

LAKE OF THE OZARKS

BUSINESS JOURNAL

NEWS IN BRIEF



Polar Bear Plunge Feb. 28

"Freezin' for a Reason"-- it's time once again for the fundraising efforts of the bears at Public Beach Number 2. We get the details on this year's event. Page 8

Lake Ozark moves to ban waterfront billboards

City to prevent a problem before it starts. Page 3

Extreme machines outlined

If you are a power-user, edit your own videos or play intense games on your PC, these are for you. Page 35

Investing for recession

Which investments are a good idea as a hedge against the recession? Read Mike's story on Page 33

Valentine's Day revealed

Guys, if you're now sure just how this business of giving flowers and candy started, here's the story. Page 10

Monthly Features

Technology/Lifestyles

A look at some new gizmos and gadgets. Page 22

Glimpses of the Lake's Past

Dwight Weaver's continuing look back. Page 24

Lake Stories with Mike Gillespie

The popular long-running feature. Page 14

TIF lawsuit finally headed to court

by Nancy Hogland

More than a year after filing a lawsuit to stop a Tax Increment Financing (TIF) district for the proposed John Q. Hammons development and with less than six months before the trial date, attorneys representing Four Seasons Marina Rentals, Inc. are seeking depositions from some 30 different people.

The list includes Hammons and his representatives, Mayor Penny Lyons, City Administrator Nancy Viselli, members of the TIF Commission and past and present members of the board of aldermen that were involved in the matter.

According to Viselli, the city is doing everything it can to make sure every single person is interviewed as quickly as possible.

"We've contacted everyone on the list and we're setting appointments -- sometimes with two interviews going on at the same time. We will make sure that there are no reasons to delay this trial," she said. "This lawsuit has already delayed construction by a year."

The suit was filed in November 2007 by the Curran and Sickal law firm of Osage Beach after Osage Beach aldermen approved a TIF Re-

development Plan that would be used to fund \$3.7 million of the proposed \$100-million Chateau on Lake of the Ozarks resort. The European-style, 15-story, 320-room waterfront hotel, 100,000-square-foot convention center and spa, will be located on 30 acres off Passover Road in Osage Beach.

Lew Bridges, from Curran and Sickal, said he and his clients were challenging the blighted designation that is required under Missouri state law to use a TIF for redevelopment. Once an area is designated as "blighted," taxing entities such as schools and fire districts collect only the pre-development tax until the bonds used for construction of roads and other infrastructure are retired.

"First, we don't believe an adequate investigation of the property was done. The only 'evidence' the city has is a report from the developer -- an unsigned document, by the way -- that goes through the different buildings on the property. None need to be demolished," Bridges said. "We also challenge the finding that the property would not be developed without the TIF. We definitely don't believe that's the case." *continued page 3*

Expressway means safer driving time

by Nancy Hogland

Missouri Department of Transportation (MoDOT) Engineer Bob Lynch, who is overseeing the US 54 Expressway-Osage Beach Parkway project, said while he expects a time of "driver adjustment," he is confident that once motorists get used to the new configuration of the roadways, they will be pleased.

The change he is most concerned with is the realignment of the section running between Route 42 and the lower entrance to Wal-Mart.

"Today, we're driving on five lanes -- two each direction with the center turn lane. When the new section is completed, there will be two, three-lane roads," he said, explaining that the existing Highway 54 will be cut down to three lanes, restriped and will be used by north-bound traffic only.

He said a new road is being built that will run behind the half-dozen businesses like the old Dairy Queen, Golden Rule Insurance and Tom Lorraine's office to serve south, or west, bound traffic. The businesses in that "island" that have highway frontage will be accessed by a short connector route. Otherwise, drivers will have to use special U-turn lanes to get

back around to their entrances. In addition, he said the existing light at the entrance to Wal-Mart will be moved to the second entrance, which will become the main entrance. Under the new configuration, traffic exiting Wal-Mart near Pasta House will only be able to make right turns once that new road is connected.

"It all sounds confusing, but when it's finished it will be much safer and quicker," Lynch promised, adding that the changes are being made because of the high traffic counts in that area. "That has shown to be the most congested section of all of Highway 54. However, once there are three lanes running in each direction, traffic should move along much better."

He said there will also be a change in name for the road once the new 8.5-mile-long expressway is built.

"We can't have two highways called '54,' Lynch explained, "so the existing 54 will be renamed the Osage Beach Parkway. Then the by-pass will be called US 54 Expressway."

In addition to the name, ownership of the road will also change. Once the Expressway is completed, possession of *continued page 40*

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High Pointe TIF gets nod

by Nancy Hogland

The Lake area will soon be getting another shopping mall.

At its Jan. 22 meeting, the Osage Beach Board of Aldermen approved a Tax Increment Financing (TIF) district for the High Pointe Shopping Center. The move will allow developer Raul Walters to recoup \$5 million of the \$33 million cost of demolishing the 25 year-old existing mall, updating or adding infrastructure and constructing new buildings on the 14.45 acre parcel.

"This will be great for the city," Mayor Penny Lyons said in a recent interview. "That property has deteriorated and been under-used for so long. It's really been kind of an eye-sore. But this new mall design is beautiful and sitting right in the middle of town, it should attract a lot of stores, which will help increase our budget."

However, not everyone

shares Lyons' enthusiasm. Aldermen John Olivarri and Ron Schmitt both voted against the action. At the meeting, Schmitt said it was the property owner who was responsible for letting the mall go downhill and not doing anything to make it appealing to prospective tenants. Alderman Steve Kahrs disagreed, blaming Wal-Mart, who retained the lease on its former building after moving into the Supercenter. He said Wal-Mart refused to allow any tenants that would provide competition.

City Administrator Nancy Viselli said now that the TIF has been approved, the next step would be to draw up a contract that would outline interest rates, time lines for demolition and construction and provide detailed cost and construction plans. A tentative development schedule called for demolition and pad preparation to begin immediately with store con-

struction set for June 2009 and completion set at April 2010.

According to a presentation by Jim Grice, the attorney representing the developer, when completed, the 150,000 square-foot mall project will create approximately 441 permanent jobs. He projected sales of \$49.86 million, which would provide an annual revenue of more than half a million dollars to the city and more than \$300,000 to the county.

At an earlier meeting, Art King, the president of High Pointe Development Company, also said he would be hiring 114 local construction workers to build the mall, which would result in a \$3.7-million in payroll injected into the local economy.

Grice said the one-story mall will be configured to allow as many "junior retailers" in as possible. He also said they were in various phases of negotiations with those tenants.

Construction permits compared- Village strong

by Nancy Hogland

While the number of new construction projects throughout most of Camden County has been dwindling, in the Village of Four Seasons building is still going strong.

Robert Davis, chief building official for the Village, which is located in Camden County, said while he budgeted for a 15-percent decline in building permit fees for 2009, according to the conversations he's had with builders, the numbers may stay the same.

"We actually had a better year in 2008 than in 2007. And in addition to the 34 new home permits and six townhome permits issued, we also had 107 remodels of more than \$200,000 each," he said, explaining that

many second-home owners who are planning to retire the lake, especially those owning lakefront property, were tearing down their older houses and rebuilding on existing foundations.

"I've also recently talked to two builders and if things go as planned, we're looking at two large commercial projects coming into the Village this year. Overall, I'd say we were holding our own," Davis said, adding that by the end of 2008 the Village received \$61,000 in building fees – just \$54 under the amount budgeted.

In contrast, Chris Hall, director of Planning and Zoning for Camden County, said the number of permits requested in Camden County has continued

to decline. Hall reported that in 2007, 540 construction permits were issued. In 2008 that number dropped to 367. The county is now receiving 10 to 15 requests per month.

Davis attributed the continued interest in the Village to the quality of life found there.

"The Village has its own parks; they have the hiking and biking trails; now they're looking at creating a dog park. The roads are wonderfully maintained and if you build within the POA (Four Seasons Property Owners Association, a homeowners association which makes up the majority of the Village), you also have the use of pools, tennis courts and lake access," he said. "What more could you ask for?"

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Billboards to be banned

by Nancy Hogland

Lake Ozark's Board of Aldermen soon will be voting on an ordinance that will regulate the placement of electronic billboards.

According to one alderman, city officials are concerned about the aesthetics of the area.

"We know billboards are important to businesses, however, we also know that keeping the shoreline free of huge lighted signs is also a concern to most everyone who lives here or who boats here. I don't think anyone wants to go out in their boat and see the landscape dotted with billboards flashing their messages," said Jeff Van Donsel. "It hasn't become an issue in Lake Ozark yet, but we want to make sure we adopt regulations that will prevent it from becoming an issue in the future."

He said while City Attorney Jay Harms was the one who would be drafting the ordinance aldermen had asked that the new ordinance prohibit installation of the signs within 100 feet of the lakefront.

"We know that in some in-

stances, like the sign at the top of Horseshoe Bend, signs will still be visible from the Lake, and we can't do anything about that, but we at least want to establish a 'buffer zone' of sorts to keep the shoreline beautiful because let's face it, that's why people come here - to enjoy the Lake."

Last year, several Lake area residents were up in arms over the installation Lakefront electronic billboards - one 14-foot-by-48-foot changing digital sign installed in the parking lot of Horny Toad Entertainment Complex, and another smaller version erected near the Niangua Bridge on north Highway 5 over the Niangua arm of the Lake. Over the summer, additional signs were put in place along the shoreline.

At that time, Jim Neumann, a managing member of Lake Outdoor LLC, the company that owns the two signs, said this "out-of-the-box advertising" made perfect sense. However, he also said too many billboards would defeat the purpose.

"The signs are very expen-

sive to install but if they're strategically placed, the return on investment is great. However, if you have them at every lakefront bar, they would lose their effectiveness," he said, adding that the signs would be operating about eight and a half months of the year, "unless we have an extremely warm winter. Then we may keep them running a little longer."

While neither Miller nor Morgan counties have any restrictions covering installation of billboards, the Camden County Planning and Zoning Commission has adopted signage regulations. P&Z Director Chris Hall said businesses classified as B-2 or B-3 were allowed to use "outdoor advertising," which included the lighted billboards.

Jeff Green, director of AmerenUE's Shoreline Management Program, said as long as the signs were above the 660 mark, his company was powerless to stop them. Missouri State Water Patrol officials also said while they understood concerns, they too could do nothing to stop them.

TIF lawsuit finally headed to court

continued from page 1

The trial date is set for June 1 before federal Judge Nanette Kay Laughrey in Jefferson City. The case was moved from the Camden County Circuit Court, where it was originally filed, after attorneys representing Four Seasons made reference to a

Viselli said city officials were pleased with the move.

"Federal courts follow a tighter schedule - you can't get by with filing for delay after delay - so this should be resolved soon and the project can move forward," she said.

Scott Tarwater, executive vice

president-development for John Q. Hammons Hotels and Resorts said they had hoped to have the hotel/resort construction run concurrently with the Osage Beach Expressway project. Now,



federal law. Four Seasons filed a motion asking that the case be moved back to state court, but that motion was denied.

plans are to have the facility under construction by the summer of 2009 with completion no later than spring of 2011.



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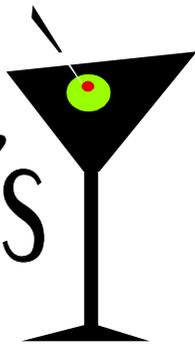
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The families of the men and women serving in our military were presented with thousands of dollars worth of gifts over the holiday season. This giving spirit was made possible by the listeners of lake area radio stations Mix 92.7 and Cool 102.7. The Benne Media Group sponsored a gift giving drive during the month of December and collected dozens of boxes full of gifts for military families in central Missouri. The items were brought to Ft. Leonard Wood for distribu-

tion to area families. Throughout the month of December listeners left new unwrapped items at area sponsor locations. Benne Media wishes to thank all of those who donated gifts for this annual event. A special thanks to all of the sponsors that provided drop-off boxes.

Pictured are Mike Clayton Director of Programming for Benne Media, and Mike Alley Chief External Communications Officer at Ft. Leonard Wood.



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Even in hard times, don't ignore the IRS

by Carole Feldman, AP

You've lost your job and your mortgage holder is threatening foreclosure. Then, when it seems as if things can't get any worse, the tax man comes calling.

What's a person to do?

Don't ignore the Internal Revenue Service.

"The most important thing for people to do even if they owe money is to go ahead and file that return," said Terry Lemons, a senior spokesman for the IRS.

If your annual income declined because you lost a job or had other changes in your financial situation, your tax bill is likely to be lower and you could be due a refund.

You might find yourself eligible for a range of credits that you didn't qualify for before. Among them: the Earned Income Credit, education credits and the Recovery Rebate Credit.

Lemons said the IRS is paying close attention to the hard times, and the agency wants Americans to take advantage of every credit and deduction due them.

For those who owe back taxes, the IRS is offering help.

"We need to ensure that we

balance our responsibility to enforce the law with the economic realities facing many American citizens today," IRS Commissioner Doug Shulman said in a statement as the filing season began. "We want to go the extra mile to help taxpayers, especially those who've done the right thing in the past and are facing unusual hardships."

Taxpayers who lost a job, rely solely on Social Security or welfare, or who face "devastating illness or significant medical bills" may be able to have collection actions suspended.

For those facing financial hardship, missing a payment on an installment agreement with the IRS won't necessarily result in suspension of the agreement. Officials said people should call the IRS to discuss their situation.

Don't forget, tax experts say, that unemployment insurance benefits are taxable as income. If you didn't opt to have federal or state income tax withheld or file estimated taxes, you could find yourself with a tax bill that you cannot pay.

"However, the expenses that you incur to find a job are de-

ductible to the extent that you can itemize," provided you are not looking for a job for the first time, said Bob Meighan, the vice president of the Consumer Tax Group, a part of Intuit Inc., which publishes the tax-preparation software TurboTax.

People struggling financially also could find themselves with a bigger tax bill if they withdrew money from an Individual Retirement Account or 401(k) and did not have taxes withheld. There also is a 10 percent

penalty if you are younger 59 1/2 years old, with a few exceptions. In addition, the amount you withdraw is considered income and is taxed. Depending on the amount withdrawn, it could push you into a higher tax bracket.

Advice for those who owe

For people who find they don't have the money to pay their tax bills, experts have this advice:

- Pay as much as you can when you file your taxes.

- Consider asking the IRS for an installment agreement to pay over time. There is an application online.

- Look for other sources of payment, including putting the bill on a credit card. However, beware of the interest that the credit-card company charges — it could be higher than the one charged by the IRS.

- Some 401(k) plans allow hardship withdrawals to pay taxes. However, these distributions are taxable and may be subject to penalty.

- Ask the IRS for a short-term hardship extension, using Form 1127. However, the installment payment or other extension options usually are easier to obtain.

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Christmas 2008 and New Year's 2009 Babies born at LRHS



Hailey Michelle Kelley, daughter of Bill and Jessica Kelley of Camdenton, Mo., is Lake Regional Health System's 2008 Christmas Baby. Hailey was born at 11:10 p.m. Dec. 26. She weighed six pounds, 10 ounces and was 20 1/2 inches long. Her mother Jessica is a licensed practical nurse at Lake Regional Hospital.

Hailey's paternal grandparents are Bill and Reva Kelley of Sullivan, Mo. Her maternal grandparents are Sam Ervin of Kansas City, Mo., and Lori and Charlie Maguire of Camdenton, Mo.

As the Christmas Baby, Hailey received a \$100 savings bond donated by Central Bank of Lake of the Ozarks, a portable play yard donated by Lake Regional Health System, a large felt stocking made by members of the Lake Regional Hospital Auxiliary and a hand-crocheted afghan.



Colton Morgan Aull, son of Jonathan "Morgan" and Megan Tyne Aull of Eldon, Mo., is Lake Regional Health System's 2009 New Year's baby. Colton was born at 6:43 a.m. Jan. 1. He weighed seven pounds and was 19 inches long.

Colton's paternal grandparents are Bob and Kate Tietmeyer of Lake Ozark, Mo., and his maternal grandparents are Todd and Michele Glaze of Eldon, Mo. He joins siblings Rayanna Ashlee Aull, 7, and Lillian Kimber Aull, 15 months.

As the New Year's baby, Colton received a \$100 savings bond donated by Central Bank of Lake of the Ozarks, a portable play yard donated by Lake Regional Health System, a Similac gift basket from Abbott Nutrition and two gift bags of assorted baby items from a local United Methodist Church.

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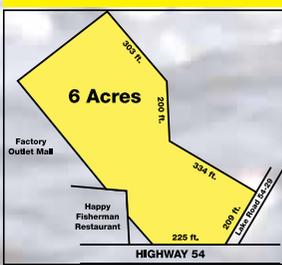


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Polar Bears get ready to plunge Feb. 28

by Nancy Hogland

On the last day of this month, several hundred seemingly normal people will don strange garb, then race down the launch ramp at Public Beach No. 2 and plunge

themselves into the frigid waters of Lake of the Ozarks.

It's all part of the 14th Annual Lake of the Ozarks Polar Bear Plunge, designed to raise money for Special Olympics Missouri (SOMO).

Last month, the city of Osage Beach, who plays host to the yearly event, was recognized as the 2008 Award of Excellence recipient for raising more than \$1 million. This is the highest award of Special

Olympics Missouri, presented by the board of directors to an organization or business for their years of dedication, financial contribution and partnership.

"Osage Beach's Polar Bear Plunge is the 'granddaddy of

"We have so many plungers that we have to run 20 or 30 heats with 20 plungers at a time. Last year we had more than 500 plungers and we expect to exceed that number this year," he said, adding that the majority raise much more than the min-

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The wild and wacky costumes at the 2008 plunge.

all plunges," said Corp. Pete Leyva, who has helped coordinate the Plunges since signing on with the Osage Beach Department of Public Safety in 1999. "We were the first law enforcement agency in the state of Missouri to host such an event. There are now 12 such events across the state but, believe it or not, we raise more for Special Olympics than any other agency – even St. Louis or Kansas City."

According to a press release from SOMO, the Lake area event has become a model for other communities to emulate beginning with St. Louis, who began hosting such an event in 2004. Kansas City came on board in 2005 and in 2006 five other communities began hosting plunges. Last year more than \$500,000 was raised at 12 different events – more than \$150,000 came from the Lake area.

Leyva credits the success to the huge backing of the community. In the past 14 years, more than 5,000 people have participated in the event, which requires plungers and "strutters" to raise a minimum of \$50.

imum amount required. "Some people raise thousands. In addition, last year we expanded the event to include 'Super Plungers,' people who pledged to plunge every hour on the hour for 24 hours preceding the event and those people have to raise \$5,000 each to participate. Unbelievably, we already have nine signed on to do that!"

Those "Super Plungers" are housed on a houseboat provided by Forever Resorts and "treated like kings," according to Leyva. "They're also honored by being the first group of plungers to participate in Saturday's event."

And if plunging into the frigid February waters of Lake of the Ozarks isn't crazy enough, most participants do it in costume. Several years ago, the Plunge was expanded to include a contest, which offers prizes for the most unique get-up. Last year's competition was won by Woody's Sports Bar, whose group came decked out as Vikings.

"You would have to see it to believe it," Leyva laughed. "People put so much time and energy into coming up with
continues

Polar Bears get ready to plunge Feb. 28



The wild and wacky costumes at the 2008 plunge.

these crazy outfits! We've seen everything from cowboys and Indians to pieces of fruit. It's wild!"

The contest is judged by a "celebrity." Last year, Shaun Hill, quarterback for the San Francisco 49ers, who has a vacation home at the Lake, picked his favorite. Leyva said this year he's hoping a Kansas City Chiefs player will agree to fill the position.

This year's plunge, open to anyone 10 and older, is set for Saturday, Feb. 28. The parade of costumes begins at 2 p.m. Plunges start at 2:30.

Prizes will be awarded to top individual and team fundraisers and the coveted

or beach towel with Plunge logo

\$500 Level: Lake area hotel stay

\$650 Level: Lake area hotel stay and golf certificate

\$1000 Level: Hockey jersey or Swiss Army computer backpack or Columbia jacket

The top individual fundraiser will win a three-day off-season houseboat vacation donated by Forever Resorts, Lake of the Ozarks State Parks Marina. Prizes will also be awarded for top fundraising school, top fundraising group and largest group.

Prizes for best costumes also will be awarded to the top three places in law en-



Plungers 'freezin for a reason' while spectators and safety crew look on.

Golden Plunger Award will be given to the Polar Bear judged as having the best costume.

Fundraising incentives are:

\$300 Level: Fleece hat and gloves set or 32oz. Thermos

forcement, team, school and individual categories.

The Second Annual Super Plunge will begin at 3:30 p.m. Friday, Feb. 27. However, participation is limited so contact Susan Stegeman immediately at 800-846-2682

or email her at stegeman@somo.org to reserve a spot. She is also the person to contact for more information on the Polar Bear Plunge. A post-plunge party will be held at Tan-Tar-A Resort on KK for all participants and guests.

Plunge participants can register online at www.somo.org or at Osage Beach City Hall.

For information about

Special Olympics Missouri or the 2008 Annual Award recipients, contact Mandi Mueller at 1-800-846-2682 or email her at mueller@somo.org. Special Olympics Missouri is a year-round program of sports training and athletic competition for children and adults with mental disabilities. More than 15,000 athletes participate in 19 Olympic-type sports throughout

the state.

Support for the Plunge is provided by the Department of Natural Resources Missouri State Parks, Missouri State Water Patrol, Osage Beach City Ambulance Service, Osage Beach Public Works, the Lake of the Ozarks State Parks Marina, the U.S. Marine Corps and the Mid County and Lake Ozark Fire Protection Districts.



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IT ALL STARTED
WITH THE ROMANS

Valentine's Day

ARTICLE BY MICHAEL GILLESPIE

64% OF ALL ROSES
BOUGHT FOR THIS
DAY ARE RED

Wen, heed this warning: February 14 is not a day to take lightly. If you have a wife, a fiancé, or a girlfriend you had better not forget it. The woman in your life isn't forgetting it, but don't expect her to throw any hints. She's testing you.

Gentlemen, let me remind you that February 14, 2009, is more than the date of the Miz-zou Tigers / Nebraska Cornhuskers basketball game at Columbia. It is more than the day of the Camping World 300 at the Daytona International Speedway. It's even more than the last Saturday of squirrel and rabbit hunting season in Missouri. It's Valentine's Day, and you'd better get out there and buy that card, that candy, or those flowers — or they'll be the devil to pay.

So, gents, how did we get into this mess? Who was this guy, Valentine, anyway? And how come we've got to buy stuff with red hearts all over it? It's a long story. It began with revelers running naked through the streets of Rome.

It seems that back in very ancient Roman times there was a holiday known as Lupercalia. This holiday took place over three days in mid-February. The festival time was supposed to ward off evil spirits and cleanse the city, thereby making it a more healthy and fertile place. Amongst the activities, according to Plutarch, certain "noble youths," without apparel, would run up and down the city streets for "sport and laughter." The chronicler fails to say who was laughing at whom. In any case, these sporting young men carried only a "shaggy thong." This they used to strike people on the hand that they passed along their jaunt. Supposedly, many women would place themselves in conspicuous places along the way so that they would be smacked by these thongs. This was believed to aid in fertility. The festival of Lupercalia continued each year until 496 A.D. when Pope Gelasius I abolished it.

By that date, the Roman Catholic Church had a substitute holiday in mind. There had been at least two different martyrs in the early Church named Valentine. One of them, a priest, is said to have been executed because he secretly had been marrying young couples so that the husband could avoid military service. The Roman army did not accept married men on the grounds that they did not make good fighters. While imprisoned, young couples would visit the priest and leave him farewell notes — regarded by some as the first "valentines."

Another Roman named Valentine, a priest or possibly a bishop, was persecuted for his religious beliefs and also sentenced to death. While in prison he is said to have healed the jailer's daughter, who was blind. After the miraculous healing, the holy man sent messages of love, encouragement, and faith to the girl, signing them "from your Valentine."

With these traditions in mind,

and with the intent of

Christianizing a former pagan holiday, the Church declared February 14 to be the feast of St. Valentine. Exactly which Valentine was being honored was unclear, and that uncertainty was further obscured during the Middle Ages when a popular book of legends blurred the distinction between the two. Nevertheless, St. Valentine's Day came to be linked to the tradition of sending notes to one's romantic interest.

One thing gradually led to another. In 1400, a court was established in Paris to adjudicate cases involving love contracts and betrayals. Appropriately, the court was founded on St. Valentine's Day. A valentine poem, the earliest known exam-

ple of the genre, survives from the year 1415. And Valentine's Day, as well as the term "to be your Valentine" is mentioned in Hamlet, from the year 1601.

The practice of sending valentine cards was well established in England and America by the mid-nineteenth century. Handwritten notes soon were replaced by mass-produced printed cards with romantic images and flowery prose. What child of more recent times cannot recall exchanging cards and small gifts at school on February 14 — to the everlasting embarrassment of the boys and the blushing reticence of the girls? The Greeting Card Association of the United States now estimates that over

Valentine's Day.

So how big a day is it? If you're romantically involved, just ignore it and you'll find out. Besides all those valentine cards, it certainly does no harm to the floral industry. According to the Society of American Florists it is the number one holiday for the retail sales of flowers. The Society has put together some interesting data on Valentine's Day floral sales.

Of all flowers purchased for the big day—

84% are fresh cut flowers; 12% are flowering and green houseplants; 4% are outdoor bedding and garden plants.

56% are roses; 23% are mixed flowers; 10% are carnations.

64% of roses purchased for Valentine's Day are red; 11% are pink; 10% are mixed colors.

65% of Valentine's Day floral purchases are made by men.

84% of Valentine's Day floral purchases by men are for their wife or girlfriend; 4% of men's purchases are for their mother.

32% of Valentine's Day flowers purchased by women are for their mother; 24% percent are for their husband or boyfriend; 22% are for themselves; and 16% are for their daughter(s).

The survey concluded that men buy Valentine's flowers mostly for romantic reasons, while women give flowers as an opportunity to show caring.

Another floral industry poll found that giving flowers was the best way to make a good impression in the early stages of romance. (Incidentally, the two other most cited ways were compliments and punctuality.) The floral industry advises men

to consult with a florist to determine what type of flower to buy. It seems that different flowers have different meanings — a subtlety that appears to escape most fellows. Men, for example, lean toward bright, deep colored flowers, while women prefer to receive soft, pastel beauties.

And that leaves candy. Ladies, you may wonder why your man will present you with both flowers and chocolate sweets on Valentine's. The reason is simple — he wants you to be so overwhelmed by the flowers that you'll share the candy with him. Most men prefer chocolate candy for themselves on Valentine's Day. It should come as no surprise, then, that a big candy company, such as Russell Stover, devotes fourteen pages of its web site to Valentine's Day sweets. And just about every supermarket and drug store chain will also feature heart-shaped boxes of chocolate covered delights. Thirty-five million of those red-ribboned boxes are expected to be sold this year. In all, the National Confectioners Association expects this year's Valentine's Day sales to again top \$1 billion. In terms of candy sales, Valentine's Day ranks fourth — behind Halloween, Easter, and Christmas.

And remember those little pastel-colored hard candies shaped like hearts with sayings printed on them? They're called conversation hearts and they're doing quiet well. Eight million of them will be produced this year. At least ten new sayings are printed on them each year. Recent sayings include "Yeah Right," "Puppy Love," and "Call Home."

Locally, the Sugar Loft Cake Shoppe says that Valentine's Day is second only to Christmas when it comes to sweet surprises. Sugar Loft promises to have special selections available for the holiday.

And so from fertility festival to Christian feast day to seasonal sales event, the day has evolved. It helps pay the bills for a lot of specialty retailers. As commercialization goes, this one can be justified. It's all in the name of romance. Just don't go Roman and start running through the streets naked.



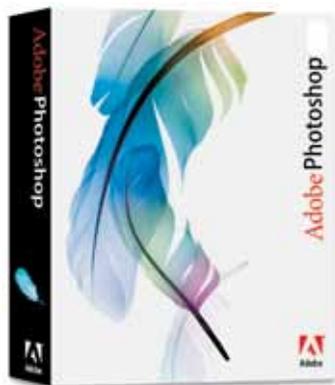
Adobe Photoshop CS4 ships with new enhancements, eye candy

Adobe Photoshop CS4 \$699

A lot of professionals and serious amateurs know and love Adobe Photoshop, and some have even used it since the beginning—those folks have seen a lot of changes over the years. The move from CS3 to CS4 is no exception. Along with the redesigned interface, they've added enough new features to keep the upgraders happy. For those of us that adapt to version after version, learning the new features (or not), the changes this time may take a bit of getting used to, but are well worth it.

Of course the redesign is the big news, along with new graphics card support and a 64-bit version. The streamlined navigation, tool palettes and task bar offerings solidify Photoshop firmly as one of the CS4 suite of programs, with looks and feel identical to the others.

I must admit I do miss the interface-based nuances each program had in previous versions—but with CS4 you no longer have to wonder where a command is in a given program, or where to find a palette.



They're right where you left them, as you move from application to application—which has also improved. Inter-application cooperation is much improved over the CS3 suite. You can move grouped and layered elements and easily drag them from one program to the next. A big time saver, to be sure.

Adobe Photoshop CS4 now wants you to give it a defined portion of the available memory (Mac and dual-platform users are used to this). This is great for stability, and for utilizing all that memory you have, even more so now with the 64-bit version. Photographers working with very large

digital images in raw or RED formats can now give the application the memory it hungers for. And make no mistake, Photoshop has always liked as much RAM as you care to give it. More memory means fewer disk writes, and spinning icons.

For the feature hungry, there's a few new toys—owners of discrete graphics cards like those from Matrox, Nvidia, ATI, etc., can now (provided they find appropriate drivers) use the GPU in the card to speed things up, and make features like the new depth-of-field even more enjoyable. This lets you take different versions of the same photo shot at different focus points and combine them, to make one everything-is-in-focus frame. You of course need to prepare for it, adjusting focus in between snaps to set this up. Also new is the Adjustments panel, that now has a lot of go-to menu entries built-in—less time going to the menu bar. And, they're now non-destructive, so you back out of them if you like. The GPU acceleration also gives you a very cool zoom

feature that's fun and handy. Of course another fun one is the new Content Aware Scaling that lets you resize an image without changing a major feature, like people, or a building.

They have a great example of people on the beach, where the image is squeezed or expanded side-to-size, but leaving the folks in the middle the same—just altering the waves. There's also improved dodge and burn tools, interactive brush re-sizing (time-saver), different clone and heal brushes (ick), along with altered Hue/Saturation/Curves interfaces. The clone tool, while some may find the new action clever, showing you what will be placed down as the brush itself, I find it distracting and difficult.

There are also changes to the color selection masking, letting you feather and alter the density, which does lend some additional control—but except in rare instances I've always found the select by color range less than ideal. Images with dense, vibrant colors work best.

That's plenty of new toys to

awe and amaze even the most jaded users—just when you think they've got everything stuffed in there, they add more.

The new interface, tabbed document windows, consistent palettes and 64-bit flavors alone make the move up to CS4 more than worthwhile. Add the new features and GPU support and you now have a compelling reason to make the move to the professionals' standard in image processing.

No more messing around with applications that you can only make a few changes with.

The powerhouse Adobe Photoshop CS4 (or Extended) is more than worth the entry price. Low-cost upgrades are available to owners of any CS version. Slightly more to upgrade from pre-CS versions, Adobe Photoshop Elements, or to the Extended version from standard versions. A trial version is available for download to help you decide at www.adobe.com.

Adobe Photoshop CS4 is also available as part of several Adobe Suites.

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Eighth Annual Home & Garden Expo February 14-15, 2009

The Lake Area Chamber of Commerce invites you to attend the 8th Annual Home & Garden Expo, Saturday, February 14 and Sunday, February 15, 2009, at the Lodge of Four Seasons Exhibit Hall, in Lake Ozark.

Don't miss this One-Stop Shopping opportunity to not only meet the representatives face to face and visit with them about your specific needs, but also to see various exhibits and displays of what exactly they can do for you and your property to enhance your investment.

Exhibitors range from various landscaping options and choices of upgraded features to add to your lawn or garden, to specific home enhancement or repair services such as flooring, heating & cooling, roofing, siding, windows, plumbing, con-

crete options and sunrooms.

Businesses offering financing and mortgage services, as well as interior decorating and enhancements and many others will be on hand during this FREE two day Expo.

Many of these new product lines not only help the environment, but also pay for themselves in what they can save in basic utility costs and other on-going costs of home ownership. Free admission and the first 100 people each day will receive a complimentary Washington Hawthorne seedling.

For more information about the show or exhibitor space contact the Lake Area Chamber of Commerce at 573/964-1008 or 800/451-4117 or visit www.lakeareachamber.com.

Ozark Coast Kiwanis cookbook now available

An extensive collection of recipes compiled from Lake area residents as well as your favorite restaurants is now available through the Kiwanis Club of Ozark Coast.

The locally-designed hardcover book will be available at area bookstores and through Kiwanis Club members. Copies can also be purchased at Wedgewood Antiques on KK, Bank Star One on Horseshoe Bend (Dave Creel), at the main Central Bank on Highway 54 (Jennifer Hoose) and at U.S. Mortgage Group (Katie Harker) on Highway 54 east of Chili's in Osage Beach.

The price for the book is \$14.95. All net proceeds benefit Lake area children.

The cookbook contains 174 delicious recipes carefully categorized into soups and salads, restaurant specialties, kid friendly recipes, grill recipes, beverages and snacks, sweets, and side dishes.

According to Kiwanian Connie Clark, who chaired the fund raising project, "The cookbook also has a handy reference section with preparation tips for pantry basics, herbs and spices, breads, desserts, and fruits. A measurement chart, calorie

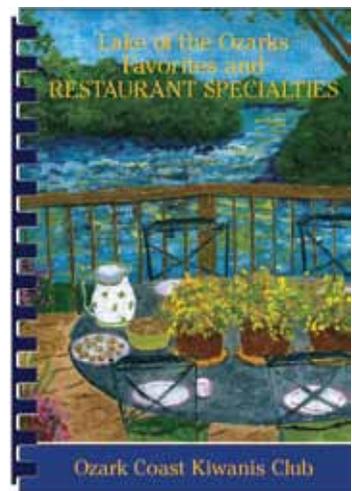


chart and dictionary of cooking terms make the cookbook a must for any kitchen!"

The Kiwanis Club of Ozark Coast supports such worthwhile local programs as CADV, Camp Wonderland, Hope House, Kid's Harbor, Special Olympics, Big Brothers Big Sisters, Boy Scouts, Girl Scouts, the YMCA, Lake Regional Hospital Pediatrics Unit, the Burns Recovery Support Group, various school programs, five annual educational scholarships, and more. In addition, the Kiwanis Club has provided emergency assistance to children and families in need.

For more information, see www.ozarkcoastkiwanis.org.

You Are Invited...

College & Career Fair

Date: Friday, February 20, 2009

Time: 10 a.m. - 1 p.m.

Contact: Gabe Branstetter
573-392-8060 ext. 521
Fax: 573-392-9154
gabe_branstetter@mail.eldon.k12.mo.us

Eldon Career Center
112 S. Pine Street
Eldon, MO 65026



Booth space is available to business owners who are seeking employees. RSVP to Gabe by January 30, 2009 if you would like to participate in this event.

Lake Regional urgent care now open in Parkway Center

Lake Regional Urgent Care, a new service from Lake Regional Health System, now is open in the Parkway Center in Osage Beach. The clinic, located across from the hospital at 5816 Highway 54, Suite 111, is open daily for walk-in patients. Business hours are 10 a.m. to 8 p.m. Monday through Saturday and 10 a.m. to 4 p.m. Sundays.

"We are pleased to offer extended evening and weekend hours that will be convenient for area residents and visitors," said Kevin McRoberts, Lake Regional's senior vice president of business development.

The clinic is staffed by Randall C. Barnes, D.O., and Janet Udelhofen, FNP, as well as other Lake Regional family practice physicians. These providers will treat patients of all ages with minor injuries or illnesses, such as sprains or cold and flu symptoms.

Barnes previously operated Barnes Medical Clinic in

Lake Ozark, where he resides. He also has worked in family practice clinics in Eldon and Kirksville for more than 20 years. Barnes is a member of the American Osteopathic Association and the Missouri Association of Osteopathic Physicians and Surgeons. He also is board certified in family practice medicine by the American College of Osteopathic Family Physicians.

Udelhofen has cared for acute and chronically ill patients in the clinic setting since earning family nurse practitioner certification and a master's degree in nursing from Graceland University in Lamoni, Iowa, in 2001. Previously, she received a bachelor's degree in nursing from the University of Iowa in Iowa City and worked more than 20 years as a registered nurse in various health care settings.

For more information about Lake Regional Urgent Care, call 573-302-3200 or visit www.lakeregional.com.



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From: Snookums



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LAKE STORIES WITH MICHAEL GILLESPIE

History is where you find it

by Michael Gillespie

I do not know what first attracted me to the discipline of history, but I know what keeps me in the game. It is the pursuit of forgotten or unknown facts. For me, history is indeed a mystery, and often I feel like a detective seeking to discover the missing pieces of the puzzle. The excitement is in the quest, for one never knows where the chase will lead. This month's column provides two examples of what I mean. The first is a book; the second a map. Both were pleasant discoveries.

An Ethnic History

What group of people is usually identified with the early days of the Ozarks? Well, truth be told, most of us think of hillbillies, or to put it more politely, the Scotch-Irish culture. But another European group came to this area in pioneer days, and their presence is still quite evident. I am referring to the Germans who came to the vicinity of Cole Camp some 150 years ago.

Those familiar with Missouri history know that what began as a small trickle of German immigrants in the 1830's soon swelled to a veritable tidal wave of settlement. Because of their numbers, these Germans tended to group together and retain their cultural identity. Over the course of a generation or two, they acclimated to the ways of their new country, but they never forgot the old ways. It is not surprising, then, that the descendants of those original pioneers still practice and take pride in their heritage.

The story of their coming, and their influence upon the area, is well chronicled in a book entitled, *Hier Snackt Wi Plattdütsch: Here We Speak Low German*. The book is not so much the history of a place — though it does concentrate on the Cole Camp area — as it is the story of a community of people who settled there. (Incidentally, Low German is a common dialect of northern Germany and compares to High German much in the way that American English compares to the Queen's English.)

Here We Speak Low German was first published in 1989 by

the City of Cole Camp and was the result of a cooperative effort of several dedicated people who served on the book's editorial staff. It will not take the reader long to discover just how much effort went into the book. The narrative goes into great depth to provide detail on where these German folk came from, why they left Germany, how they came to settle in central Missouri, as well as an examination of their lifestyle, their religion, their schools, and their occupations.

Some of the material in the 350-plus pages of the book simply cannot be found anywhere else. For example, historian Robert Owens chronicles the Civil War battle of Cole Camp to a degree that has not been equaled in any other book or article. And the several appendices to the book provide wonderful vignettes of the lives of these pioneering people, including copies of letters back home, the story of one family's immigration to the area, Cole Camp city ordinances from around 1900 (which serve to illustrate the nuances of everyday life back then), a glossary of Low German words and pronunciation, and the geographical origins of many German surnames common to this area.

This is a book that ought to be required reading for anyone professing an interest in local history. It can be found in many Missouri library systems, and should be easy to check out through interlibrary loan.

A Treasure Map of Information

Old maps of the lake area are treasures in their own right. They do more than lay out the location of highways and towns. Sometimes they provide insight into how we once regarded our big lake. For example, one of the earliest lake maps, from 1932, had compass azimuths printed at different places on the sheet, much like a harbor chart. At that time, Lake of the Ozarks was the largest man-made reservoir in the world, and the serious boater was expected to navigate the lake by magnetic bearings, or face the mariners' nightmare of getting lost at sea. Uh, make

that lost at lake.

Among the earliest maps of the lake was one published in the mid-1930s by the Ozark Information and Travel Bureau of Kansas City. This company, which seemed to be promoting both tourism and real estate, apparently had the motoring public in mind. It not only delineated the roads and towns — most of the roads were gravel and most of the towns were wide spots in the gravel — but it also included a running travelogue. Excerpts from the travelogue give a quaint look at the area in a simpler time. Some examples will illustrate what I mean.

According to the narrative, Union Electric offered a "bathing pavilion" at the south end of Bagnell Dam, along with an excursion boat dock. In other places the travelogue states that there are swimming beaches, but a bathing pavilion must have been a little fancier.

There were "two very interesting caves" just at the edge of the town of Bagnell. These caves don't show up on modern maps. The travelogue advised the tourist to "ask Mr. Bowlin, who operates Shady Cabin Camp, and he will be glad to direct you."

Berry's Lodge, at mile marker 21, "is a place you would want to stay at least a week. And you hunters, here's a tip — Mr. Berry specializes in hunting dogs and guides so please remember this when you think of coon and fox."

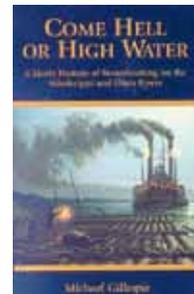
Green Bay Terrace, on the north shore at mile marker 31, was described as "a small settlement of its own." It was located on what was then Highway 5, but is today the south end of F Road. The place featured a filling station with car accessories, a grocery store, and a lunch room. "Here is where you wait for the ferry to carry you across the lake," said the travelogue. At that time neither the Hurricane Deck bridge nor the Nian-gua bridge were built. To continue southward to Camdenton by auto, motorists had to take a thirty minute ferry boat ride. The ferry landed on the south side of today's Marina Pier 31. The old landing site is still vis-

ible. Look for a narrow road angling up from the shoreline.

More than once the travelogue mentions The Palisades, a notable bluff that runs for about a mile between mile markers 27 and 28 on the east side. At the south end of the bluff sat the "R. Hilderbrandt Resort." It seems to have been a favorite of the travelogue author. In attempting to convey the ambiance of the place, the writer succeeded in making it sound almost ridiculous: "Truly one must see this place to appreciate it, for words can not express its description. These rustic log cabins — modern — are overlooking one of the most commanding views of the lake, yet on the south side you will find a good sloping, safe bathing beach. Everything has been built with an artistic touch that will appeal to the artist, writer, and those who love nature. From here you have a view of the *Island* [i.e., today's Tan-Tar-A Island]. This Island, out in the lake, stands alone. Just east and north are the famous Palisades — and this view alone is worth your trip there."

This is a most instructive paragraph. It bears closer examination. Notice that the rustic cabins are "modern." We're talking 1930s modern, which can mean: 1.) screened window and doors, 2.) indoor toilets, 3.) indoor shower, 4.) electricity, 5.) gas stove, or 6.) gas heat. Any of those would have rendered it modern. Let your imagination run wild. Next comes mention of the *Island*. The island, we are happily told, is *out in the lake!* This helpful reminder no doubt saved the reader valuable time in looking elsewhere for it. But the travelogue writer is not finished with this site. Read on.

"And for your pleasure Mr. Hilderbrandt has made, with the help of nature, a walk of about 15 minutes up and down the walls of the Palisades. This walk is numbered from 1 to 10 so you may follow and enjoy the gorgeous view from this point. Rustic rests have been placed at convenient points where one may stop for a minute and truly enjoy nature's gift to us. On the south is an old Indian ceremonial ground — rocks placed in 3 circles, left there many years ago by the Indians who lived here in the Ozarks."



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.

The first rule of good public relations writing is that if you want to praise a resort, you should spell it correctly. The resort camp was spelled three different ways throughout the course of the narrative, and none of them were correct. Later maps would have it "Hildebrandt." Finally there is the revelation of an old Indian ceremonial ground, complete with rock-lined circles. That's a hard one to swallow. How did the author know they were left by Indians? The Indians had been gone for more than 110 years by the 1930s. And the area in question was inhabited by settlers throughout that time, due mainly to nearby Blue Spring. Unless the Osage Indians left a marker of their own, I'd be inclined to think that those stones were put there by someone else. But who can say for sure? And where are they today?

In all, the travelogue takes the reader from Versailles to Eldon, via Camdenton, and describes more than a dozen places to stay or eat along the way. It was a dusty, delightful trip that many of our parents and grandparents would have fondly remembered. And though the roads have been paved over and most of the stops are long gone, it's still a new adventure to me. That's what I like about discovering history.

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Koster announces Dell computer settlement

Refunds available to Missouri consumers.

Missouri and 33 other states have reached an agreement with computer giant Dell Inc. to address consumer complaints against the company's promotional and customer service practices.

Under the agreement, Dell agrees to pay \$1.5 million in restitution to eligible consumers who file claims postmarked by April 13, 2009. Dell will pay an additional \$1.85 million to the states for reimbursement of legal costs and other expenses. Missouri will receive \$75,000 of that amount.

The investigation into Dell's sales practices began after customers complained about an array of issues, including misleading promotions that promised better financing terms than were actually available.

"Misleading sales practices like these are not tolerated in Missouri, and I encourage any consumers who have experienced these problems to file a

claim with my office," Koster said.

Missouri consumers can download a Dell claim form from Attorney General Koster's Web site, ago.mo.gov or by calling the Consumer Protection Hotline at 1-800-392-8222. A frequently asked questions page is also posted on the Web site.

In addition to paying restitution to consumers, Dell agrees to change its business practices to: clearly state in advertisements that most consumers will not qualify for the best-available interest rates; fulfill its warranty obligations more promptly; provide consumers all documentation needed to qualify for rebates; and mail rebate checks to consumers more promptly.

Inquiries from consumers should be directed to consumer@ago.mo.gov or 1-800-392-8222 (from within Missouri) or 573-751-3321 (outside Missouri).

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CONDOMINIUMS MULTI-FAMILY COMMERCIAL SPECIALIST

MarChem Coated Fabrics Inc. changes name, new focus

MarChem Coated Fabrics Inc., manufacturer of marine and awning fabrics "TopNotch" and "Top Gun," has changed its name to MarChem Custom Fabrics Incorporated, dba MarChem CFI.

The name change is effective immediately, and will be reflected in the company's corporate and marketing communications.

The company changed its name in order to better reflect a new focus on creating custom fabrics for its clients in the marine, awning, tent, outdoor furniture and safety markets. Its standard and custom coatings meet or exceed industry specifications for commercial, industrial and military use, and are applied to a variety of natural and synthetic substrates.

"The name change is a function of the changing demands of the industry," explains Alan Prelutsky, Vice-President of Sales and Marketing for DASH Multi-Corp. "The coated fabric industry, especially for marine and tent/awning is trending

toward more custom fabrics," says Prelutsky. "There's also a secondary benefit," adds Prelutsky. "It's shorter and easier to remember."

The new name will be promoted in a forthcoming advertising campaign, and in an updated website that allows for rapid custom fabric requests by distributors, OEMs, cut-and-sew operations, and end-users. Existing MarChem CFI product offerings of acrylic coated texturized polyester will not be affected by the name change and will remain for sale as is, including the product lines Top Gun, Topysey, Odyssey III, Softouch, Amerglo, Holiday, Aqua-Tite, Marsolv, and ParaSeal, as well as the solution-dyed Top Notch.

MarChem Custom Fabrics, Inc. (MarChem CFI) is a subsidiary of DASH Multi-Corp, located in Maryland Heights, Missouri. DASH Multi-Corp has 10 subsidiaries, including MarChem CFI, with annual sales in excess of \$150,000,000.

Christmas for Kids Benefit 2008

The annual Christmas for Kids benefit was held at the Country Club Hotel and sponsored by The Christmas for Kids Committee and the Kiwanis Club of Ozark Coast. More than three hundred local businesses offered their sponsorship donations and charitable auction items, which raised approximately \$47,000.00. Lake locals showed their generosity to Lake Area underprivileged children by an overwhelming attendance of 600+ and toy collection of over 700.

The Entertainment was none other than the hit group Dr. Zhivegas, which kept the dance floor hot the entire evening.

The benefit helped over 435 children, which were each individually sponsored for need by Child Advocacy, Pathways, Division of Family Services, MOCA, and other reputable organizations. Each child was granted toys from

their wish list and cash vouchers for use at area thrift stores for more personal needs. The Kiwanis Club of Ozark Coast, which is the Lake Ozark/Osage Beach area club, organized and distributed the toys and vouchers in addition to organizing the silent auction where the funds raised are spent locally for child assistance year round.

The event also provides assistance to 7 local charities: Hope

House, CADV, Camp Wonderland, Kid's Harbor, Big Brothers-Big Sisters, Tri-County YMCA, and Lake Regional Pediatrics.

Next years event is scheduled for December 13th. To get involved, call (573)365-2288.

Many Thanks to Area Businesses for their kind donations and extra efforts in making this year's event a success.



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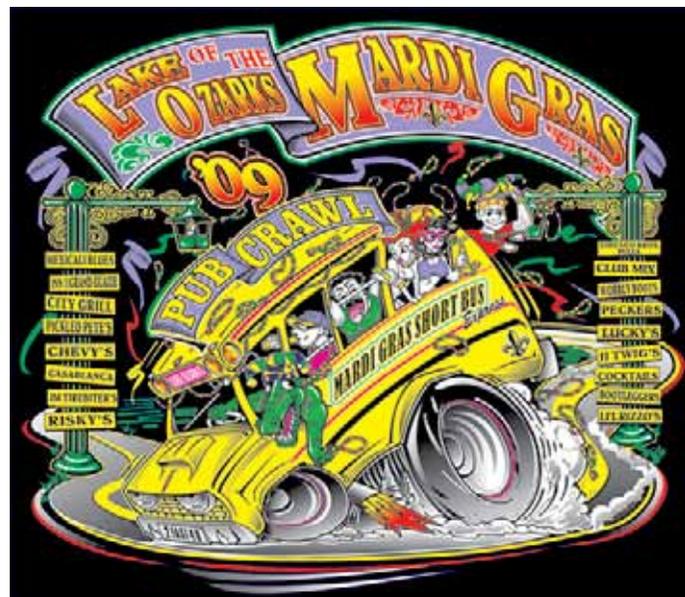
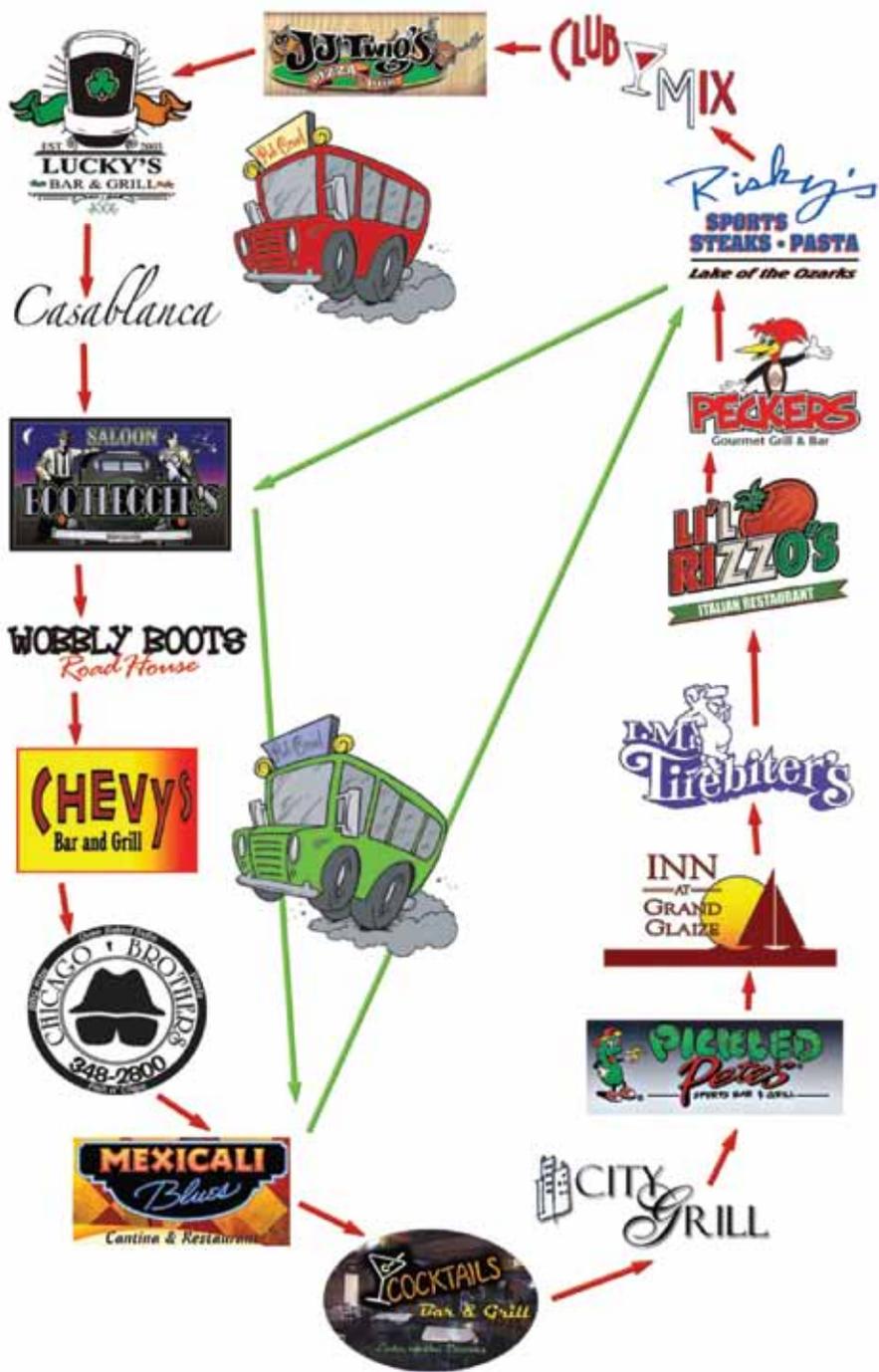
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- Drop Off: 12:30 - 2:30am

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Mardi Gras Pub Crawl Hotel Sponsors

HOTEL	BUS	PHONE
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2 The Resort at Port Arrowhead	Drop Off and Pick Up	365-2334
3 Relax Inn	Drop Off and Pick Up	348-0600
4 Town and Country	Drop Off and Pick Up	348-5677
5 Tan-Tar-A	Shuttle Bus	348-3131
6 Inn at Harbour Ridge	No Bus	302-0411
7 Inn at the Grand Glaize	Drop Off and Pick Up	348-4731
8 Golden Door	No Bus	348-2128
9 Lake Ozark Vacations/PMG	No Bus	365-3800

2009 MARDI GRAS PUB CRAWL

EVENT LOCATIONS

Bootleggers

Hipnecks • 6pm

Casablanca

Chevy's

Phat Mike & Bartenders • 3-close

Chicago Brothers Pizza

Live DJ "Chili"

City Grill

Live DJ Tiny

Club Mix

Alvin Jet & the Fat Nasy

Cocktails

Lonnie Anderson • 5-12 pm

Inn at Grand Glaize

Johnny G & The AllStars • 7-11

J.J. Twigs

Cheryl Lynn

Li'l Rizzos

Contagious • 8-12
St. Louis Premier
Party Band



Lucky's

Mexicali Blues

Wanted • 6-11

Peckers

Pickled Pete's

Matt from MP3 • Karaoke DJ • 5-1
Food & Drink Specials

Risky's

Carissa Dawn, DJ Willie, Kelleoke

Tirebiters

Wobbly Boots

DJ Jay-E • 8-Close

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\$5 Event Charge



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2009 LAKE BUSINESS CONFERENCE

"STRATEGIES FOR SUCCESS"

Wednesday, March 4, 2009
Tan-Tar-A Resort, Osage Beach



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CONFERENCE AGENDA



- 7:45-8:15 A.M. Registration, Continental Breakfast & Visit Exhibit Area
- 8:15-8:30 A.M. Welcome & Opening Remarks
- 10:00-10:30 A.M. Break, Complimentary Refreshments & Visit Exhibit Area
- Noon Lunch (Cost included with registration fee)
- 12:45-1:45 P.M. Keynote Address— Mike Alden, MU Athletic Director
"The Five Levels of Leadership—Simple Reminders for All of Us"

CONFERENCE TRACKS: (4 options to choose from; Feel free to select options across tracks)

STARTING A BUSINESS

- 8:30-10:00 A.M. **The Basics of Writing a Business Plan**—Sharing key content & writing guidelines.
Presenter: Jackie Rasmussen, MU Extension
- 10:30-Noon **Sources of Finance: Myths vs. Reality**— ID financing options available, and lender requirements.
Presenter: Mick Gilliam, MU Extension & Panel of Commercial Bankers
- 2:00-3:30 P.M. **Starting a Small Business: The First Steps**— Providing answers to the leadership, legal, customer, market, & financing questions you have. Take the vital first steps necessary for a successful start-up.
Presenter: Chris Thompson, MU Extension

EXISTING BUSINESS: CUSTOMER & MARKET DEVELOPMENT

- 8:30-10:00 A.M. **Mastering Marketing Foundations**— How building around 9 key CUSTOMER PILLARS can drive revenue & profit in every successful business, including yours!
Presenter: Curt Clinkinbeard, Strive Coaching
- 10:30-Noon **10 Completely Correctable Advertising Mistakes**— And how to stop wasting money on them!
Presenter: Curt Clinkinbeard, Strive Coaching
- 2:00-3:30 P.M. **Amazingly Successful Employees!**—How thriving employers use smart marketing techniques with their employees.
Presenter: Curt Clinkinbeard, Strive Coaching

EXISTING BUSINESS: COST MANAGEMENT STRATEGIES

- 8:30-10:00 A.M. **HR/Benefit Management Strategies**—Tips to managing your most important resources—your employees.
Presenter: David Campanini, C. Clarity Consulting
- 10:30-Noon **Tax Management Strategies** - Are you aware of the most recent tax changes & laws impacting your business?
Presenter: John Berry, 1 Plus 1 Tax & Accounting Service, Inc.
- 2:00-3:30 P.M. **Insurance Management Strategies**— What's new or should be reviewed in -
Employee Health Insurance Plans - Presenter: Ted Andrews, PJC Insurance
Property & Casualty Insurance—Presenter: Representative from PJC Insurance
Workers' Compensation & Unemployment Insurance—Alice Bartlett, MO Labor & Industrial Relations Commissioner

ECONOMIC DEVELOPMENT (Targeted at Lake Area Elected Officials and Volunteer Leaders, but open to all)

- 8:30-10:00 A.M. **What is "Economic Development" (Part 1)** - Definitions, Principles & Strategies.
Presenter: Gordon Ipson, Northeast Missouri Electric Power Cooperative
- 10:30-Noon **Fundamentals of Economic Development (Part 2)** - Marketing, Site Development & Financing.
Presenter: Gordon Ipson, Northeast Missouri Electric Power Cooperative
- 2:00-3:30 P.M. **Local Economic Development Initiatives**—What's going on locally & regionally?
Presenters: Mike Downing, CORE & Mike Kenagy, Lake Area Regional Economic Development Council

REGISTRATION FEE: Only \$50/person (includes breakfast, breaks, lunch and all session materials)

For more information go to: www.LakeBusinessConference.com

"Can-Do Challenge" winners announced



A plaque presentation was recently held at the LAMB House for the top five winners of the "Can Do Challenge" church category. From left to right: Alberta Lampe, St. Anthony Church [4th Place]; Laura Sauvage, Community Christian Church [5th Place]; Sandy Welsh, Camdenton United Methodist Church [2nd Place]; Can-Do Challenge co-chair Bob Reiskamp; Kim Layseyre, Lake Presbyterian Church [1st Place]; Can-Do Challenge co-chair Tiffany Miller; LAMB House Director Pat Woodward; and 3rd Place: Frederic Sherman, St. George Episcopal Church.

This year the Can-Do Challenge collected an unbelievable amount of cans and box food items totaling 28,505 items were delivered to the LAMB House food pantry. This figure compares to last year's record collection of 6,608 items.

In the Church category, 20,635 items were collected. Lake Presbyterian Church was the top group for the fourth year in a row collecting 2,948. 2nd Place: Camdenton United Methodist [2,914]; 3rd Place: St. George Episcopal Church Brotherhood of St. Andrew [2,869]; 4th Place: St. Anthony's Church [1,780] and 5th Place: Community Christian Church [1,745]. Other participants collecting 1,000 cans or more in-

cluded Bible Baptist Church [1,651]; First Baptist Church [1,513]; New Beginnings Baptist Church [1,319]; and Sonlight Christian Fellowship [1,052].

The overall winner and winner of the Business/Club category was Lake of the Ozarks Harley Owners Association with 4,357 items. Eight other businesses or groups turned in an additional 1,772 items.

Individuals and families also turned in food items on the Square collecting an additional 1,750 items.

Thanks to Bob Reiskamp and Tiffany Miller for co-chairing this year's effort. And a special thanks to all of the Camden County residents that contributed food for those in need.

LAKE BUSINESS CONFERENCE—PARTICIPANT REGISTRATION

Name/s: _____ Business: _____

Address: _____ State: _____ Zip: _____

Phone: _____ Fax: _____ E-Mail: _____

Session Selections:

- | | | | | |
|-----------------|--|--|---|---|
| 8:30-10:00 a.m. | <input type="checkbox"/> Business Plan | <input type="checkbox"/> Marketing Fundamentals | <input type="checkbox"/> HR Mgmt Strategies | <input type="checkbox"/> ED Fundamentals (1) |
| 10:30-Noon | <input type="checkbox"/> Sources of Finance | <input type="checkbox"/> 10 Advertising Mistakes | <input type="checkbox"/> Tax Mgmt Strategies | <input type="checkbox"/> ED Fundamentals (2) |
| 2:00-3:30 p.m. | <input type="checkbox"/> Starting a Business | <input type="checkbox"/> Successful Employees | <input type="checkbox"/> Insurance Strategies | <input type="checkbox"/> Local ED Initiatives |

Enclosed is my \$ 50/person Registration Fee: \$ _____ Payable to : **University of Missouri Extension**

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Ask your mortgage professional

The Truth About Interest Rates

We have all heard the media say we are going to have 4 percent interest rates. Is this really true? While rates have come down considerably, you need to understand the basis on which rates are advertised.

Advertised rates are based on a "Base" rate which requires the borrower to have a minimum credit score of 740, a minimum loan amount, and a loan to value at 60 percent or less. If you do not exactly fit these criteria you simply do not qualify for the advertised rate. So if your credit score is 739 you may not qualify for the advertised rate. As the loan to value goes up and your credit score goes down there are rate adjustments that make your rate higher than the advertised rate. So it is not uncommon for some people due to their personal financial situation to pay up to 1 percent or more over the base rate.

Without some basic information (a complete application) of your financial situation it is very difficult for a lender to accurately quote you an interest rate. Yes, it is the habit of many lenders to quote you a very low rate in order to get their phones to ring. Sometimes you qualify for the rate quoted and sometimes you don't. In reality few people actually qualify for the advertised rate based on their individual financial situation.

Everyone has a different financial situation that the lender has to work with and sometimes has to work around. Three main factors that all mortgage loans are based on are: PEOPLE, PROPERTY, and PROGRAM. Each one of these factors plays a major role in the financing of a home. We will discuss each one briefly.

PEOPLE: This would include credit score, credit history, amount of assets, job history, income level, and overall ability to repay the loan.

PROPERTY: Type of property would include mobile, modular, single family, duplex, farm, condo, log home, earth contact, and lakefront homes. Also a factor is the value of the property and the overall condition of the property.

PROGRAM: Conventional financing with a low loan to value, FHA government program with up to 95 percent to 97 percent financing, or a USDA /VA government program with up to 100 percent financing.

The Media and most lenders quote you the base rate without taking into consideration these factors,

and then when you are further into the loan process they will tell you simply do not qualify for the advertised rate. So if your lender quotes you a rate without taking a complete loan application don't be surprised if your rate is not the advertised rate.

Mortgage planning is part of getting the best interest rate for your individual financial situation. Believe it or not it is possible to have a higher interest rate and a lower monthly payment. The lowest interest rate available may be on a 15 year, but it does not give you the lowest monthly payment. Also if you are in a situation where your loan to value is greater than 80 percent and your loan will require mortgage insurance (PMI) your payment will be higher. You may want to consider a government loan with a higher interest rate and a lower payment because it will not have PMI. Is rate really the only thing you need to concern yourself with? Is your monthly payment important to you? The terms and conditions of the loan program can be more important than the interest rate!

Mortgage options are still available, is your lender offering you options? You need to work with a Lender that takes the time to find out your personal financial goals. Your mortgage needs meets those goals with terms and conditions to help you achieve both your short term and long term financial goals. As a Certified Mortgage Planning Specialist I take the time to completely qualify someone for their mortgage before quoting an interest rate.

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Thinkpad Dual Screen W700DS

The Lenovo Thinkpad W700ds' unique dual-screen setup is achieved by concealing a 10.6" slide-out screen behind the primary 17" display. Now weighing in at an impressive 11 pounds, this "laptop" might not be so good for your lap. Since it can be configured with up to an Intel Core2 Quad Extreme processor at 2.53GHz and a discrete NVIDIA graphics card (Quadro FX 3700, 1GB), it's bound to generate some heat. The powerhouse laptop can also be outfitted with twin 320GB drives in a RAID configuration. Now that's pure computing bliss—and it's portable—sort of. How much, you ask? **\$5,195** as configured with 4GB internal memory. The base configuration is as low as **\$3,069**. www.lenovo.com.

D-Link DIR-865



The new DIR-685 wireless 802.11N router is equipped with a 3.2" LCD color screen that can show files from the expansion port inside, accommodating a 2.5" laptop hard drive. You could theoretically put up to 500GB of storage inside the router for use with its included NAS (Network Attached Storage) feature. Hard drives are about \$100 for 500 GB now, but prices on drives are dropping rapidly. How much does this one cost? Unknown, and no estimated shipping date either. Since it combines an "N" router (usually \$75 or so) and an NAS storage device, expect this one to retail north of **\$150** with the color picture frame. www.dlink.com.



Apple's MacBook Pro 17" laptop

Apple's offering from MacWorld '09 is a new 17" version of its unibody aluminum MacPro line, with a screen now available in a matt finish for an extra \$50. The 1920x1080 display has muscle provided by two NVIDIA discrete graphics cards, the 9600M and the 9700M GT—both built in. The new 17" Macbook Pro weighs in at just 6.6 pounds and is less than an inch thick. The whole thing is supercharged by an Intel Core2 Duo at 2.93GHz. And, because OS X is 64-bit (operating system), internal memory can be expanded to 8 GB from the stock 4 GB built-in. As configured, **\$4,299**. Base model starts at **\$2,799**. The difference is the expensive 4GB DDR3 memory modules at \$600 each. www.apple.com.

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Kenagy graduates IOM

Michael Kenagy, IOM, Executive Director, of the Lake of the Ozarks West Chamber of Commerce, has graduated from Institute for Organization Management (Institute), a four-year nonprofit leadership training program held January 4-8, 2009 at the University of Arizona in Tucson, Arizona.

The industry leader in nonprofit education, the U.S. Chamber's Institute is a four-year program held at five sites each year—one in the winter and four in the summer. Most participants attend the one-week sessions at the same site each year, building valuable relationships with others in the industry and creating a network of idea sharing. Through a combination of required courses and electives, students not only enhance their own organizational management skills but add new fuel to their organizations, making them run more efficiently and effectively. Institute students also earn points toward the Certified Chamber Executive (CCE) or Certified Association Executive (CAE) designations.

Graduates of Institute receive the IOM recognition, signifying completion of 96 hours of course instruction in association, chamber, and nonprofit

management. "IOM graduates are recognized across the country as leaders in their communities," said Raymond P. Towle, IOM, CAE, vice president of Institute for Organization Management, U.S. Chamber of Commerce.

"These individuals have the knowledge, skills, and dedication to achieve professional and organizational success in the dynamic association and chamber industries." IOM graduates will reunite March 25-27, 2009, in Chicago, Illinois, for the third annual Invested Leaders Institute. This executive-level program of the U.S. Chamber is geared for professionals with their IOM or their CAE or CCE nonprofit industry certifications.

For more information, contact Institute for Organization Management at U.S. Chamber headquarters at 202-463-5570 or write to 1615 H Street, NW, Washington, DC 20062-2000. To learn more about Institute's curriculum, locations, and dates, please visit www.uschamber.com/institute.

The U.S. Chamber of Commerce is the world's largest business federation representing more than three million businesses and organizations of every size, sector, and region.

Figaro's Pizza launches new NY Style Pizza

Ever had a slice of authentic New York pizza? A slice that's so big that you have to fold it in half to contain its delicious contents? If not, that day could come sooner than expected with Figaro's Pizza newest menu offering – NY Style Pizza.

According to Dave Schy, a renowned chef and Figaro's director of new concepts and product development, company officials spent nearly a year trying to create the pizza they had in mind but feel their final product is a true homage to the New York-style pizza loved by people the world over.

"Every region of the country has its own signature pizza and we wanted to introduce Figaro's customers to one of these unique tastes," said Schy. "The pieces are larger than average – one-sixth of a pie – and are

drizzled with extra virgin olive oil and sprinkled with oregano, Italian seasoning and Parmesan-Romano cheese to give some spice and kick. Though the NY Style Pizza is totally different than anything else on the Figaro's menu, test audiences have responded quite positively; in fact, we had one individual drive over 40 miles to sample it and said it was well worth the trip!"

Founded in 1981, Salem, Oregon-based Figaro's Pizza has been recognized as "the best pizza you can have at home." Pizzas can be baked in the restaurant or taken home in oven-ready baking trays for home baking. Pizza is also sold by the slice in some stores. Figaro's Pizza and Subs is located in the Plaza at Grand Glaize, Osage Beach.

The best Chili for Charity

The CADV (Citizen's Against Domestic Violence), will hold their first-ever Chili Cookoff for Charity, on March 7th. Admission for the public will be \$10 per person to benefit the charity. The event will take place at the Elk's Lodge on Highway 54 in Osage Beach, from 11:00 a.m. to 5 p.m.

In addition to the chili sampling, there will be music provided, a cash bar and door prizes awarded to attendees. Chili chefs who donate the \$50 to compete will vie for prizes including \$500 for the Grand Prize, \$250 for the Second Place award and \$100 for the team that comes in third. Additional prizes will be awarded for the "People's Choice" chili and the "Best Team Theme".

Anyone can form a team with from 1-6 people, with an entry deadline of March 2, 2008. Only 15 teams will be accepted, on a first-come basis. Teams can setup for the event beginning at

9:00 a.m., and must be ready for the public by 11 a.m. No cooking facilities will be available at the venue, although electricity will be provided for warming plates, etc. Each team will be provided with a table, along with spoons, cups, napkins and crackers for the public. Teams are required to provide at least 4 gallons of chili, with an additional quart for judging. Judging will take place at 3 p.m., and prizes an-

nounced and presented at 4:30 p.m. Entries will be judged based on appearance, aroma and taste. No beverages can be brought into the Elks Lodge, participants and the public are reminded there will be a cash bar open.

More information on entering the event is available from the CADV by calling 573-346-9630.





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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

BAGNELL BRANCH RAILROAD LOCOMOTIVE

Steamboats were the first means of mass transportation and commerce in Missouri but by early in the 20th century, the railroad industry had virtually wiped out the steamboat industry because trains could reach places steamboats could not go. Trains were also safer, faster, more dependable, more economical, and could haul larger, heavier loads of freight. Yet, by the last half of the 20th century, trains had passed their zenith and were being replaced by the trucking industry traveling on a greatly improved and expanded highway system in Missouri.

People in and near the Osage River valley began calling for rail transportation by the 1880s to end their isolation from markets difficult or impossible to reach by steamboat. Between 1881 and 1883 the Missouri Pacific Railroad built a spur line from Jefferson City to Bagnell. Originally called the Jefferson City, Lebanon and Southwestern Railroad, it eventually became known as the Bagnell



Branch Railroad and its purpose was to create a railroad tie shipping industry at that point on the Osage. The industry would soon transform the little hamlet of Bagnell into the "Tie Shipping Capitol of the World."

But this railroad was unavailable to the people in the rest of the river valley. It did not pass through their communities. Thus it was that people rejoiced in 1903-1904 when the Rock Island Railroad was built through Eldon, Barnett, Stover, and on westward. The towns

south of the Osage, like Linn Creek, Climax Springs and later Camdenton, were destined never to get rail service.

The real photo by an unknown photographer that accompanies this article shows an 0-4-0 industrial saddle tank locomotive, built by Baldwin in 1926, pulling out of Bagnell on the Bagnell Branch Railroad, circa 1928-1931. It hauled material used in the construction of Bagnell Dam and was owned and operated by Union Electric Light & Power Company of St.

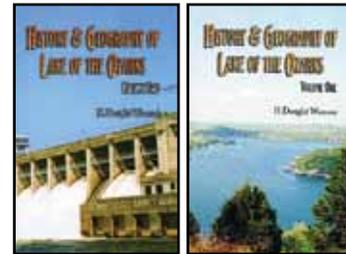
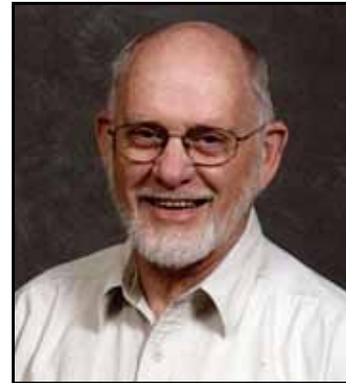
Louis.

Rail lines and trains no longer run anywhere in the vicinity of Lake of the Ozarks and are not likely to return any time soon, but the engine of the locomotive shown here can be seen to this day preserved in the collection of the National Museum of Transport in St. Louis, MO.

This vintage postcard 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 the Lake of the Ozarks.

"History & Geography of Lake of the Ozarks, Volume One," his newest book, is available from Stone Crest Book & Toy in Osage Beach, or by mail. For information, contact the author at dweaver@socket.net.

Or call him at 573-365-1171. Other books by Dwight Weaver are available online at lakeoftheozarksbooks.com.



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Dennis Barnes

Capt. Jay Clark

The Vandervort Report

What's in store for the economy this year?

That seems to be the million dollar question on every business owner's mind in the country right now, and the lake area business owners aren't any different. I believe that we are either at, or very near the bottom of the recession right now; and in terms of opportunity and growth potential, there is no better place to be. The big question is, how long will we stay at the bottom, and how rapidly will the recovery begin.

For the fortunate business owners that have weathered the economic tsunami we have just been thru, and still have the strength to stay afloat until the recovery gets well underway, prosperity in the coming years is likely a foregone conclusion. More opportunity exists just after a recession, than at any time when the economy is stably moving along. The strong that have survived, find much of the competition they had when times were good, have gone by the wayside, which gives new opportunities for increased market share, and a talented labor pool ready to get back to work.

Bad times also force strong business to make the hard decisions they probably should have been making all along. Good times tend to make companies complacent; and hard times tend to give companies a reality check. What it really takes to keep a company afloat in a down economy, is the same practices a company should be practicing in a strong economy, but often over look; payroll, advertising, inventory controls, cost of goods sold, customer service, and debt service, are all very important elements of every business that often don't get paid enough attention while companies are profitable, but you can bet the minute things aren't so good, those things get looked at very closely.

The end result for the strong companies that survive a down economy is a leaner and meaner organization with an increased market share and a better work force. To make matters even more favorable, the economy is inevitably on its way back up, interest rates are usually down, good people are looking for work, the competition has been thinned out, and the government is likely pumping recovery funds back into the economy. All perfect conditions for prosperity.

No doubt we have experienced the worst economic conditions in most of our lifetimes, and there is certainly no guarantee that we have reached the bottom of the abyss; but as February passes, and March brings a much awaited spring and the early signs of a new season for all of us here at the lake; I am filled with optimism. Fuel hasn't been this low in many years, interest rates are at an all time low, lending seems to be loosening up, and there are signs that the economic stimulus package may be starting to have an effect. As soon as new home construction starts to make a noticeable improvement, we will know that the worse has passed, as historically the building industry has always led the American economy out of a recession.

The recession of 2008 will have no doubt left a lasting mass of damage in its wake; but for those of us who have survived it, I would say that; the times they are a changing, and I am very optimistic about the coming season. Let's hope the gas prices stay down, and pray that we have good weather all year!

I look forward to seeing you at the Toad!

Merlyn Vandervort
President,
Toad Cove Resort Properties, LLC
Horny Toad Inc
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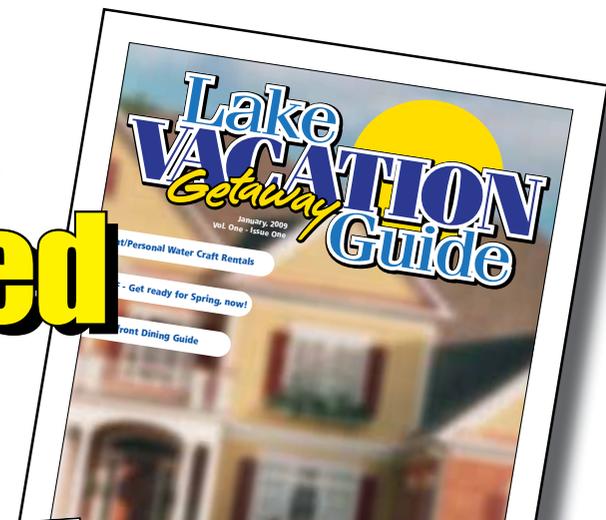
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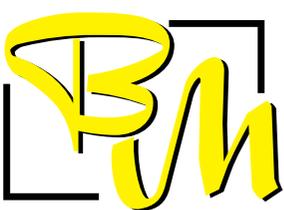
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How to Fill Out a Health Insurance Application

Whether you are applying for coverage under an individual health policy or a group health plan there are a few helpful principles you should follow. The acceptance and pricing of the policy will be based on the answers you provide, so it is important to make your responses as positive as possible while at the same time being truthful. If there is "no further treatment necessary" for a condition you had, then provide that information so the company knows. If you are on a medication to help control or maintain a problem area, then advise that also. For Example, the medical underwriter will look more favorably on someone managing their blood pressure through diet and medication than someone that has high blood pressure and allows it to go unchecked. The more information you provide will allow the company to make a better decision, otherwise they will assume the worst case scenario.

The next thing to remember is to never self diagnose. You may have a headache every Monday afternoon; however that does not mean you have chronic migraines unless you have been diagnosed by a doctor. One time while I was conducting a group health enrollment I had to call back an employee to get additional information to clarify if her husband was enrolled in any counseling or treatment for alcoholism. She

said, "No. He just likes to drink a lot". She had diagnosed him as an alcoholic and marked it on the application, yet he had not seen a doctor or been diagnosed with the condition. For the purposes of the application, this information was not necessary and could have adversely affected the rates of the entire group.

Another good idea is to sit down with your agent to complete



Steve Naught, CIC

the application. Many people get that "deer in the headlights" look when they are handed an insurance application so why not work on it together with a professional? When you meet with your agent you will have a better understanding of the coverage you are applying for as well as a better chance at getting the policy approved. Steven Naught is a Certified Insurance Counselor with the Naught-Naught Agency. He can be reached at his friendly office for additional questions at 573-348-2794 or by email at stnaught@naught-naught.com.

QuickBooks Pro training opportunity

Attention area businesses & organizations! Training classes on the popular QuickBooks Pro accounting software will be offered by University of Missouri Extension. Due to the popularity of classes offered, additional Introduction to and Advanced level classes have been added to the schedule to start out 2009.

Class dates will be as follows:
Introduction to QuickBooks
February 18, 2009
Advanced QuickBooks
February 4, 2009

Classes will run from 9:30 a.m. to 4:00 p.m., and will be held at State Fair Community College - Lake Campus in the lower-level of the Stonecrest Mall, Osage Beach.

The Introductory level class will focus on setting up a company or companies in QuickBooks, establishing a Chart of Accounts, payroll and payroll liability procedures, and reporting capabilities of this software.

The Advanced level class will focus on the expanded reporting capabilities of QuickBooks,

importing and exporting data to Microsoft Excel, setting up and tracking inventory, tracking job costs, and setting up opening balances in equity accounts.

Class size is limited and pre-registration is required. The fee to attend the class is \$89.00 per person. To register or for further information, contact the Camden County University of Missouri Extension Center, phone: 573-346-2644; or register on-line at <http://www.missouribusiness.net/cgi-bin/calendar/>



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Lake of the Ozarks Products and Services Show March 21-22

The 30th Annual Lake of the Ozarks Products and Services Show, the largest show of its kind in the Lake of the Ozarks area and Central Missouri, will be held March 21st and 22nd, 2009 at the Country Club Hotel in Lake Ozark. "We are really excited about this year's show", said Bruce Mitchell, Executive Director of the Camdenton Area Chamber of Commerce, sponsor of the annual Products and Services Show. "Each year the show gets better-more elaborate displays draw more people, and more people draw more exhibitors."

The show will feature a wide range of products and services including consumer goods; building contractors and suppliers; plumbing and electrical supplies; home improvement and remodeling; home furnishings; heating and air conditioning; landscaping; financial and banking services; insurance; office equipment; electronics; insurance; boat and marine products, recreational vehicles, and more. The Show allows businesses to promote and sell their goods and services to two



markets—other businesses, and end-line consumers.

To-date, 112 exhibitors have signed up for the show, representing 130 booth spaces out a total of 224 total spaces available. Mitchell estimates that over 5,000 people will attend during the two-day show, which is free to the public. "Exhibitors from four states and over 25 different communities in Missouri have already signed up for this year's show, making it the largest show of its kind in central

Missouri" said Mitchell. "This is an ideal opportunity for any business that markets its products and services at the Lake of the Ozarks. People interested in exhibiting in the show should act as soon as possible," Mitchell concluded.

For more information and exhibitor application forms call the Camdenton Area Chamber of Commerce at 573-346-2227 or download an application at the Chamber Web site: www.camdentonchamber.com

Seneker joins Eclipse Technologies

Eclipse Technologies today announced that Larry Seneker has joined the team as vice president and will lead the newly formed renewable energy division. Larry will work with clients to identify and implement solar and wind energy solutions for residential and commercial

applications, including grid-tie systems that allow for buy-back by energy companies.

Prior to joining Eclipse Technologies, Larry worked in the computer industry for 14 years. Skilled in project management, business facilitation, contracting, metrics, and process analy-

sis, Larry has successfully led implementation efforts for several multi-million dollar computer and software systems.

An avid football fan and history buff, Larry resides in Jefferson City with his wife, Donise, and son, Anthony.

Federal court affirms AmerenUE's authority to regulate docks at the lake of the ozarks

A U.S. District Court Judge on January 13, 2009 affirmed AmerenUE's authority to regulate shoreline development activities, including large commercial boat docks—those with more than 10 slips—at Missouri's Lake of the Ozarks. In a Dec. 18, 2008 decision, Judge Nanette K. Laughrey also ruled that an easement which grants landowners certain rights does not preclude UE from enforcing its shoreline management regulations and requirements.

UE regulates docks, seawalls and other structures at the lake under the terms of its federal license for the operation of the Osage Hydroelectric Project, which includes Bagnell Dam, the Osage Power Plant at the dam, and the lake itself.

The decision came in a case UE had filed against the owners of Shady Gators, who had installed or moved several large docks without obtaining permits from UE. In its decision, the court ordered the defen-

dants to comply with UE's permit program in placing any boat docks or other structures on project property, and to remove any un-permitted boat docks from project property and not return them without first obtaining a permit.

A subsidiary of St. Louis-based Ameren Corporation, UE serves 1.2 million electric and natural gas customers in a 24,000-square-mile area covering parts of north, central and eastern Missouri.

As the Lake Churns

Great Time to Buy a Vacation Home

Real Estate and Lake News with C. Michael Elliott

Lower prices and less competition are the tip of the iceberg-sized list of factors that make it a good time to consider a vacation home purchase.

According to statistics from the Bagnell Dam Association of Realtors Multiple Listing System, in 2007 1,604 homes sold for a total sales volume of \$387 million. In 2008 1,153 homes sold with a total volume of \$262 million. 2007 Condos sales totaled 815 at \$161 million, average sales price was \$198,638. 2008 condo sales totaled 559 at \$110 million, average sales price was \$197,224. In 2007, 734 lakefront homes sold for a total of \$268 million and average sales price of \$366,302. 2008 lakefront homes totaled 504 at \$178 million and \$353,590 average sales price.

While the number of properties sold is down considerably, values are remaining reasonably steady. A host of market conditions have converged to make buying a second home a smart move right about now.

Stock market woes have always pushed people to look for alternate investments, and real estate is a consistent stronghold. Home sales are down right now but they have always rebounded. I wouldn't recommend buying a second home with the expectation of flipping it for a quick buck, but if you hang onto it for a while -- and better still, turn it into a vacation rental property -- you'll make a nice profit.

Interest rates are cooperating. As of the writing of this article, 30 year fixed rates are averaging 4.96%. The rate hasn't been lower since Freddie Mac started surveying these averages in 1971. Rates have been reasonably low for awhile, following earlier rate cuts last year toward the beginning of the year. That's good news for anyone who's in the market for a mortgage.

The pressure of bidding wars is off. Housing bubble or no housing bubble, you're not going to get bargain basement prices on a lakefront home or condo but because houses aren't flying off the shelf, there's less pressure on you to make a quick decision. You can afford to take your time, do your research, and refine your plan.

Vacation rental demand is on. Economic pressures on travel budgets



are forcing those who once traveled abroad to stick closer to home. To further save travel dollars, domestic travelers want the most bang for their getaway bucks. Vacation homes provide all the comforts and options of home (eating in, game rooms, wireless access, etc.), often at a per-person rate that's cheaper than a hotel.

A vacation home can pay for itself. If your monthly mortgage payment is less than or equal to one peak week rental, twelve weeks of rental will cover your mortgage payments for the entire year. Other costs, including bills for your phone, power, cable, and association dues, may be paid out of your earnings from approximately five off-week rentals.

The calculations don't consider the added cost of a property manager you may need if you are not a do-it-yourselfer.

Despite the convergence of positive factors pointing to an opportunity to buy a second or vacations home, the fundamentals still apply. Strong credit, low debt, high savings and other assets are a plus.

If you have strong credit, you can find a lender who'll work with you. Also, don't rush into a decision. It's more important to take your time, make sure the property is right for you.

For more information or to ask lake real estate questions, contact Michael at 877.365.cme1 (2631) or cme@yourlake.com View all lake area listings at www.cme1st.com You can also log your opinions on Michael's real estate blog, www.AsTheLakeChurns.com

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Lake Regional Staff give back, donate blankets



Lake Regional Radiology staff members display blankets their department made for cancer patients. Pictured: (front row, L-R) Jeanne Heib, Anna Burns, (back row, L-R) Zach Suhr, Kelly Otto, Heather Darr, Jessica Howser and Jesse Porter

Celebrations such as National Radiologic Technology Week traditionally are a time to reward individuals for their accomplishments. But, Lake Regional's Radiology department decided they wanted their celebration to be about more than receiving — they wanted to give back.

For the third year in a row, Radiology department staff made and delivered lap blankets to Lake Regional's Radiation Therapy and Oncology departments. The blankets will be used by cancer patients during chemotherapy and radiation treatments.

"What I find most significant is that they take 'their' week to celebrate and serve others," said Marcy Maxwell, R.N., Lake Regional's director of oncology services. "I think that is very special."

This annual project has grown from approximately 30 blankets three years ago to almost 60 blankets this year. The blankets are made by cutting and tying material purchased with money donated by Radiology staff. Each one takes approximately three hours to complete and are done by individuals or groups of Radiology staff working together.

"The blankets have been such a wonderful gift for patients who truly need them," Maxwell said. "Our patients could not be more appreciative, and they are always so touched after learning how

the blankets were made."

Maxwell recounted one of her favorite stories regarding the blankets.

"It was a bitterly cold, icy day," she said. "One of our patients, who had carefully selected a blanket, was leaving the office after receiving a treatment when the receptionist noticed he had left his blanket. After she mentioned it, he thanked her and said, 'I will forget my coat before I forget that blanket.'"

This year, several Radiology department staff members were able to assist patients in selecting their blankets.

"I think the staff really appreciated getting to see just how much of a difference their efforts made for our patients," Maxwell said.

"In an often self-centered society, this is our way of giving back," said Kelly Otto, radiologic technologist and coordinator of the annual blanket program. "This is one tradition we plan to continue for many years to come."

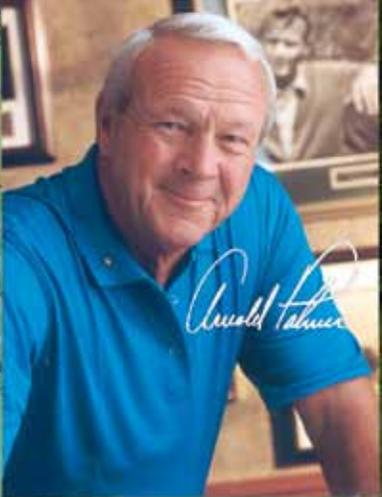
Lake Regional Health System provides comprehensive health care services to the residents and visitors of the lake region. The hospital is accredited by The Joint Commission and is a past recipient of the Missouri Quality Award. Lake Regional Health System also operates primary care, specialty and rehab therapy clinics, retail pharmacies and home health services throughout the lake area.

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So last night on my way home I hit a deer which completely crumpled my front end and now I'm without a vehicle. I called the insurance company this morning and was told I needed to gather three quotes for repairs before they will review the claim. Where do I begin? How do I know I'm being dealt with above board and haven't been targeted as an easy mark? Is the insurance company ripping me off? What do I do in the meantime? Has something like this ever happened to you? Chances are the answer is yes. Having the knowledge and confidence to deal with situations like this is something all of us need.

Join Jerry Hawken and Barry Frazier of Hawken Paint & Body & X-press Rental Car along with the Heart of the Ozarks chapter of Business and Professional Women on Wednesday, Febru-

ary 4, 2009 from 5:30 p.m. to 7:00 p.m. at Inn at Grand Glaize. Jerry and Barry will address the group on basic car care and safety as well as tips on how to deal with repairs and insurance companies so you can protect yourself and your investment.

For further information, contact Melissa Carroll at (573) 280-9792 or Joni Walden at (573) 348-4708. To make reservations, contact Michelle Cook at (573) 964-1008. Cost for the meeting, which includes dinner, is only \$12.00.

The mission of the Heart of the Ozarks chapter of Business and Professional Women is to enhance women's lives professionally, politically and personally. If you'd like to meet other professional women here in the Lake Area, please join us on February 4th at Inn at Grand Glaize.



Optimist Club President Mac Decker presents Jane Martin, owner of Scott's Concrete, with a certificate of appreciation.

Optimist Christmas tree sales a "tree"-mendous success

Tom Skinner, Chairman of the Christmas Tree Sales Project reports that the Camdenton Noon Optimist Club would like to thank everyone who helped make the annual Christmas sale a huge success.

"Thanks to Walmart for letting us have our treelot on their parking lot and to Truesdale Fence Company for donating and constructing the tree lot fence. Also thanks to Scott's Concrete for donating the truck and driver to deliver the

trees to Camdenton. Finally, thanks to all who bought trees this year and years past. All of these generousities make it possible for the Camdenton Noon Optimist Club to continue with our many youth projects. These include, but are not limited to, dictionaries to all area 4th graders, several college scholarships to Camdenton seniors, a perfect attendance program for grade schoolers, special programs for the Horizon School, and many other programs."

AmerenUE announces new rebate program for energy-efficient natural gas equipment

In 2009, AmerenUE's 127,000 Missouri residential and commercial natural gas customers will again be able to obtain rebates for a portion of the cost of purchasing and installing certain new ENERGY STAR®-qualified energy-efficient natural gas equipment. The program is patterned after successful rebate programs UE has conducted since 2005, but the new program expands the number of products and efficiency measures that qualify.

"Like our previous rebate programs, the goal of UE's 2009 Missouri Energy Efficient Natural Gas Equipment Rebate Program is to generate awareness for the ENERGY STAR label," says Greg Lovett, UE managing supervisor, Energy Efficiency Products and Services. "Through the rebates, we want to help our customers save energy and money by replacing older, inefficient equipment with highly efficient ENERGY STAR-qualified products and taking other high efficiency measures."

For residential customers, the program offers rebates for a portion of the cost of purchasing and installing ENERGY STAR-qualified programmable thermostats, furnaces and boilers. For commercial customers, the program offers rebates for a portion of the cost of ENERGY STAR-qualified programmable thermostats, furnaces, fryers and steamers. High energy efficiency equipment rebates are also available for part of the cost of making certain energy efficiency improvements to existing equipment, such as a boiler tune up, steam trap repairs or replacement, primary air damper replacement, and modulating burner upgrade.

All qualifying equipment must be purchased by Dec. 31, 2009, and installed by Jan. 31, 2010. Applications must be postmarked by Feb. 28, 2010, to qualify for the rebate.

To obtain the rebate, UE customers must submit a rebate form with required documentation to the address on the form. Rebate forms and full

program details are available by visiting the Ameren Web site (www.ameren.com) and clicking on "Natural Gas Center." Customers may also get information or request rebate forms by calling 314-342-1111 in the St. Louis area, or 800-552-7583 elsewhere.

To find qualifying ENERGY



STAR equipment, go to a local retailer who sells these products, call a local contractor who installs this equipment, or visit the official ENERGY STAR Web site: www.energystar.gov.

Rebates are subject to available funding, so anyone who wishes to take advantage of the program is encouraged to apply early. Before purchasing and installing a qualified natural gas furnace or commercial natural gas utilization equipment, customers must call 1-800-210-8131 for a Reservation Code. This code will help ensure that sufficient funds for the rebate are still available. Reservations are valid for 90 days from the date of issue. A reservation code is not needed for programmable thermostats.

Rebate checks will be mailed within eight to 10 weeks after the submission of a completed rebate form.

Funded by UE as part of a 2007 natural gas rate case agreement, the Missouri Energy Efficient Natural Gas Equipment Rebate Program was developed by a collaborative team that included representatives of UE, the Missouri Public Service Commission (PSC), the Missouri Office of Public Counsel, and the Missouri Department of Natural Resources. The program's goal

is to promote more efficient use of natural gas by encouraging the replacement of inefficient natural gas equipment with highly-efficient ENERGY STAR products.

ENERGY STAR is a government-backed symbol providing valuable, unbiased information to business and consumers. ENERGY STAR was originally introduced by the U.S. Environmental Protection Agency in 1992 as a voluntary market-based partnership to reduce air pollution through increased energy efficiency, stressing the power of the individual in making a difference and that the environmental choice provides energy savings without compromising quality or comfort. Today, with assistance from the U.S. Department of Energy, the program offers businesses and consumers energy efficient solutions to save energy and money and to help protect the environment. More information about ENERGY STAR can be found at the following Web site: www.energystar.gov.

With 1.2 million customers, UE is Missouri's largest electric company and third largest provider of natural gas. UE's parent, Ameren Corporation, through its operating companies, serves 2.4 million electric and 1 million natural gas customers in a 64,000-square-mile area of Illinois and Missouri.

For residential customers, the program offers rebates ranging up to \$225, for the purchase and installation of [ENERGY STAR®-listed natural gas fueled furnaces](#) (must provide proof of installation), maximum rebate \$200. ENERGY STAR®-listed programmable thermostats 50% of cost, up to \$25 maximum.

For commercial customers, the program offers rebates ranging up to \$375, for the purchase and installation of products—one-time rebate of ENERGY STAR®-listed natural gas fueled equipment purchased for use in your commercial facility, 50% of cost, up to \$375 maximum.

Local BPW Chapter Donates to local Charities

On Friday, December 19th, representatives of the Heart of the Ozarks Business and Professional Women presented a \$500 check to the local CADV (Citizens Against Domestic Violence) and a \$500 check to the Hope House, to assist with their

programs and operating funds. Proceeds from the recent "Girls Day Out" Women's Expo made the donations possible.

Professional Women's mission is to enhance women's lives professionally, politically and personally.



Top Picture: from L to R: Eleanor Hickey (Hope House, president of board of directors); Jean Smithson (Hope House Director); Melissa Carroll (BPW President); Karen Hodson (BPW Incoming Treasurer); Peggy Cochran (BPW Outgoing Treasurer)

Bottom Picture: from L to R: Peggy Cochran (BPW Outgoing Treasurer); Angela Fiene (CADV Executive Director); Melissa Carroll (BPW President)

New vests for Lake Ozark Fire Department thanks to grant



The Lake Ozark Fire Protection District received a Safe Neighbors Grant in the amount of \$1,500 from State Farm Insurance. The grant will be used to purchase safety vest to be worn by emergency personnel when responding to incidents on the roadways. New federal mandates will go into effect in November that require all emergency responders working on roadways to wear high visibility vests for their safety. This grant was made possible through local State Farm agents.

The casually elegant home style begins at Spectra Interiors

by Michael Gillespie

The thing that often makes a business successful is the ability to adapt to changing situations.

That has certainly been the case with Spectra Interiors of Osage Beach. It began, in 1985, as a floor covering store. But some fifteen years ago, when the area was in the middle of a condo boom, co-owners and sisters-in-law Susan and Nancie Duncan recognized the need to widen their focus on quality interior design products. It proved to be a correct and savvy decision.

"You could just tell," says Susan, "there were people buying condos left and right and they had to be furnished. People had to buy their furniture elsewhere and bring it in. There was a need at the lake for a place that carried quality products. There just wasn't a good selection here at the lake."

Spectra has been at its present location, on Highway 42, since 1997. "We have a really pretty, very nice 9,000 square foot showroom," Susan relates. "We offer everything from floor covering to window treatments, draperies, and software. We have wallpaper, and the bulk of our store — ninety-nine percent of our store — is designed in vignette styles. You walk around a corner and you see a sofa with a picture and the lamps that would coordinate with it, and an area rug on the floor — little display vignettes that allow us to show a lot of different styles and a lot of different product in a way that's easy for the customer to visualize it — not just stacked up against walls."

Spectra has gained a reputation for mid-priced furnishings and new and unusual accessories. The Duncan's pick their inventory based mostly on customer demand. The theme they choose to follow is "casually elegant, stylish and chic."

"In our opinion," says Susan, "that's the lifestyle that people want at the lake. Right now the most popular trend is what people have labeled transitional. It's pieces that can go traditional or contemporary — it's that middle road. It tends to be a little more relaxed than traditional, but not as modern as some contemporary can be. The Tommy Ba-

hama tropical feel has been very popular — it's a relaxed lifestyle branding. Everything is wood and bamboo. It's sophisticated, but casual.

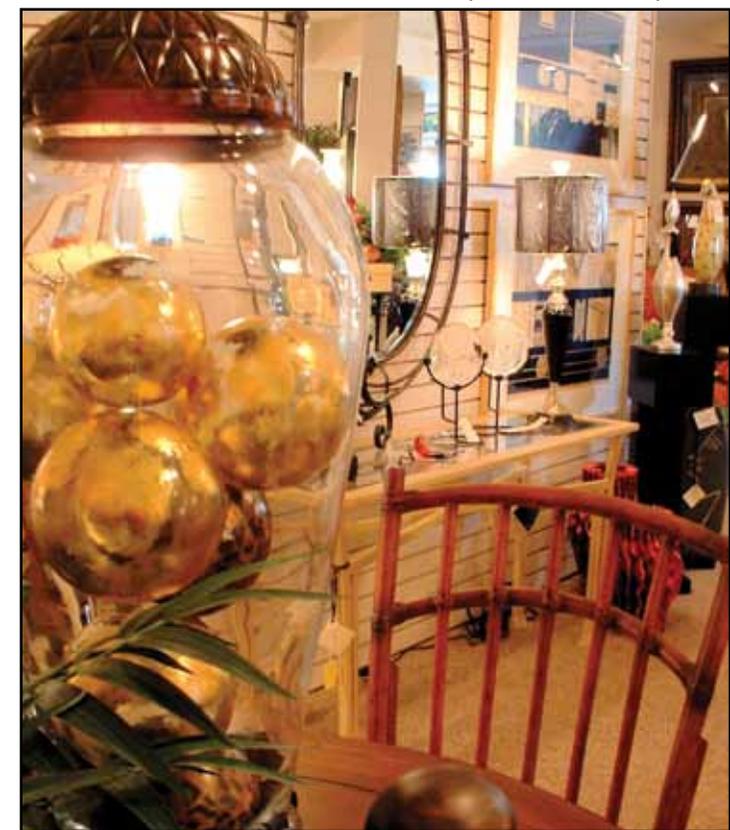
"We are a mid-range price store. What we're going for is good quality and good price point. The customer gets the best of both worlds. We have designers that will guide people into a whole look and give advice on what pieces go together, and they don't all have to be expensive, either. You just want that end result to be pleasing to yourself and pleasing to people who come to your home."

Spectra has its own staff of interior designers, but it also caters to other area designers. "The way the store is set up they can bring their clients in," says Susan. "We have all these different

some examples of the current look in home design. Susan explained that hardwood or ceramic tile floors are much in vogue, but wallpaper has taken a back seat to painted walls. "People are painting almost every room in their home a different color — they're choosing colors for warmth and atmosphere. And that's a really inexpensive way to change the look of a room." She added that Spectra offers color consultation services.

Nowadays, Spectra's clients are pretty evenly divided between condo owners, folks who live in duplexes, and second home owners.

"I think our strong point is our size and that we have so much inventory," Susan says. "It really is a full inventory store."



Spectra's furnishings are arranged in "vignettes" - small groupings.

styles, different displays. They can walk the customer through to find what their style is.

"We also have design service, even if they are not purchasing items. We have a girl that will come to the customer's home and rearrange furniture, rearrange accessories. Sometimes you've got a lot of good pieces, but you just need someone that can put it together."

And since styles never remain the same for long, we asked for

We get tons of compliments from people who walk through. Our clients have lots of choices, lots of visual stimulation to give them ideas. And then we have the customer service to back it up."

Spectra Interiors' large, tasteful showroom is located on Highway 42, three-tenths of a mile east of the Highway 54-42 intersection. Their winter hours are Monday through Saturday, 10 a.m. to 4 p.m.

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Lake Regional

Health Update

Heart disease is the leading cause of death for both men and women in the United States, and it accounts for 18 percent of all illnesses. In 2008, the American Heart Association estimated the cost of heart disease to be \$448.5 billion in health care services, medication and loss of productivity.

Understanding your risk factors for heart disease is crucial to protect yourself from this deadly disease.

Major risk factors include:

- Smoking. Smoking is the single most preventable cause of death in the United States. It's also a major cause of heart disease. More than half of the heart attacks in women younger than 50 are related to smoking. In Missouri, 28 percent of women older than 18 smoke. If you stop smoking, in just one year you will have reduced your risk of heart attack by half.

- High Blood Pressure. One in three people in the United States has high blood pressure. This is a major risk factor for heart attack and the most important risk factor for stroke. Eating a healthy diet and reducing your sodium intake can help lower blood pressure.

- Cholesterol. Fifty percent of women have elevated cholesterol levels. High levels of LDL or "bad" cholesterol increases the risk of heart

disease and heart attack. Diet is a key part in lowering cholesterol levels.

- Weight. Fifty-eight percent of American women are overweight. Extra weight puts a strain on your heart and arteries. Even if you have no other risk factors, being overweight will make you more likely to develop heart disease. Being overweight also means a higher risk for other health problems like high blood pressure and diabetes.

- Inactivity. Twenty-nine percent of women are inactive. Your heart is a muscle and needs to exercise to stay in shape. You should exercise at least 45-60 minutes, four to six days a week.

- Diabetes. Adults with diabetes have heart disease rates two-to-four times those of adults without diabetes. If you have diabetes, keep it well controlled.

- Heredity. Know your family history. Having a father or brother diagnosed with heart disease before age 55, or a mother or sister diagnosed with heart disease before age 65, increases your risk of heart disease.

Lifestyle changes are important to reduce your risk of heart disease and death. Start by scheduling a check up with your doctor. If you need help with diet and exercise, contact the Cardiopulmonary Rehab department at Lake Regional Health System at 573-302-2280.

SFCC-Lake of the Ozarks initiates 8 students into honor society



From left, Tyler Griffith, Eldon, pre-law; Laurie Ketts, Camdenton, business; Robert Platt, Versailles, education; Ashley Calvino, Osage Beach, business; Kevin Lehman, Osage Beach, business; James (Don) Veulemans, Sunrise Beach, marketing; Karen Kaiser, Osage Beach, business; Erica Lee Hale, Camdenton, business; and Jan Scott, PTK advisor.

State Fair Community College-Lake of the Ozarks initiated eight students into Phi Theta Kappa, a two-year college national honor society, in a Dec. 3 ceremony at the SFCC-Lake of the Ozarks campus in the Stone Crest Mall.

Dr. Michael Ash, SFCC Vice President for Student Services was guest speaker. To be eligi-

ble for membership, members must maintain a 3.5 G.P.A. and be involved in service projects sponsored by the society. PTK recognizes and encourages the academic achievement and provides opportunities for individual growth and development through participation in honors, leadership, service, and fellowship programming.

Investments tailored for the recession

by Michael Gillespie

Has all the bad economic news convinced you that the best thing to do is to hoard your money, even if it creates a tax liability for you? You don't have to do that. In the very least you can place some of your money in a tax deferred IRA and deduct it from your 2008 income. There are even tax advantaged investments out there. And if you have additional cash assets, there are stock and bond and other opportunities that look good even in this time of recession. That's the opinion of Robert Cotter, financial advisor at Raymond James Financial Services in Osage Beach and branch manager at Iroquois Financial.

If your primary concern is lowering your tax burden for the year just ended, Cotter suggests a close look at a traditional IRA. There are certain qualifying rules to be met. You must be under 70-1/2 years of age with compensation, or a non-income earning spouse filing a joint return with a working spouse. If you do not have an qualified retirement ac-

count through your employer, such as a 401(k) plan, then you may contribute up to \$5,000 annually to an IRA if you are under 50 years of age, or \$6,000 if you are 50-plus. If you do have a 401(k) or similar plan through your employer, then your adjusted gross income will have to fall under \$63,000 or \$105,000, depending on whether you are filing a single or joint return, respectively. You must set up your IRA before April 15, 2009, in order to apply your deduction to your 2008 return.

There is also a SEP, or self-employed plan for tax deferred savings. You can tuck away a maximum of 25 percent, or up to \$46,000 of your income from 2008, says Cotter. And like the IRA, you must do it before April 15.

So let's assume that you have taken advantage of all the savings plans the government will allow to shelter your money. The next reasonable options are tax free municipal bonds. The term "municipal bond" can be a little

misleading. The fact is that a municipal bond can be issued by any taxing entity within a state — that can include not only a city or town, but also a school district, a special road district, or even a housing authority. "The idea behind it," says Cotter, "is they

Municipal bond investments are exempt from federal tax, and if you live in Missouri and purchase municipal bonds from an entity within in the state, then the bonds are also exempt from Missouri state tax. To make sure you're purchasing a quality bond,



let local government authorities borrow money at a lower interest rate than you or I can borrow. The reason they do that is the people who give them the money to buy those bonds do not have to pay income tax on them."

check for a AAA rating from either Standard & Poor's or Moody's Investment Firm. You can further secure your investment through insurance, as Cotter explains: "Let's say it's a \$25,000 bond for the next 20 years, and they're

paying you four percent. So they're paying you \$1,000 every year for the next 20 years and at the end of the 20 years they will give you the \$25,000. You can get insurance on it that says if that entity doesn't pay off the interest like they were supposed to, the insurance company would have to pay it. And then, if at the end, they didn't pay off the \$25,000, the insurance company would have to pay it off. I call it wearing the belt and the suspenders."

The insurance will typically cost one-quarter to one-half of the bond's interest rate.

Outside of the tax free and tax deferred arena, there are investment options worthy of your money in a recession economy. The stock market, for all its negativity, still offers many investment possibilities. The key is to look for stocks that pay high dividends. Dividends are what a company pays back to the stockholder after taxes and capital improvements. Cotter notes that Ameren provides a good example of a high dividend yielding stock. "Ameren was about \$54 a share last November," he says.

continues on page 38

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Newcomers/Longtimers Club Helps Food Pantries

Members of the Newcomers/Longtimers Club have been collecting money, canned goods and non-perishable items for local food pantries for the past few months. At their December luncheon meeting, the Community Committee presented these items to Hope House, Lamb House and Share the Harvest charities. The committee is involved in various projects that interest or inform the

members of N/L. The next N/L Community Committee meeting is January 5 at 10:00 a.m. at Central Bank Conference Room, 2nd Floor, Osage Beach. For information regarding the Community Committee, you may contact Carlene Chubbuck at 374-9281 or car0712@charter.net. You may also find information on the N/L website: www.newcomerslongtimers.com.



Hope House: Carlene Chubbuck and Sharon King, Community Committee; Brenda Love, N/L President. Not pictured - representative of Hope House



Cop's Corner

be driving a vehicle that is readily identified as a city owned vehicle. Be wary of vehicles bearing no emblems or license plates. If in doubt you can call the police department, city hall or the public works department to verify the identity and purpose of the individual attempting to gain access to your property. The telephone number to Osage Beach Public Works is 302-2020. The City Hall number is 302-2000.

logo and carry proper identification. Yes, the companies do subcontract, however companies such as Ameren UE provide the subcontractors temporary identification unless there is a glitch in the mail. If in doubt you can always call Ameren UE at their customer service number 1-800-552-7583 or your local police department.

Several departments in Missouri have received reports of incidents where residents have become victims after being targeted by thieves impersonating utility or city workers. They gain access to the victim's property by claiming to need to work on the gas line, electric boxes, water lines, etc. One potential victim was very lucky in the fact that her husband came home just as the imposter was asking the victim to look at the electrical lines in the bedroom of the residence. To date, no such incidents have been reported in the Osage Beach area and we'd like to keep it that way.

Utility company employees inherently don't initiate contact with you unless there is a valid problem in the area or you have called them. According to Ameren UE's Communication Executive, Mike Cleary, there is no reason for a utility company employee from Ameren, Laclede Electric, Co-Mo, etc. to be in your home because they don't have the authority to work on lines within the residence. Furthermore most gas meters are now located outside residences negating the necessity for someone claiming to need to read the gas meter inside the residence.

Advise the person attempting to gain access that you are calling to verify that they are who they claim to be, however don't allow them in your home. Lock your door. If they leave while you are dialing, call the police. Know who your utility company is. Remember that subcontractors are sometimes utilized however they should have a temporary ID issued by the company they were hired by.

Anyone working for the city's public works department will possess photo identification and will more than likely

Most vehicles from legitimate utility companies are well marked, however there are some exceptions. They usually wear clothing with the company's

If anyone comes to your home representing themselves as a utility service employee, without you initiating the call, wanting to inspect services inside your home, don't allow access and do not hesitate to call your local police department.

Sgt. Arlyne Page
Osage Beach Dept. of Public Safety

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View for Miles!



New 3BR, 3BA LF home in the Gravois Arm. Open floor plan, lots of glass, magnificent views, 10ft. lower level ceilings, screened porch at waters edge, 2 car garage, Low maint. yard & vinyl siding, deep water, central sewer & water. \$295,500 MLS#3050356

Turnkey!



Contemporary 3BR, 2.5BA, 2400 sq. ft. lake home in Gentle Slopes. Open floor plan, lots of glass to enjoy lake view, gourmet kitchen, concrete dock, community water, central sewer, blacktop to the door. \$459,000 MLS#3054443

Picture Perfect!



4BR,4BA, 5,000sq. ft. Luxury LF Home. Open Floor plan, gourmet kitchen, 3 large master suites, cove location w/good water depth, private balcony & hot tub lakeside. \$649,900 MLS#3053486

East Facing LF!



3BR, 2BA LF retreat at waters edge. Main level living, lots of glass, Maint. free exteriors, great dock w/deep water year round, Comes furnished and paddle boat. \$239,000 MLS#3055241

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by Darrel Willman

Some users in businesses and the home find that the things they do just require a bit more horsepower when it comes to computers. Today's tasks can include large database file manipulation, video encoding and editing, photographic manipulation, cutting edge graphics for 3-D rendering, gaming and more. These kinds of chores need muscle, and the newest crop of hot PC's are there to fill the gap.

Operating systems for the best performance need to be 64-bit capable, allowing the users to have more than 4 GB of internal memory RAM to access for programs and utilities. The contenders are Windows Vista Home or Business Premium 64-bit, Linux 64-bit varieties and Apple's OS X—the latest is called Leopard.

Apple's hardware offerings for performance are the iMac and the Mac Pro.

Mac Pro- Standard with 8 cores (dual quad-core Intel Xeon processors) and accommodating as much as 32 GB of memory, these powerhouse workstations can be configured at up to 3.2 GHz per core and hold up to 4 TB (terabytes—4,000 GB) storage. They ship with discrete graphics cards for high-end graphic or gaming performance from ATI and NVIDIA with up to 1.5GB of graphics memory. They start at \$2,700 and can climb to \$20,000 quickly depending on the performance level and storage space you need.

iMacs ship with Intel Core 2 Duo processors from 2.4 GHz to 3.06 GHz, with memory configurations from 1 GB to 4 GB of DDR2 RAM. Screen sizes for the all-in-one machines run from 20 to 24 inches- the largest being required to get the fastest processors. Prices begin at \$1,199 and run to \$2,599 for a fully loaded 24 inch at 3.06 GHz.

Linux and Windows users can choose from discrete graphics cards from ATI, NVIDIA and Matrox to name a few. These companies offer cards like the \$600 M9140 quad-display card from Matrox, designed for high-end business applications, ATI's Radeon 4870 (dual display) at \$550 and NVIDIA's GeForce GTX 280 (dual display) at \$475—the latter two designed primarily for gaming performance.

Processors from Intel or AMD lead the way for productivity and gaming performance.

EXTREME MACHINES

PERFORMANCE PCS FOR HEAVY DUTY



Alienware's bizarre ALX series (X58 shown) appeals to young gamers looking for the "bleeding edge" of technology, who push the hardware to its limits through overclocking and water-cooling, looking for the ultimate in performance. Here as elsewhere however, fastest today is not top dog tomorrow, as technology races forward.

Intel's Quad-Core CPUs-- the new i7 Extreme and older Core2 Extreme are out in front with clock speeds of up to 3.2 GHz and bus speeds of up to 1600 MHz—these cores are all 64-bit and some support DDR3 RAM at speeds of up to 1800 GHz. Sounds like a lot of mumbo-jumbo-- just call it fast, fast, fast. AMD's processors while



Velocity Micro's Edge Z55

extremely quick haven't quite caught up, topping out at 2.6GHz for quad cores and 3.2 GHz for dual core offerings.

For the Gamer, Velocity Micro's Edge Z55 and Z35 desktops are too-hot-to-handle PCs offering up Intel Core i7 processors in configurations up to 3.2 GHz, with hot Radeon graphics and up to 6 GB of memory, starting at \$2,100. The Velocity Micro Raptor 4-core 3.2 GHz Core i7 box goes for \$5500 and up. For productivity, their W260 workstations can be fitted with the Intel Skulltrail board, Dual Xeon X5492 quad-core 3.4 GHz (eight cores total) processors, nicely equipped at \$10,000.

The Alienware ALX X58, a wildly-styled and wickedly-fast high-performance PC, has the Intel i7 965 Extreme quad-core CPU at 3.2GHz with liquid cooling and twin hot rod graphics

cards (GTX 280) from NVIDIA with 12GB of internal RAM for around \$5,600 depending on configuration. And get this—you can go faster. Businesses might be served elsewhere—Alienware is known for gaming—and is now owned by Dell, which offers an extensive line of business machines and servers.

Of course as evidenced by Apple's 8-core \$20K offering, how much speed you want is only limited by how much you want to pay—enter Falcon Northwest's Mach V. Again using the bleeding-edge Intel Core i7-965 quad core CPU over-clocked to 3.79 GHz, coupled with solid-state (read: fast and expensive) drives, 12GB of memory, Blu-Ray DVD burner, Vista Ultimate and more at \$8,000+.



Falcon Northwest Mach V

Business choices include the Intel Xeon and AMD Opteron processors in 6-core, 4-core and 2-core varieties. The fastest running at just over 3 GHz—again, for the moment Intel is out in front. Good news for business customers, the core sizes are shrinking and gaining efficiency, meaning less heat

is generated and less power is required to run them. Lower power and HVAC bills are the benefit.

Workstations for productivity tasks like video editing, 3-D rendering, large photo manipulation and database processing need muscle just like the gaming boxes, but not the emphasis on gaming graphics. Workstations will configure almost identically to the high-end gaming PCs, with the substitution of business video cards suited for these tasks, like the Matrox M or NVIDIA Quadro cards. Database users, number-crunchers and the like can be well-served by simpler 2-D graphics often built-in to motherboards. Expect to pay \$5,000 and up for a very fast rendering or editing station.



Sun Microsystems brings a whole new level of performance with custom CPUs. They're super-fast and super-spendy, likely outside the needs of all but very large corporations.

For large-scale applications, Sun Microsystem's SPARC Enterprise T5440 server sports up to four UltraSPARC T2 Plus dual core processors at 1.4GHz with 10GB per second connectivity, and up to 4 internal drives offering record-setting performance besting HP's top unit by 25%. The 4RU box starts at \$45,000. The sky is the limit with Sun's M-Class servers that can host up to 64 quad-core SPARC64 VII processors and 2 terrabytes of total memory. Blade servers by IBM and others can combine units to form processor farms with many, many processors simultaneously crunching on data—again here the sky is the limit.

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Missouri Jr. Duck contest calling all young artists

The U.S. Fish and Wildlife Service is now accepting entries for the 2009 Missouri Junior Duck Stamp Contest, which will be held at USGS Columbia Environmental Research Center on April 2nd, 2009. Entries must be post-marked by March 15, 2009.

Students may submit artwork featuring one of the following species: whistling ducks, swans, geese, brant, dabbling ducks, diving ducks, sea ducks, mergansers, stiff tails, or Hawaiian ducks. A full list of permitted species is available online at <http://www.fws.gov/juniorduck>. Judging will be open to the general public, and will be begin at 10:00 am on April 4th 2009 at the Richard Schoettger Conference Building USGS Columbia Environmental Research Center. The center is located at 4200 New Haven

Road, Columbia, Missouri. Artwork entries will be judged on the basis of original design, anatomical accuracy, artistic composition and suitability for reproduction on a 1" by 1.5" stamp. Judging ends around 2:00 pm.

During the contest, students will be judged in four groups according to grade level: K-3, 4-6, 7-9, and 10-12. Three first, three second and three third place entries, along with 16 honorable mentions will be selected from each group. Contest judges select a "Best of Show" from the twelve first place winners, which will be submitted to the Federal Duck Stamp Office and entered into the National Junior Duck Stamp Contest held in April in Washington D.C. The winner of the National Junior Duck Stamp Contest, along with his/her parent or guardian and

teacher will receive a free trip to a First Day of Sale ceremony in late June/early July.

A downloadable entry form and information on contest rules and regulations for teachers and supervising adults can be found online at <http://www.fws.gov/jrduck>. For additional information or if you have questions regarding your student's or school's participation in the Jr. Duck Stamp contest, please contact your Jr. Duck Stamp State Coordinator, Tim Haller (573) 441-2799 tim_haller@fws.gov. Entries and reference forms should be post-marked by March 15, 2009 and mailed to: c/o Junior Duck Stamp Coordinator

Tim Haller, Big Muddy National Fish and Wildlife Refuge, 4200 New Haven Rd., Columbia, MO 65201.

Your Finances

Here's a "Checklist" for Surviving a Financial Crisis

Over the past few months, the news has been almost incomprehensible. It's hard for many of us to make sense of the failure of major Wall Street firms and large banks and the \$700 billion bailout of the financial sector. And it's hard for investors to be calm when stocks have fallen more than 40 percent between October 2007 and Inauguration Day in 2009. What can you do to cope?

Consider the following "checklist" for surviving a financial crisis:

Close your ears — but open your eyes. These days, you may hear some so-called "experts" talking about end-of-capitalism scenarios. Try not to listen to these doom-sayers. We still have the most powerful economy in the history of the world and we will recover from these setbacks. However, even if you close your ears, you should keep your eyes wide open. Specifically, look for opportunities. Stock prices are down now, but they won't always be — and, all else being equal, investors who buy into the stock market at lower prices are likely to earn higher returns than those who buy stocks when prices are higher.

Focus on things you can control. During a financial crisis, your success at weathering the storm depends on your ability to stay calm and concentrate on the things you can control. For example, you can control your emotions so that you aren't panicked into making unwise, short-term decisions, such as putting all your money under your mattress. And, to a certain extent, you can even control your portfolio's ability to withstand volatility. How? By diversifying your holdings as broadly as possible. The wider your range of investments, the less you'll be hurt by downturns that primarily affect one asset class. (Keep in mind, though, that diversification, by itself, cannot guarantee profits or protect against loss.)

Review and rebalance your portfolio. During this market decline, some of your holdings have probably fallen more than others. As a result, you may now own a



Tony Reahr
Edward Jones Financial Advisor
573-964-5712

lower percentage of a specific asset class than you had originally intended when you built your portfolio. Consequently, you may want to meet with your financial advisor to determine if you should rebalance your portfolio by adding more money to those asset classes that have fallen the most. You may also want to rebalance if your risk tolerance or long-term goals have changed.

Look for quality investments. In this economic environment, it's more important than ever to focus on on quality investments. When you buy stocks, look for those companies with strong balance sheets. If you're purchasing bonds, stick with those that receive high credit ratings. If we are entering a prolonged economic downturn, these types of investments will, in all likelihood, fare better than lower-quality stocks and bonds.

Be patient. No one can predict when a bear market will end, but history has shown that turnarounds can happen quickly and unexpectedly. So be patient. The most successful investors have the courage to stay the course and take advantage of opportunities while others are "bailing out" of the financial markets.

We may still have some rough roads ahead of us. But if you can check off every item on this list, you can smooth out some of the bumps you'll encounter on your journey toward achieving your long-term goals.

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LRHS' Drake achieves AOA Surgery board certification

Mark A. Drake, D.O., with Surgical Specialists of the Lake, recently achieved board certification in general surgery from the American Osteopathic Association. The certification process, administered by the American Osteopathic Board of Surgery, requires five years of residency training in general surgery and completion of both a written and an oral examination.

Drake joined the medical staff of Lake Regional Health System in 2007. He has a doctor of osteopathic medicine degree from Oklahoma State University College of Osteopathic Medicine in Tulsa, Okla., and completed his general surgical internship and residency at Tulsa Regional Medical Center. He is a member of the Society of American Gastrointestinal Endoscopic Surgeons, the American College of Osteopathic Surgeons and the American Os-



Mark A. Drake, D.O.

teopathic Association.

Surgical procedures performed by Drake include hernia repair; breast procedures, including mastectomy; colon resection; gallbladder removal; liver and biliary tract surgery; gastric surgery; and endocrine surgery. He also performs endoscopy procedures.

Surgical Specialists of the Lake is located in Lake Regional

Imaging Center at 1075 Nichols Road, Osage Beach. To schedule an appointment, call 573-348-8988.

The AOA is a member association representing more than 61,000 osteopathic physicians. It serves as the primary certifying body for D.O.s and is the accrediting agency for all osteopathic medical colleges and health care facilities.

The medical staff at Lake Regional Health System includes nearly 90 physicians who care for lake-area residents and visitors in the hospital and its six clinics and 14 specialty clinics. Lake Regional Hospital is accredited by The Joint Commission and is a past recipient of the Missouri Quality Award. Lake Regional Health System also operates rehab therapy clinics, retail pharmacies and home health services throughout the lake area.

Recession investments

continued from page 33

"It pays \$2.54 dividend per year. Right now, it's around \$32 per share, and it still pays \$2.54. So buying Ameren shares today gives you a dividend in the neighborhood of seven percent. So you can buy it and wait for it to come back — I don't think electricity is going to get cheaper — and in the meantime you're getting paid a very good dividend rate."

Cotter says that historically most utility companies pay good dividend rate of returns, as do corporations such as General Electric and Pfizer. It's important to note, however, that there is no guarantee on dividends.

Local real estate, too, merits a close look. "Right now," opines Cotter, "I think you look at rental properties where you can generate an income, or lakefront properties where somebody has to sell due to economic conditions. They haven't lost a lot of value, but they are pretty good buys if you've got cash reserves. I wouldn't be borrowing money."

It may well be said that even tough economic times creates opportunities for those who are

careful and conservative in their expectations.

"If I've got extra money," says Cotter, "I'm going to be in the bonds or in the stock market, but I have some clients who have plenty of that so they're looking to go into the real estate market. The real estate market is a buyers' market. You can go in and pick up a good property today and hold it. Now, it's not going to come back in a year or two; it's a long-term investment. And some of the stocks, I think, are going to be two or three years out before they come back. But one of the good things is that if they're paying a strong dividend, you get some money for just holding them — but you have to look long-term."

A note from our advisors: Securities and Investment Advisory Services offered through Raymond James Financial Services, Inc. Member FINRA/SIPC, and are: not FDIC insured, not guaranteed by Iroquois Federal, are Subject to risk, and may lose value. [Iroquois Financial is independent of Raymond James Financial Services.] - Ed.

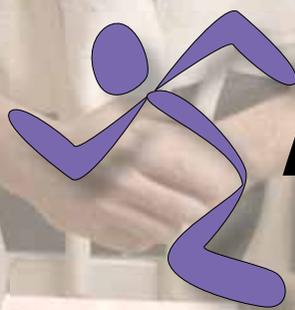
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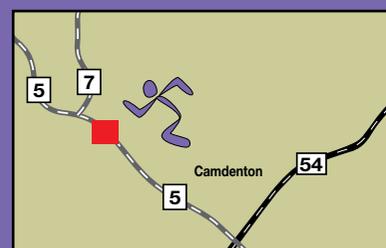


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Expressway means safer driving time

continued from page 1

the Parkway will transfer to the city of Osage Beach, which will be responsible for maintenance and upkeep. City Administrator Nancy Viselli said new equipment is being purchased to handle the additional workload. The city is also in the process of building a new facility to house all the new vehicles.

Lynch said unless the area has an unusually wet spring, this newly designed section of the Parkway should be open by Memorial Day weekend.

Work on the Expressway is also progressing at or ahead of schedule, according to Lynch.

When completed, the bypass will link to the existing highway south of the Osage River Bridge, run behind Home Depot, Wal-Mart, the Premium Outlet Mall, join the existing highway to cross the Grand Glaize Bridge, then continue running on the west side of the

existing highway past KK where it will reconnect with 54 near Lazy Days Road. Plans include several interchanges – in Lake Ozark for the new Horseshoe Bend Parkway, between Route 42 and Wal-Mart, at Passover, Jeffries and Broadwater roads, at Route KK and Nichols Road.

“If everything goes as planned, we plan to get the section of the Expressway from the Home Depot-Wal-Mart area to the Grand Glaize Bridge open later this year but the next phase from the Walnut Bowl area to the Osage River won’t be completed until mid-2010,” he said, adding that this section would be completed with the assistance of developer Gary Prewitt.

“This is a totally new concept for us, but it got started because we were moving slower than what Mr. Prewitt needed to get his shopping center done. We needed to buy right of way from him, we needed to take out a

lot of rock and he needed that rock for fill so he approached us about doing the grading and drainage for our project in return for using the fill. He’ll be using contractors to do some of the work, and all the work has to be done to our guidelines, but overall this agreement will help get that section completed faster,” Lynch said.

He also said the work west of the Grand Glaize Bridge would be split in two sections – the first will run from the bridge to Nichols Road and the second will run west of KK to the point where it will reconnect with 54, and has a planned completion date of mid 2011.

“That obviously leaves a gap between the two sections but we’re still in negotiation with Osage Beach on the design of the interchanges. We hope to have that wrapped up shortly,” Lynch said. “One of our biggest concerns for this area is that

we’ll be working around a lot of city streets and we’ll have to use a lot of detours. We’re asking drivers to be understanding and be careful. All this construction can be confusing and challenging, but when it’s completed, it will be well worth the trouble.”

ON THE ROADS AGAIN

Another road project is in the works for Osage Beach.

The city will be redesigning Passover Road from the Expressway to Wilson Drive near the planned entrance to Chateau at the Lake, John Q. Hammons’ hotel project.

When completed, the road will feature two lanes that will be divided by a median and will look similar to the road leading into the Osage Beach City Hall.

“We originally planned to make it a four-lane road but after getting the results of our traffic study, and seeing that it didn’t show enough traffic to

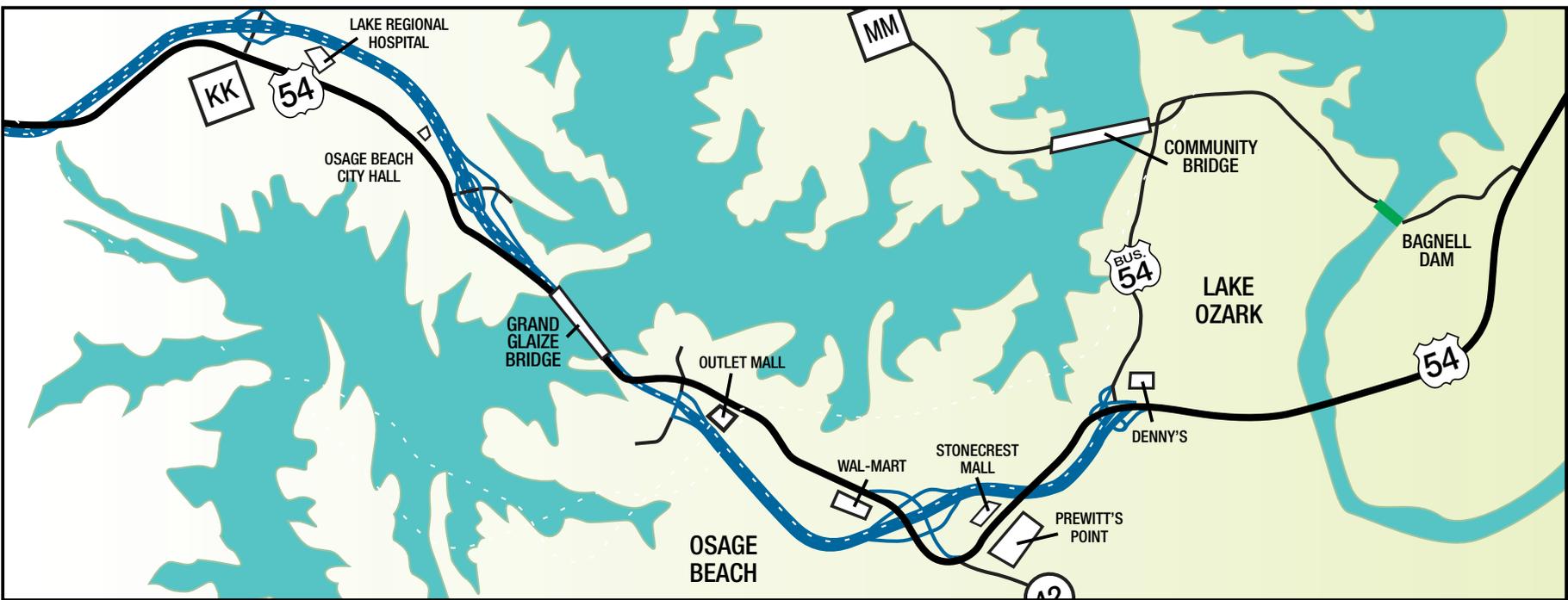
warrant four lanes, we decided to reconfigure the plan and scale it back,” explained Osage Beach City Administrator Nancy Viselli.

She said while the new design would save the city between \$50,000 and \$100,000 of the \$1.7 million budgeted for construction and right-of-way acquisition, it will also improve the aesthetics of the area.

“It’s actually going to be much more attractive than the plain, four-lane version we had originally planned to build and Hammons’ people are very happy with the new ‘boulevard’ look,” Viselli said.

The rest of Passover Road, which will be a connector route from the Expressway to the Parkway, is also undergoing a redesign. That work is being done by the Missouri Department of Transportation.

GRAPHIC: This illustration depicts (blue) the Highway 54 Expressway project, which extends from the junction of Bus. 54 & Hwy. 54 to just past the Rt. KK Jct.



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