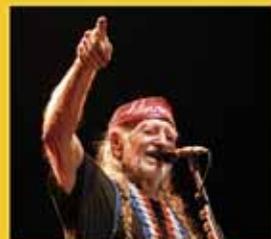
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HITS:

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SFCC fall 2007 enrollment open

Enrollment is now open for the 2007 fall semester at State Fair Community College - Lake of the Ozarks. Classes begin August 20.

State Fair Community College - Lake of the Ozarks is holding open registration day Aug. 2.

People should call for individual appointments. Hours are 7:30 a.m. to 5 p.m. Monday through Thursday and 7:30 a.m. to 3 p.m. Friday.

The State Fair Community College - Lake of the Ozarks site is located in the lower level of

Stone Crest Mall, 3797 Highway 54. Classes also are offered at the Versailles High School in Versailles. For a complete listing of SFCC courses or for more information, please call (573) 348-0888 or visit <http://www.sfccmo.edu>.



The Lake Area Chamber of Commerce is excited to welcome new member Art, Frames, & Interiors with a ribbon cutting. Visit AFI at the Osage Premium Outlets or call 573-302-7667 for more information. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors are, from left to right: Jamie Holtmeyer, Sales Associate; Lisa Schulte, Store Manager; Joy Sweeney, Owner; and Candy Wilson, Asst. G.M. Osage Beach Premium Outlets.

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The Lake Area Chamber of Commerce is proud to welcome new member Farmers Insurance - Don Morgan Agency with a ribbon cutting. Auto, Home, Recreational, Commercial, Life, Health and Senior products for Prescription Drug & Medicare Supplements are available. 438 E. 4th St. in Eldon or for more information call 573-392-2422. Pictured in the ribbon cutting are: Don Morgan, Owner / Agent; his wife Regina Morgan; and Michelle Cook, Director of Marketing for Lake Area Chamber.



Big O Tires, a subsidiary of MFA Oil, recently opened a showroom and service center in Osage Beach and celebrated their Grand Opening with a ribbon cutting with the Lake Area Chamber of Commerce. Visit their extensive showroom at 4712 Jayhawk St. and Hwy 54 in Osage Beach or call 573-348-4600 for more information or to set an appointment. Pictured at the ribbon cutting along with Chamber Active Volunteer Ambassadors are: Robert Young, Manager; Rusty Coats, Director of Retail Tire; Kory Lee, Territory Manager; Allen Jones, Area Business Manager of Big O.

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EAST OR WEST HWY 54 FRONTAGE centrally located between Osage Beach and Camdenton, 30+/- acres on the East side of the Hwy commanding 1200+/- feet of Hwy 54 frontage MLS #3038477 \$695,000.00. AND 42.51+/- acres on the West side of the Hwy commanding 1200+/- feet of Hwy 54 frontage MLS #3013168 \$875,000.00 This expanding area sets the tone for Impressive Possibilities! Call Today for more information John Farrell Real Estate Company, John Farrell 573-348-2181, 573-216-2181

CLEARLY THE BEST LOCATION in Osage Beach, only two remaining lots in the prime Hwy 54 frontage property. City Sewer and Water available, just East of Lake Road 54-56 and surrounded by impressive development in place and in progress!! MLS #3033994 \$896,380.00 MLS #3033995 \$924,982.00 Call Today for more information John Farrell Real Estate Company, John Farrell 573-348-2181, 573-216-2181

FINISHED OFFICE SPACE FOR LEASE Located in Laurie Landing of Corporate Woods Business Park. 2000 sqft, polished professional finish and décor with multiple offices, front counter administration and reception area and large office that could be made into bull pen type facility. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. Adams-Commercial.com.

FOR LEASE NEW retail/office space in Laurie, MO business park. 650sqft 1500 sqft units available for retail or office finish per tenant specs. All newer facilities with ample parking and front and rear access. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. Adams-Commercial.com.

LAKEFRONT INVESTMENT PROPERTIES 10 UNITS, BUILT AS 5 DUPLEXES. Completely refurbished at 35MM close to Hwy 5 & Hurricane Deck Bridge. 1180-1300 sqft each - turnkey ready for renters. 2 BR 1 BA, carports or garage, lake front & lake view units w/ 3-2 well docks, good lake access, good level parking, good wells and septic. Buy all 5 for \$1,179,900 or buy individually. Great investment potential for vacation or full-time rentals. Call Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. Adams-Commercial.com.

LAKEFRONT MARINA AND C-STORE: INCOME PRODUCING lakefront business with great potential at the 66MM. Well populated community with both full time and weekend residents. Currently operating as a C-store with liquor sales, gas dock/marina, snack/sandwich shop with bar, slip rental and boat storage. 225' of LEVEL lakefront with deep water and almost 4 acres. Can easily be operated as-is or plenty of room to expand. Residential home also available. MLS# 3040353. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX at the Lake (573) 374-3258. Adams-Commercial.com.

LOCATION! LOCATION! LOCATION! Corner lot commanding 260 +/- feet of Hwy 5 and Lake Road 5-92 frontage. City Sewer and City Water available. Bring your commercial opportunity and grow with Camdenton! MLS # 3012940 \$350,000.00 Call Today for more information John Farrell Real Estate Company, John Farrell 573-348-2181, 573-216-2181

MARINA & LAKEFRONT PROPERTY & BUSINESS. Possibilities Galore! Located in large cove at 5MM. Existing business, large dock complex w/ gas pumps & newer fuel system. Booming boat rental business producing great cash flow. Partially finished NEW 4,500 sq ft 3-level building- ready for finish. Includes 1-3/4 acre 2nd tier lot with 2BR/1BA home w/ office & service shop with room for expansion for storage or other facilities- or magnificent views make it perfect for condos or town homes. Additional lots & acreage behind property available for development. Tremendous waterfront investment opportunity. \$1,400,000. MLS #3040357. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. Adams-Commercial.com.

RETAIL/OFFICE STRIP CENTER Laurie Landing. Great location in Corporate Woods business center in Laurie. 5 units/totaling 7250 sq. ft. quality construction, great parking, front & back access. Adjacent lots available for expansion of existing complex. Good tenants in place with additional LEASE SPACE AVAILABLE. Would be perfect for owner occupant to leverage existing cash flow. \$579,000. MLS # 3040358. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX at the Lake (573) 302-3630. Adams-Commercial.com.

COMMERCIAL LOT HWY 5 GREENVIEW All utilities on site, graded and build-ready. Great location just North of 5 & 7 Highway just north of Camdenton, MO, South of Herrman Lumber and Sorrento Square. 377 ft Hwy 5 road front. +/- 3 acres. perfect for strip center, restaurant or office building. Owners will consider subdividing or selling pad site for anchor tenant. \$389,900. MLS# 3040348. Also approx 6 acres available adjacent to this location with water/sewer and good Hwy 5 visibility \$119,900 MLS#3040351. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. Adams-Commercial.com.

INVESTMENT PROPERTY LAKE OZARK- Remarkable Investment Opportunity 3 separate homes. Recently updated. 1BR/ 1BA rents for \$550 /mo, Studio w/ sleeping loft rents for \$ 450/ mo , and the other studio w/private deck rents for \$350 . Offered in just \$129,000 Nearby city lots also available. MLS # 3039669 Marshall Properties Real Estate 573-964-5787 or 573-365-9000

PRIME LOCATION, EASY ACCESS, EXCELLENT VISIBILITY! two adjoining lots, 3.37 +/- acres, zoned C-1 and boasting 365+/- feet of Hwy 54 frontage. ! MLS #3020553 \$490,730.00 Compare and Call Today for more information John Farrell Real Estate Company, John Farrell 573-348-2181, 573-216-2181

PROFESSIONAL OFFICE OR RETAIL COMPLEX for lease in Osage Beach. Located near the hospital and airport with Hwy 54 frontage. 1,200 - 8,000 S/F available. \$12 - \$16 P/S/F NNN. NO CAM FOR 1 YEAR! Call Morgan McNally, McNally Commercial Properties (573) 348-2121.

VISIBILITY, ACCESSABILITY AND LOCATION adjoining the Diamond Interchange at Hwy 54 and 'Y' Road, prime commercial property at a prime location! \$175,000.00 to \$3,200,000.00 the possibilities are endless! MLS #s 3020565, 3020568 3020746 Call Today for more information John Farrell Real Estate Company, John Farrell 573-348-2181, 573-216-2181

VISIBILITY AND LOCATION, 190' +/- Hwy 54 frontage, 1.5 +/- acres, prime commercial property at a prime location! Zoned C-1, City Water and City Sewer available. MLS #s 3040567 \$1,250,000.00 Call Today for more information John Farrell Real Estate Company, John Farrell 573-348-2181, 573-216-2181

WATERFRONT RESTAURANT Popular restaurant with a great location and level lakefront with boat docks and swim beach that welcomes

customers by water, well maintained facilities with indoor and outdoor seating. Well established food and bar business. Located on the Osage 51MM. Adjoining owner's home is included and would be great living quarters or perfect for expansion of restaurant. Good well and septic system, Awesome lake view & located in a fast growing area with lots of new construction. MLS# 3040355 \$749,900. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. Adams-Commercial.com.

WEST END OF OSAGE BEACH City Limits, 532 +/- Hwy 54 frontage, City Sewer and City Water available, Zoned C-1, a rapidly growing location! \$295,000.00 MLS # 3020739 Call Today for more information John Farrell Real Estate Company, John Farrell 573-348-2181, 573-216-2181

LOTS FOR SALE

163' Gentle Villages Lakefront! 268 Brookhaven Ln., The Villages, Beautiful deep cove setting w/calm water channel view. 163LFx173x206x190 building lot faces East, very gentle terrain, Two lots, will not separate, area is comprised of homes ranging from 1.2 Million to 4 Million. All Villages amenities included. By far the finest, most well planned luxury development at Lake of the Ozarks. MLS#3039123 \$615,000 Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365-cme1

BLACK HAWK ESTATES-Contemporary 4BR 2 1/2 BA newly remodeled, wooded lot with lake view. Great decks, Stainless steel appliances and surround sound are just a few of the perks of this lovely home. Gated community Slip included MLS# 3039400 Marshall Properties Real Estate 573-964-5787 or Marian 573-365-9000

RESIDENTIAL

BEAUTIFUL OSAGE BEACH HOME-Built in 2006 This homes boasts 2 kitchens stainless steel appliances, 2 Living areas , Stone fireplace. 5BD / 3BA Custom maple cabinets Custom paint through out, James Hardy siding. Boat slip 3 PWC slips MLS # 3040871 Marshall Properties Real Estate 573-964-5787 or Marian 573-365-9000

LAKEVIEW HOME ON CORNER LOT! 1261 Amy Road, Osage Beach, Excellent year-round, close-in, quiet neighborhood. 3282 SF, 3BR/3BA, Master Suite, 2 level home w/main level living, wood burning fireplace, kitchens on both levels! Tile & wood floors, Attached All Season Screened Porch, private wooded area on both sides, a great corner lot. Multi-level lake facing decks, lots of extra parking on this huge driveway, plus 2 car attached garage. MLS#3039671 \$269,900 Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365-cme1

REMODELER'S DREAM! 21 Oak Bend Road, Kaiser, Ranch Style Home on D Road is 2200 SF, w/2BR/3BA & Llevel can easily convert to 3rd BR. Open floor plan, Sun Room, 2 fireplaces, workshop in basement w/plenty of room for

storage. Sits on level, beautiful yard in a country setting. MLS#3033984 \$135,000 Call Gattermeir Elliott Real Estate @365-SOLD OR 1-866-YOURLAKE

CONDOMINIUMS

BIG UPGRADES, PERFECT VIEW! Unit 21 Tuscany Condominium, 1560 SF, 3 BR/2 BA Tuscany Condo. Upgrades include glazed cabinets, 20" diagonal laid tile, tiled deck, high end frieze' carpet, screened in deck. Awesome view, 12x32 Boat slip included. MLS#3039532 \$256,500 Call Gattermeir Elliott Real Estate @1-573-365-SOLD OR 1-866-YOURLAKE

CHARLESTON CONDO-Well Maintained walk-in corner unit across from pool and clubhouse 3BR 3 BA Includes 1BR/ 1BA lockout. Two large 4 seasons rooms 12x30 boat slip and price right at \$184,900. MLS 3040757 Marshall Properties Real Estate 573-964-5787 or Marian 573-365-9000

HUGE PENTHOUSE UNIT w/14x36 slip! 345 Spinnaker Condo, Lake Ozark. Designer inspired huge 3200 SF Penthouse Developer's unit, 4 BR/4BA top floor end unit w/all the bells & whistles, wood fireplace, 3 Walk-in closets, 2 screened porches, 2 car garage, 14x36 boat slip w/10,000 lb. hoist, pwc slip, Great View! MLS# 3037514 \$349,500 Call Bob Gattermeir @Gattermeir Elliott Real Estate @280-0808 or 365-SOLD

OSAGE NATIONAL CONDO-3BR/ 3BA Unit Offered at only \$93,500 put on a rental program or use it for yourself! The pool is just steps away from your patio! This unit offers a 1BR / 1BA lockout. Put this one your list MLS # 3040187 Marshall Properties Real Estate 573-964-5787 or Marian 573-365-9000

PALISADES CONDO-Beautiful view of the channel from the living room ,master bedroom or from the Screened-and tiled deck of this 3BR/ 2BA .Reserved parking is just steps away. Main pool is located on same level. MLS # 3039340 Marshall Properties Real Estate 573-964-5787 or Marian 573-365-9000

THE FALLS CONDO-Total Lake Package Excellent view from everywhere in this 3BR/ 2.5 BA walk in unit. Fireplace ,garage , boatslip plus 2 PWC slips all with hoists! All the extras you could want in this beautiful Falls Condo unit. \$ 247,900 MLS# 3039508 Marshall Properties Real Estate 573-964-5787 or Marian 573-365-9000

TURNKEY LF WINDJAMMER! #2C Bldg.64, Windjammers Condo, Lake Ozark. Trendy, townhouse style unit, hardwood floors, 180 degree channel view, waterfront point located street level unit. Fabulous stone fireplace in 2 story living room. 1300 SF, 2 BR/2.5BA unit, Decks on both levels, smaller complex w/swimming pool & sun area. Includes 12x32 boat slip w/cove protection, new docks in 2006, HH location. MLS# 3038442 \$172,900 Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365-cme1

September brings a big biking and boating month

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For more information regarding this event and planned rides to and from the event, go to www.lake-of-the-ozarksbikefest.com.

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. The race course is scheduled from 11 am to 5 pm on Saturday and Sunday.

There will be live music all week at the Horny Toad from Monday through Sunday with Hotel California, Liverpool, Head East and Little River Band playing Friday, Saturday and Sunday. There will also be a "Meet the Drivers" event hosted every evening from Thursday through Sunday for VIP pass holders and sponsors. 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, ideally, 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 negotiated an indefinite right to renew the national race host spot year after year with first right of refusal.

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.

The race committee is



The southern-rock band from Jacksonville, Florida called Molly Hatchet, hits the stage September 15. Named after a famous 17th century axe murderer, "hatchet molly" who would behead her lovers with the hand tool Lizzy Borden made famous.

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 from the water or VIP packages are available to watch from the Horny Toad." For more information on packages go to www.toadcove.com.

Locally viewers will be able to listen to live coverage of the

event on KQUL radio 102.7 Saturday and Sunday as well as watch the race on Charter Cable Channel 9 on Sunday.

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 2007 race show. The race will air on the Water Channel Tuesday sat 8:00 pm with re-broadcast on Saturdays at 8:30 pm. The Water Channel is Dish Network Channel #217 and reaches approximately 12 million households. The race will also go into syndication through America One which places programming on local cable companies in over 60 markets. With more than 20 million combined households,

the total market reach of these two channels is the strongest offshore racing has had for many years in America. Additionally, encore presentations of each episode will be available for on-demand streaming via www.offshore-only.com and www.american-powerboat.tv. Dates and times will be published on each of the websites as well as in specific issues of Powerboat Magazine. The Lake's race will be represented by a minimum of two half-hour shows.

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 lodging, race week, tickets, sponsorships and VIP packages as details unfold.



The world-famous Budweiser Clydesdales will also make an appearance.

LakeMansions.com

The lake's first website
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