

LAKE OF THE OZARKS

BUSINESS JOURNAL

NEWS IN BRIEF

The Bullpen- Huh?

You may not have heard of one of the best restaurants at the Lake. See Page 13.

Angry Customers

Mike Gillespie looks at dealing with them diplomatically. Page 49.

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Water Patrol officer aids Katrina victims

A powerful story worth re-running. Page 23.

Counterfeiting

Believe it or not, Christmas time saw a new outbreak of funny money. See page 10.

Stanton Development

It was a big story, the heart of Lake Ozark to be developed. Page 29.

Bagnell Dam's impact

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Snow and ice mean danger on the roads. A look at how to handle it. Page 52.

Employee Benefits

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Mike Henze's pride

Lake Regional's CEO is rightfully proud of the facility. Here's the story. Page 4.

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Mike Gillespie's Lake Stories

A monthly look back at the Lake. Page 22.

New exchange meets needs of future development

by Monica Vincent

Growth at the Lake of the Ozarks is apparent in the expansion of existing businesses, the explosion of new businesses and the plans for dramatic new development projects.

According to the Missouri Department of Transportation, the existing peak traffic volumes on existing Route 54 during the summer months is 43,000 vehicles per day. By 2028 traffic levels are projected to increase to 65,000 per day. If nothing is done to improve existing conditions, gridlock will result on Route 54.

Three of the biggest new developments are taking place on the west side of Osage Beach with the Duenke project, the Turkey Bend development and the proposed ideas for Dogwood Hills. That, along with the amazing growth and success of Lake Regional Hospital, make the exchange proposed by MoDOT at the Nichols Road and KK critical to the future of commerce in that area and the access and safety of patients and visitors to the hospital.

According to MoDOT and Project Manager Kenny Voss, they have already received location and design approval from the Missouri Highways and Transportation Commission for Route 54 from Route 42

to west of Route KK. Significant changes have been made to earlier plans and MODOT held public hearings in November 2005 to seek additional public input on the entire project, including a proposed "split diamond exchange" at the Nichols/KK area. The design will be presented for approval at the January 11, 2006 meeting of the Missouri Highways and Transportation Commission.

Of all the designs proposed, the split diamond, says Voss, "can expand to meet the needs of future growth beyond the 20 year limits of other designs. If needed, slip ramps could be installed to handle greater traffic counts."

Voss says the public hearings showed overwhelming support for the design from residents and developers, and a neutral stance from the City of Osage Beach. One complaint came from Jim Kahrs, owner of Osage Catfisheries, whose concern was the environmental impact from additional water run-off to the catfish farms.

Voss says, "We are working with the Kahrs to alleviate those concerns and come up with a better means of water retention."

Gary Mitchell, part owner and President of Dogwood Hills Golf Course, Inc., is a major proponent of this split

diamond exchange. "We want to thank everyone in the whole process that made this happen. The developers here and the hospital worked together to come up with the best solution. Roger Schwartz of MoDOT made comments at the hearing that the plans they made in 1990 made sense then but don't make since in 05. I give MoDOT a lot of credit for having the foresight to create a solution that allows for major developments and future growth."

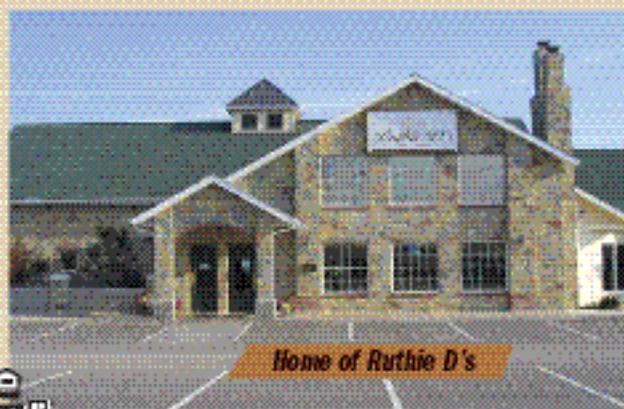
When Mitchell was asked why they chose this particular design he said, "The problem with the 1990 design, with projection of growth then, would have failed moving proper traffic. A Single point entry made sense, but traffic studies on new developments showed that even failed to move traffic. This design has two separate interchanges connected with one way roads to handle both developments when they are fully developed out. If you were going SW to Camdenton, branch will be on KK interchange, if going to Eldon you would ramp between hospital and Dogwood Hills. It also has improved access to the hospital even over what is there today."

Mitchell cites three main reasons for the popularity of the design. "Obviously growth

was a major factor, a big hot button was the number of ambulance visits as well as private cars that utilized access to Lake Regional in the last year. On top of the need for direct and safe access to the hospital, developers are concentrating on baby boomers and the hospital is the most crucial element in attracting this growth. Another big plus is that this plan utilizes existing infrastructure - the existing KK stoplight, and the Nichols road stoplight."

Little has been publicized about what the future holds for Dogwood Hills and why the exchange is so crucial to them. Mitchell responds, "The golf course will stay open for foreseeable future. We have to contribute five acres of our property, but will definitely not have to close for split diamond. We have 222 acres and the golf course is on 150, so we have 70 acres available for development without touching the golf course. This is the largest tract owned by one company inside city limits. In the long range market, Dogwood will close or relocate to another location. Possibly 2010 to 2012. Our conceptual plans are a major retail center - 40 acre, two hotel sites, several out partials such as convenience stores, fast food chains, etc., office buildings

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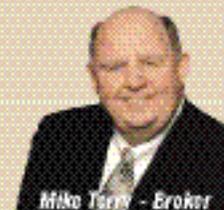
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EDITORIAL

"The best of 2005" featured in January's issue

January marks the new year, and our tenth issue. The past ten months have been hectic— but rewarding.

We have enjoyed bringing you news and information we felt was enlightening, educational, controversial, and occasionally sad.

The *Business Journal's* mix of hard news, features, "how-to's" and spotlights on businesses is an effort to make the contents something everyone can enjoy.

The past issues have included some "breaking news" surrounding city government and educational issues. There have been informative articles on running various aspects of business and on providing things like insurance and benefits. Spotlights have featured both large and

small businesses.

Along with this month's articles, inside you'll find our choices for "the best of 2005". If we've missed one of your favorites, drop us a line and let us know why you thought we should have included it.

On another topic, we regretably have to say goodbye to one of our major contributors this month.

Monica Vincent, our primary sales *force* for the newspaper, and a contributor of many articles, is moving on to another opportunity here at the lake.

Needless to say, she will be missed. Her enthusiasm, boundless energy, and her *passion* for the paper were inspiring.

Her coverage of city government and other local topics was

exceptional, and garnered many of the comments we received from readers. We wish her all the best in her new job.

Susan Law will be handling sales effective immediately, please make her feel welcome. You can reach Susan at our sales office, 348-1958.

Remember— if you have a business you'd like to see profiled, or a press release you want to see in print, drop us a line at the e-mail address at left.

If you have a story idea on a local event or news item, we encourage you to submit those as well, and we'll assign someone to cover the story.

LETTERS TO THE EDITOR

I am concerned about the continual building in Osage Beach and Lake Ozark. Have our City Councilmen given any thought as to how we are going to handle the extra sewage?

It has been reported that the wastewater treatment plant serving both cities is at 80% capacity. This amounts to 1.9 million gallons per day. The NPDES Maximum Daily Allowable Flow is 2.4 million gallons per day. I know this because I used to be the treatment plant supervisor at the Lake of the Ozarks. Overall I have 22 years

of experience in the operation of wastewater plants and the enforcement of Water Pollution laws.

The plant cannot be expanded at it's present location. The lake is becoming polluted from our wastewater. Just go below Bagnell Dam and inhale.

If pollution at the lake is not addressed soon, our tourist business will disappear. Once people realize they are boating and swimming in sewage they will leave and go to a clean water lake. Property values will depreciate and businesses will

go under.

Politicians of the State of Missouri have ignored the destruction of the Lake of the Ozarks for too long. Why hasn't the DNR (Department of Natural Resources) or the county health department enforced the Clean Water laws of the State of Missouri? It's not too late. We can save the lake and our economy but we must act now.

*Sincerely,
Jerry Wallace, Eldon*

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New exchange

continued from page 1

associated with the hospital and a major retirement component. That will consist of three levels of living -- a nursing home, assisted living care apartments, and maintenance free villas for the 55 plus population. Our goal is to start both retail and retirement at same time. We have some hoops to jump through - zoning and contracts with MoDOT. We have to get everything on this interchange into writing. After that is signed, there will be land planning for Dogwood (how we'd like to break up the acreage in concept), then Plan Urban district zoning with the city for broad stroke zoning concept so we can get serious about exactly where everything will sit - roads, buildings, etc., then have engineers start utility planning. Therefore it's likely there will be a year or two of planning."

Mitchell continues, "We are really excited about having a retirement community across from the hospital with nice flat ground and great access to roads and shopping."

"We are asking for a transportation development district to pay for this addition. Development costs don't warrant a TIF because utilities are on the

site. There are no major hurdles for that or for excavation work. A TDD is justified because it improves access for hospital and Dude Ranch Road and all of Turkey Bend, as well as ourselves, and doesn't take any tax dollars away from

existing income - there will be a tax charged on our retail center to pay for roads." ■



MODOT's illustration of the Highway 54 and KK interchange

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Award-winning CEO explains his pride in Lake Regional Health System

by Monica Vincent

Lake Ozark Business Journal recently had the opportunity to discuss all the progress taking place within Lake Regional Health System with CEO Michael Henze, winner of the 2004 Visionary Leadership Award. (See Sidebar)

The 300,000 square foot, 140 bed hospital rivals counterparts in metropolitan areas with state of the art technology and 80 highly skilled physicians on staff. They offer comprehensive cardiac, oncology, orthopedic, obstetrics, gynecology and ophthalmology programs among others. There is an 18 bed intensive care/coronary unit, a 22 bed stepdown unit for recovering ICU/CCU patients, a 12 bed observation unit, a 10 bed obstetrical unit, a 16 bed skilled nursing unit and a 62 bed medical/surgical bed unit.

In 2003, Lake Regional Health System received two awards that showcase its commitment to quality. In November 2003, Lake Regional Hospital won the Missouri Quality Award presented by the Excellence in Missouri Foundation. The award criteria for selection are patterned after the Malcolm Baldrige National Quality Award criteria.

Henze explains the corporate organizational chart of Lake Regional Health System is made up of several components: Lake Regional Hospital, Lake Regional Hospital Foundation and Lake Regional Medical Management, Inc. The system has six primary care clinics, four rehab facilities and three retail pharmacies in addition to the hospital. These facilities provide access to quality care to a wide geographic area surrounding Lake of the Ozarks. Other services were added over time to serve the health care needs of the community. Health care screenings at Lake communities for cardiac problems, prostate problems, and general health screenings were established. Health screenings were also provided for area schools. Since 1999, over 8,000 free health screenings have been provided.

The Lake Regional Emergency Department is designated a Level III Trauma Center and boasts an impressive statistic with the number of patients seen, numbering 35,000 last year alone. Henze says this number is considerably higher than other similar sized community's hospitals and contributes most of it to area lifestyle. "The large number of emergency room cases we see here are recreational activity related accidents." There is little doubt of the available comprehensive care. Henze is proud to note, "The only things we transfer for, outside of preference requests, are burns, multi-system trauma, neurosurgery, and pediatric subspecialty care."

Another of the key accomplishments of the Health System was to bring access to quality

health care was the provision of specialty care lines in cardiac and cancer care. (See accompanying article) Said Henze, "Proximity to comprehensive health care is a primary consideration for retirees when making the decision to move to this area." As the Lake area grew, new populations of older retirees, seasonal residents, and second homeowners began to populate the Lake. From 1990 to 2000, the population over the age of 65-84 increased 37.8 % in Camden County, the Lake's primary service county. For older adults, complications of heart disease and cancer are leading killers.

In 1997, Lake Regional Health System (originally named Lake of the Ozarks General Hospital) constructed a cardiac catheterization lab and recruited cardiologists and a cardiovascular sur-

geon. The cardiac care team offers a complete range of heart care. Over 8,000 cardiac cath procedures have been performed and almost 1,000 cardiac surgical procedures have been performed. Lake Regional prides itself on providing primary angioplasty for heart attack patients, and has reached its goal of a 90 minute "door to balloon" time for patients presenting at the hospital with heart attacks.

Lake of the Ozarks General Hospital reviewed its long term goals and, with the addition of cardiac care, in 1999 changed its name to Lake Regional Health System in order to begin to fulfill the eventual goal to become a comprehensive regional health-care delivery system.

After the hospital began providing cardiac services, the system turned to the task of providing cancer care. (See accompanying article) Medical and surgical oncology services were already in place, but the hospital lacked the ability to provide radiation treatment to cancer patients. These patients had to drive miles on a repeat basis, placing stress on these patients and their caregivers.

With the generous gifts from the hospital auxiliary (See accompanying article), community individuals, employees, businesses, and charitable foundations, over \$3.7 million was raised, providing funds to purchase a linear accelerator to treat cancer patients. The Center for Radiation Therapy was opened in May 2004.

There are currently 80 active physicians on staff and roughly 1100 employees, making Lake Regional Health System the largest employer in the area. Henze is proud of the quality and dedication of their staff, noting that "We must have a continued focus on turnover which is currently at 7.8%. That's a rolling 12 month average and down significantly from last year." In addition, there are several new physicians who will be joining the staff in coming months. When asked how the

Lake Regional Health System boasts strong CEO in Henze



Michael E. Henze started his healthcare career at Marion County Hospital and Nursing Home in Arkansas. He became Controller of Hot Spring County Memorial Hospital in 1980, and was promoted to administrator of that facility in 1981. He became Chief Executive Officer of Lake of the Ozarks General Hospital in 1990 and is currently Chief Executive Officer of Lake Regional Health System. Henze has a Bachelor of Arts in Business and Economics from Hendrix College in Conway, Arkansas, and a Masters in Business Administration from University of Central Arkansas in Conway. He is married to wife Gerri and they have three children, Jeff, Jon, and Jennifer.

Henze is active in the Missouri Hospital Association (MHA), currently serving on the MHA Board, and the MHA Bylaws, Finance and Budget, Federal Reimbursement Allowance Policy and Investment Committees. He is also Vice Chairman of the Healthcare Services Group and Missouri Hospital Plan, the state's hospital and physician malpractice companies. Henze has also served on the national level on the American Hospital Association's Regional Policy Board.

In 2004, Mr. Henze was presented with the Visionary Leadership Award by the Missouri Hospital Association. The award was given for his leadership in making access to quality care within the Lake of the Ozarks and surrounding communities a reality. ■



The linear accelerator used to treat cancer patients.

Willman

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AmerenUE's Bagnell Dam - Fueling the Lake's Economy

Editor's note: This article ran in our April, 2005 issue. Ameren UE's part in the development of the Lake area cannot be overstated. This article is as relevant now as it was then.

by *Monica Vincent*

Osage Beach, MO—When considering the tremendous growth in the Lake area there is one entity whose contributions play a vital role in making it all possible - AmerenUE.

AmerenUE's Bagnell Dam, consists of eight main electric generators and two small house generators with a total licensed capacity of 176.2 megawatts. The Bagnell Dam creates the Lake of the Ozarks. When full, the lake is 92 miles long, covering 55,000 acres, has 1,150 miles of shoreline, with 2 million acre feet of water.

Power generated at the dam flows into a "pool", allocated to the areas that need it. As such, it is difficult to say just how much of the electricity generated at the dam meets the needs of customers in the Lake Area.

A quick look at statistics on power usage can indicate growth

however. For the lake area, AmerenUE currently has on record some 35,000 customers. Their growth data is reflective of what is happening in the lake area. With a service area that covers the most populated areas of Osage Beach, Lake Ozark, Eldon and Versailles, we can discern growth as surely as through population numbers. Records show an average growth in electric load of 3.1 percent annually since 1988. In 2004, the number of new customers increased 3.5 percent, setting a record.

But the waters of the lake do more than generate electricity. As Missouri's playground, the lake provides a recreational mecca, drawing tourists and visitors from all over the Midwest.

On a typical summer day, there are likely to be more than 10,000 boats on the lake, from jet skis to 50 foot yachts. There are approximately 25,000 docks, the larger ones consisting of dozens of slips. AmerenUE regulates docks, seawalls and other structures on Missouri's Lake of the Ozarks under

provisions of its federal license for Bagnell Dam and the Osage Power Plant.

In response to increased public concern about the impact of large docks on navigation and recreational use of the lake, AmerenUE has implemented new limits on the maximum length of boat docks permitted at the lake. These changes apply only to proposed new docks. Existing permitted docks will not be subject to the new requirements, but would be reviewed if changes are made to the dock. For more, log on to their website at www.ameren.com/Environment/ADC_ev_Dock-Comments.asp

Fishing is second only to boating, and anglers on the Lake enjoy approximately 80 different species of fish existing within 20 mile downstream of the dam. The river immediately downstream of the dam may have the highest fish catch rate in the state. Revised plant operations at the dam have enhanced the dissolved oxygen in the river, significantly improving the fisheries environment down-

stream of the dam.

AmerenUE sponsors the Adopt-the-Shoreline program to encourage volunteers to help with litter control, and they maintain a hotline (573-365-9203) for reporting derelict docks, pollution, or other concerns about the lake. Adopt-the-Shoreline volunteers remove about 200 tons of foam flotation material from the lake's shoreline each year.

AmerenUE banned any new installation of non-encapsulated foam in 1995. To ease the impact on dock owners, the company did not require the immediate removal of existing foam if the flotation was still in good condition until 2003. Dock owners now have until Dec. 31, 2008, to replace all non-encapsulated foam flotation material with encapsulated floats approved by AmerenUE.

In recent years, the number of dock permit applications has grown from 900 in 1990 to more than 3,000 annually. For quick access to all of their permit applications and policies you can log on to their website at

www.Ameren.com and look under the heading "Environment".

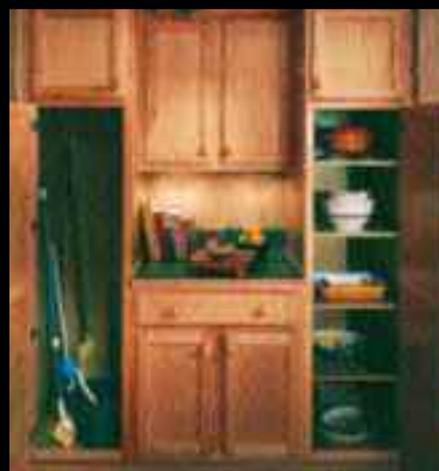
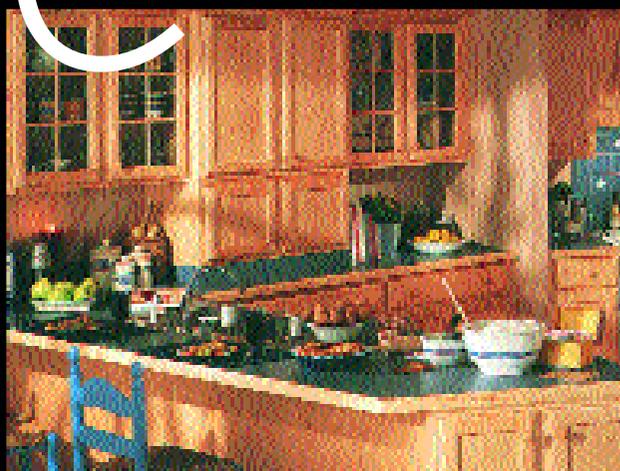
Improvements continue to take place at the Dam with a recent closure for several months in the late fall of 2004 to rebuild and resurface the 70 year old road across the Dam. Security is also not taken lightly. Public tours were discontinued several years ago, and since 911 many more security measures have gone into effect, some of which cannot be disclosed.

Perhaps the most important change has come in the form of better communication between Ameren and law enforcement agencies from the FBI and National Homeland Security to Local Police and Water Patrol.

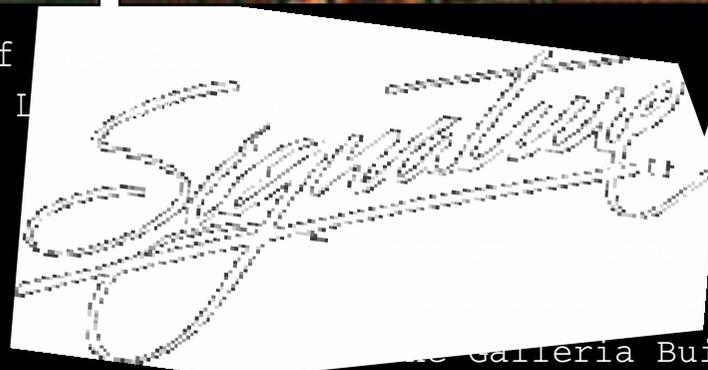
Says Mike Cleary, with Communications at Ameren Services, "This is very important in allowing both sides to know what resources they have at hand in the event of an emergency and how quickly we can expect a response time."

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Q & A with Gary Prewitt

The developer of Prewitt's point gives us background, future plans

by Monica Vincent

Q: Tell us a little about your history with the Lake area.

A: My great-grandpa lived here, and my grandpa, and my father and mother are still living here. I was born in Flint, Michigan and was one month old when my father moved back to the Lake. I graduated from School of the Osage in 1981, then went to college in Springfield (SMSU), quit for about a year, then graduated from Warrensburg (CMSU) with a degree in aviation technology. I went to Florida to fly airplanes and ended up working construction for 6 months and was living out of my ragtop corvette. I flew planes for 7 years, and then moved back home to Osage Beach and made more money in 6 months on my first real estate deal than I did in 4 years of flying. Then I got into the mobile home development business then moved over to the commercial side of things. One thing that was good for me. You don't realize how nice the lake is until

you leave it for that kind of time period. It's not that hard to make a living in the Lake of the Ozarks.

Q: When talking about Prewitt's Point, can you explain for us how you acquired that land to begin with?

A: The Prewitt family property consisted of two 24-acre tracts, and we had a family campground on 6 of the flat acres next to 42 (HWY). I eventually bought the property from my father and two brothers, then added an additional 80+ acres purchased from 7 different landowners in surrounding property. (3 tracts of land in the front, the apartments in the middle, and the 80 acres in the back) We contracted all of those and then moved forward on the TIF. What was positive about our development from the start was that D road was right down the middle, and we had to move that and the apartments. If the TIF hadn't been successful, Lowe's had already determined they were going to move onto that 24 acre

tract which would have been a nightmare for traffic arrangement with 54, 42 and D road. The contract with Lowe's was subject to the success of the TIF, and I had a back-up contract just with Lowe's to go on that 24 acres.

Q: What enticements did you use to bring these businesses to Prewitt's Point?

A: Actually, when Wal-Mart came here back in '93, they had tried to buy our family property first. The deal never was able to be put together and they moved on down the road. Then I came back into the picture and found out that Lowe's had been looking pretty aggressively in the area for awhile, so it was just a matter of putting together a contract for them. They were coming here with or without us. Walgreens took a lot longer - about 5 years. HyVee both took about 2 years. Target was a non-lucrative deal. We basically gave away the land to pay for the interior roads in the form of a TDD. At that point in time, when Target

made public they were coming to the area, it made it a lot easier to court the other retailers. As for enticements, the Lake area has very little demographics except for the 1990 census stats. So I had to go out on a campaign to gather information such as the number of residential meters in the area, and backed that up for Walgreens with amount of hospital beds, doctors, pharmacies, nursing homes and traffic counts. Ultimately, as far as I'm concerned, what eventually sold all of those places was when we hired a company to fly the Lake area and take a picture about the size of a table. I gave a copy of it to the City, and it's hanging in City Hall. When those businesses took a look at that aerial and saw all the rooftops and the docks, they decided to fly down. When they got here I took them on a boat ride from Tan-Tar-A to the Dam, and when they saw all the development that's what sold them - just getting them to understand the market. Walgreens was definitely



Gary Prewitt Vincent/Business Journal

the hardest, and we eventually had to hire a preferred developer to negotiate the lease.

Q: Can you explain the TDD you used to bring Target?

A: It's called a Transportation Development District. Basically it's a sales tax on development with an extra 1/2 percent to pay for interior roads. By using the TDD to pay for those costs, I was able to give Target the land. The TIF helped pay

continued on page 70

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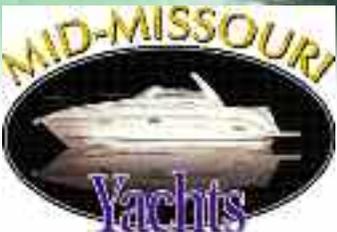
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Benefit packages for small employers

by Michael Gillespie

Linda is a waitress at an area franchise restaurant. "I've worked here a year and I've never been offered benefits," she says. There is an unmistakable tone of disappointment in her words. Then, as if to emphasize the situation, she adds: "You wouldn't believe the turnover they have here."

That doesn't surprise Kelly Flanagan, of Hardin Consultants in Eldon. Flanagan works with small business owners who encounter unforeseen difficulties as their companies grow. "Mostly it's about employee retention," says Flanagan. "Some occupations don't expect you to have benefits— typically, a part-time sales person in a retail store doesn't expect to get benefits, because nobody does. But if you're in an industry where your competitors offer benefits you're going to lose employees to those competitors." This is especially true in the lake area. Recent years have brought national chain stores to the region. Nearly all of them offer employee benefit packages. The small business operator can ill

afford to ignore the trend.

When asked to assist a business with organizational growing pains, Flanagan often begins by surveying the employees to find out what they want from their employer. Not surprisingly, the most requested benefits are health insurance and retirement savings plans. According to a 2004 survey by the U.S. Department of Labor's Bureau of Labor Statistics, 69 percent of workers in private industry had access to employer-sponsored medical care plans, while 59 percent had access to retirement benefits. Other common employee benefits included paid leave (available to 77 percent of employees nationwide), life insurance (51%), and short- and long-term disability (39% and 30%, respectively).

After collecting data from the survey, Flanagan sits down with the business owner to discuss the wants and needs of the employees. More often than not the owner's reaction is the same. "The employers always say they can't afford benefits. Then we go out and we get quotes and we find things that might be reason-

able. The owners certainly understand the impact of how it would change their company— less turnover, less training, higher quality service. When you start adding up the cost of having a new employee because you lost somebody to a company that does have benefits, suddenly it doesn't seem quite so bad."

"By offering benefits to employees, small businesses offer benefits to themselves, too," notes Flanagan. Certain benefit programs, such as retirement savings plans, provide the added advantage of significant tax savings for employers. Jason McDowell, senior financial services executive with Met Life in Lake Ozark, points out that a retirement plan can be an affordable benefit for many area businesses. He especially likes the SIMPLE 401(k) plan, which is tailored for small businesses. It features lower administrative costs than the traditional 401(k) and allows employees to defer up to \$10,000 of their yearly salary. The employer contribution is limited to 3% of the worker's compensation. "The SIMPLE plan is a much leaner, meaner type vehi-

cle that can help people build up considerable sums of money," says McDowell.

There are numerous health insurance plans that small employers can offer their workers. The nationwide average employee premium is \$264.59 per month for family coverage,

\$67.57 per month for single coverage. Those costs can be reduced by offering high-deductible plans. McDowell notes that while some employees may question the value of high-deductible plans, they can make a critical difference.

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Counterfeits: Secret Service advises vigilance

"Funny Money" a problem for local and Federal officials. How to avoid being a victim

In our May issue we spoke the United States Secret Service, the Osage Beach Department of Public Safety and others about counterfeiting. This information is still relevant- in December, Osage Beach saw a rash of bogus bills passed to unwitting merchants; the bills passing the "pen test".

by Darrel Willman

Last year, twelve cases of counterfeit related incidents were reported to the Osage Beach Department of Public Safety. Authorities state that while the passing of counterfeit currency is not expected to rise in 2005, businesses should be aware the problem exists. The U.S. Bureau of Printing and Engraving has worked diligently over the past decade to re-design U.S. currency, making it harder to forge. The U.S. Secret Service, charged with investigating counterfeits, works with them to investigate reports of counterfeiting and apprehend those involved.

Lt. Todd Davis, Osage Beach

Department of Public Safety said that while not a problem of specific concern at the Lake, counterfeit cases do occur. His department hands the cases over to detectives who try to talk to the people involved locally and obtain information on the case. After the local investigation, every case is then referred to the Secret Service.

The United States Secret Service has sole jurisdiction for the investigation of crimes involving counterfeiting. One of history's oldest crimes, counterfeiting was once considered treason and punishable by death.

The Secret Service was established July 5, 1865 by President Abraham Lincoln to suppress counterfeit currency. History records that during Lincoln's presidency more than a third of the nation's money was counterfeit. On an historical note, Lincoln was shot to death the same day he created the Secret Service. The agency would not be respon-

sible for presidential security however, until after McKinley's assassination in 1901.

Chuck Green, Special Agent in Charge of the Kansas City Field Office, United States Secret Service said, "We have had a rise in the passing of counterfeit currency in Missouri, but mainly it's been around the big cities. We haven't seen an increase in the Lake area... except in the cases where we cross over with methamphetamine production. Missouri's the number one state in the U.S. for meth production and the number of clandestine labs taken over. Almost every time we go into one of these labs we find some evidence of financial crimes— counterfeit currency or checks, used to either buy more meth or the ingredients to make more meth."

Green said that counterfeiting for the most part, has moved away from the printing press, and now utilizes desktop publishing software and printing tech-

niques. Laptops and color laser printers have taken the place of plates and ink. High-volume establishments in large cities make the perfect places for passing fake notes obtained through drug production and sales. He indicated that the Lake Area's insulation against more counterfeit traffic may lie in the type of businesses there. "We see it all over in the big cities because of the availability of that kind of equipment..., and also the anonymity. Mom and Pop places tend to look at their money a little closer than the big retail establishments."

It's important to note at this point that passing a counterfeit bill in the words of Green, "like a hot potato" to try and recoup the loss is the same crime, and just as prosecutable. It is important for businesses and individuals who receive counterfeit currency to immediately contact local authorities.

"We've run into many cases

before where people have said hey, look I saw it was counterfeit, but I wasn't going to get stuck holding it. So I tried to pass it off at a concession stand at a Chief's game, or somewhere like that. And we've said, no, that makes you no different than the person that gave it to you." Green's office looks at those unaware of passing counterfeits much differently however.

"Those that don't know, we've got a pretty good way to question them, take a look at the other money on them, and see that they're not carrying more than one of these things." They are of course after the producers of the fakes, not the victims who have been unfortunate enough to "be an innocent bystander that has been duped".

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"If the public gets a counterfeit they should contact their local police or sheriff's department immediately. They'll come out,

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Renew You in the New Year - Options at the Lake

by Alison Schneider

The New Year is upon us and we all make our resolutions. Usually those resolutions are to promise to be nicer to people, call our aging parents a little more often, and – oh yes- lose weight.

Losing weight is a multimillion dollar business in the United States. Everyone feels the pressure to be stronger and more fit, lose those excess pounds, and look younger than our years. We all want it, but how do we get there from here?

Locally, many fitness facilities have sprung up in the area in the past few years offering everything from a “bare bones” workout to in-depth personal assessments that will lead us to better health.

One such facility is Lakewood Health and Fitness (formerly Marina Bay). Rick Stred took over this facility about five years ago and has made a ton of changes that will benefit anyone serious about losing the weight once and for all. Their claim is that they are the Lake's only “Level 1 Weight Management Center. What does that mean? Essentially they are equipped with trainers, nutritionists and weight training experts that will guide you on your journey to health and happiness. Lakewood offers full line of free weights as well as resistance machines and has a trainer available on staff should you require a more intense program and that personal touch that so many require to succeed. Their nutrition/diet program will lead you through to safe and healthy weight loss with constant monitoring and food supplement programs tailored to your needs.

Rick says that beginning January 1, they will offer online nutritional programs to aid you in your quest and that they are currently offering an intensive 10 week Boot Camp that promises to get you there and fast! The Boot Camp meets 3 days a week and is absolutely requires commitment on the participant's part to succeed. Says Stred, “it's a great program that really makes people see quick results, but it's pretty intense. People are really happy they've done it, but they are really getting a good workout every time they walk through the door”. Memberships are avail-

able on a long-term or monthly program and you can get more information by visiting their website at www.lakewoodfitness.net or by calling 302-8400.

Another fitness option that is really popular in the area is Abs and Glutes in the Linn Creek Industrial Park. Their claim to fame is the widest selection of Aerobic classes with 5 morning and 8 evening sessions. While they do not offer an aqua-session like some other facilities, they do have a wide offering of intensities for the aerobics student which will service all levels of fitness from beginner to semi-pro. There is a full line of free weights and resistance weights as well as a full line of cardio machines. On staff there is a full-time chiropractor from Absolute Posture and a full-time massage therapist as well. A personal trainer is available for that “hands on” feel for a mere \$25/hour or \$100/5 hours and you will have a specifically designed diet and exercise program just for you as a result of all that TLC. They offer on-site child care at \$1/hour for each child left in care (you have to actually be there working out to take advantage of this little perk), which allows mom or dad the opportunity to spend the time they need while not neglecting Jr. They recently added 4000 additional feet to allow more equipment along with tanning beds, and a dry heat sauna. They also offer shower and locker facilities that are really well done. Costs are \$42.90/month; \$182.28/6 months; \$321.67/1 year and no contract is required (once you've paid for that year, though, you are pretty likely to keep coming in, right?). Also offered are “couple rates” which run \$75.08/month; \$294.86/6 months and \$536.12/yr of workout doubles. You can call for more information at 346-4641.

Country Club Hotel and Spa offers one of the longest lasting facilities at the lake at their Horseshoe Bend address. They specialize in getting you the best results in the shortest amount of time utilizing the “five components of fitness”: 1) Proper Diet, 2) Supplements, 3) Cardio Vascular Exercise, 4) Resistance Training and 5) Professional Guidance. Their team will assess the state of your body (don't worry,

they're professionals who know how to keep secrets) and run a short health screen before you

You can hire a personal trainer for \$75/hour that will guide you and monitor you on a one-on-



begin any program with the Country Club. This makes sure that the exercise routine won't actually damage you in the long or short run. The Fitness Evaluation runs \$40, as do the Circuit Weight Introduction/Training and the Core Training Sessions.

one basis to ensure your success. They also offer a Fitness Makeover program that includes a 30 minute spa treatment and a “take home” program for \$249, and other more specialized programs that target your needs and goals. You can find out more

about this part of the program and more by calling 964-2200 or by visiting the website at www.countryclubhotel.com/healthspa. Also offered at the spa facility are exercise and aerobic classes running throughout the day five days a week. One huge plus at this facility is the pool, which offers low-or no-impact aerobic options for those with special needs. Aqua workouts are especially beneficial for the elderly as well as those hanging on to a few extra pounds or with injuries to the knees, hips or ankles. Of course, it is a spa – so full massage therapy and other ‘relaxation’ techniques are ready and waiting for you to enjoy after a full workout in the exercise facility, or a rigorous tennis or racquetball match. Monthly and annual memberships are available.

A couple of out-of-the-normal options are rehabilitation centers that offer memberships in their state-of-the-art facilities. One such is Brownell Physical Therapy Center in Camdenton. Located in the Stone Castle Center, this facility combines doctor-

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Benefit packages for small employers

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"Let's say somebody has a \$5,000 deductible, where the health insurance pays 100 percent after that. The loss to the employee is only going to be that \$5,000 and most hospitals will accept payment plans. If there's no insurance and there's a \$60,000 bill, the person's house could be at risk. That impacts the employee drastically and then you could lose a good employee because they might end up losing their home."

Flanagan advises small business owners to look beyond the typical benefit package. "Sometimes the things to offer aren't necessarily the things that people think of right off the bat," she says. "Disability insurance is critical if employees are hurt or sick and can't work. It's much less expensive than some of the other benefits. Another perk is legal services for employees. They can arrange for wills and power of attorney, and even seek help with traffic tickets. It's a nice service to have."

Legal services are among those benefits that are offered at no cost to the employer— they are funded entirely by employee

contributions. No-cost benefits can also include long-term care insurance for employees' parents, and care for dependents with special needs. "There are a number of opportunities for employers to offer assistance in those areas," says financial planner McDowell. "They can make people feel better about their place of work."

Other employee benefits that often are overlooked include free use of services or facilities. As examples, Flanagan suggests that a computer repair shop could offer its employees ten hours of service every year, or a resort might allow employees and their families free use of the pool or tennis courts or golf greens in off-peak hours. "Those are really good perks," she says. "They tend to be motivating things. They're unique and they don't cost the employer a whole lot." Another cost free benefit that employers should consider is flexible scheduling: offer flextime when possible so that employees may adjust their work hours around family responsibilities. And finally, Jason McDowell advises that if an employer can do nothing else, he or she can at

least offer the convenience of payroll deduction for employee funded insurance— so the only cost to the employer is administration.

All things considered, the benefit of greatest value comes with the smallest price tag. When it's in place it can hold a company together; when it's missing it can tear the business apart. Consultant Kelly Flanagan has seen it both ways, as she explains: "The problem often is how the company treats the employee— it's an attitude issue, not necessarily a money issue. Small businesses can be better because they know the employee very well, or they can be worse if the owner is a tyrant. Workers will stay and be loyal to the employer if the employer treats them well— and that doesn't necessarily mean giving them benefits. It means listening to their ideas, respecting what they have to say, treating them like they're real people. If somebody loves their supervisor, or loves the owner of the company, you think they're likely to change jobs?" ■

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The Bullpen: Fine Dining in a Private Setting

by Mike Bissell

With all of the long established, unique and local-flavor restaurants in the Lake area, what sort of prospects would you give an eating establishment of being successful that didn't advertise? Not just advertising in a print or electronic sense, but to the point of not even revealing their location by signage along-

building into a fine dining restaurant. The question that begs to be asked, of course, is why make this a private club?

"Well, there was nothing down here at the time like this," Michele Key explains, "a place where people could go for a more relaxed setting. We take reservations for our members. Most of the restaurants around

being built, word got around and people started joining even before the doors opened."

The exterior of the building certainly doesn't raise expectations for a fine dining experience. Set back from State Route KK with hardly any indication as to where its exact location might be, the structure is non-descript in almost every way. But once you enter, you're immediately struck by the handcrafted elegance.

"He, (Jerry Buhrow) never quits," Michele Key said. "Basically this was an old roller rink. He gutted what was left of it—it was just being used for storage at the time. The wood on the walls, well, pretty much everything, was handcrafted to his specifications. Even some of the tables were built by hand. If you walk around, you'll notice, even in the bar, there's inlaid pieces. Even in some of the tables, you'll notice a diamond, some turquoise, some silver dollars built into the woodworking. They're just things he's had in the past. My sister Denise and I laugh that it's like taking a walk down memory lane. His creations are a combination of things we've grown up with all of our lives--bits and pieces of things he's put in our houses."

The Bullpen is also a work in



The Bullpen's Cigar Lounge

side the road? Factor in the recent influx of chain restaurants and their inherent advantage of name recognition into the equation, and you would think the chances of their continued existence somewhat slim. At least in the case of The Bullpen, you would be very wrong.

The Bullpen is a family operation in every sense of the word. Jerry Buhrow and his wife Nelda, along with daughters Michele Key and Denise Allgaier manage and operate the restaurant.

Altogether, approximately 35 people are employed at The Bullpen, including wait staff, office personnel and kitchen help. But make no mistake, Jerry Buhrow is the driving force behind the venture. He was semi-retired when construction began for the opening in February of 1996 and was simply looking for something to take up his time.

"He was just looking for something to do," daughter Michele Key laughs. "He's pretty ambitious."

The original plan was to convert the old skating rink across from The Oaks Golf Course on KK to a sport's club, (hence the name Bullpen) but that plan was quickly changed to renovate the

here during the summer, well, everyone's packed, especially on weekends. This is a place where people can come in and be relaxed and not have to feel rushed. We feel we're a very relaxed type of atmosphere for fine dining. While the club was



Looks can be deceiving— The Bullpen's dining room boats opulence not hinted at outside.



The sports bar at the Bullpen.

progress. The original plan for the location has come to fruition as the sport's club was added three years ago. "When we started, we just had this club," Michele Key explained. "Then we built on in back by adding the greenhouse--we grow our own herbs. We also have a garden for herbs in the summer. We also have something relatively new, a cigar lounge in the sport's club. The smokers can go down there and enjoy their cigars after dinner, which also has a humidor built into the wall." The sport's club features many unique pieces of sports memorabilia. "Often times, our members will

donate a piece," Michele Key added. "We have many autographed baseballs and pictures of sports stars."

Membership for The Bullpen is currently about 2,500. "There is no particular, set number. I don't know if there's going to be a cap in the future. People move away from the area and new members come in, so the number of members is fluid. There's no set limit. If it were ever to get to a point where it's uncomfortable for people, then I'm sure there will be, (a cap). But not at this time," Michele Key said.

In addition to the fine dining menu, members of The Bullpen may take advantage of other benefits. "Our menu features many different items, including our pork tenderloin with a special plum sauce. It's typical fine dining fare with steaks and seafood and combination plates. Our members may also use the private alcoves to host private parties which can seat anywhere from two to twenty-five. They may also have their Christmas or company parties they may wish to host, including weddings, receptions or whatever. There's also entertainment most Friday nights hosted by Rodney Stone," Michele Key concluded.

Membership is currently all word of mouth or referrals from current members. If someone would be interested in joining, they may contact The Bullpen at (573)348-6007. ■

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The Connoisseur's Connection

by Eric Robbins

Pop, pop, fizz, fizz. With all of the holiday dinners and parties, Alka-Seltzer is something with which I became very familiar over the past month, however, I am writing this month's feature about one of my favorite things—bubbly. Technically, only the wines from the Champagne region of France can be called Champagne—all others are referred to as sparkling wines. The traditional method for making Champagne is to ferment a still wine, and then to add a dosage—a mixture of sugar and yeast. The dosage starts a re-fermentation in the bottle, which produces carbonation naturally. This process is known as Methode Champenoise. Many of the lesser expensive mass marketed sparklers are made using the bulk Charmat process, which is done by forcing CO2 into a still wine to create the carbonation.

The primary grapes used to make Champagne are Chardonnay, Pinot Noir and Pinot Meunier, although, sparkling wines are being produced from varieties of Muscat, Riesling, Pinot Grigio, and Shiraz, among a long list of other grape varieties. Champagne seems to find its way into every kind of celebration imaginable—from ringing in the New Year to anniversary parties or from boat christenings to locker room celebrations. Here are some suggestions to make any occasion a celebration:

With more of a spritz than a sparkle, Moscato d' Asti wines are perfect for the beginning wine drinker, as they are sweeter than Champagne. There a number of wineries in the Asti region of Italy, but Neirano produces one called Pitule', which is one of my favorites in this style. In Italian, Pitule' means

natures instinctive selection of the finest of its kind. With notes of sweet melons, peaches and apples, I think you will agree that it is certainly delicious, if not one of the finest of its kind.

For those of you who prefer a slightly drier sparkling wine, may I recommend an Extra-Dry Champagne. It may be that the most confusing thing about shopping for a bubbly is the term Extra-Dry, which connotes that the wine must be very dry. Actually, Brut is the driest of Champagnes. Extra-Dry is a style that was created for the English market, which preferred a sweeter wine than did the French. Extra-Dry

Champagnes are created by adding extra sugar to the dosage, thus creating a slight sweetness in the wine. One of the most popular examples of this style of Champagne is called White Star, and is made by Moet & Chandon—the company who produces Dom Perignon.

Finally, for you dry wine fans, Domaine Carneros' La Reve is one very well-crafted Brut. Made in California under supervision of Taittinger, one of the top French Champagne producers, La Reve is a Blanc de Blancs, or white of whites, which means that it is made entirely of Chardonnay grapes. The wine's tiny bubbles explode in the mouth with flavors of bread dough, green apple, nuts and yeast. La Reve is French for the dream come true. Celebrate your dream come true with La Reve.



Eric Robbins, owner of The Connoisseur's Connection located at 5405 Hwy. 54 in Osage Beach, has nearly two decades experience in the spirits industry. He encourages you to join him for wine tasting Monday through Saturday, or call 573-302-1919 with any questions you would like to have addressed in his column.



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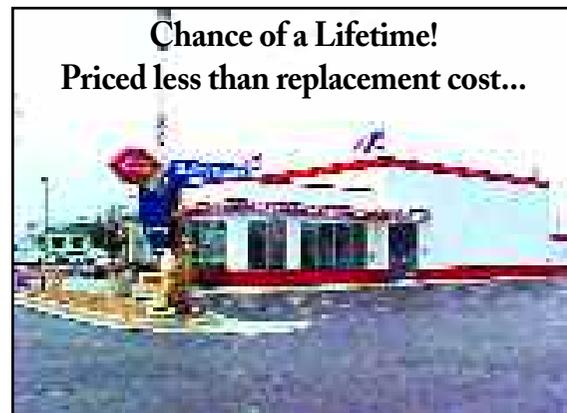
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The Vandervort Report

Looking forward to 2006

Happy New Year! 2005 is behind us for good, and 2006 is ready to be conquered! Did you reach all your goals in '05? If not you better figure out why and put them back on the list for '06 goals. I did a pretty good job on my '05 list and have set some pretty aggressive goals for this year.

I have a lot of fantastic projects in the works this year including 2 luxury condominium developments. The first project is "the Belvedere of Cedar Crest" a 24 unit development that is adjacent to Cedar Crest (behind Bank Star One) on Horse Shoe Bend Pkwy. Each building has 8- 4,000 sq. ft. units with indoor garages, and are as nice as any condo project in the country. This project is part of the Cedar Crest association and shares the same marina.

My next project is "the Skies at Grand Glaize" This project located adjacent to the Grand Glaize Bridge; consists of eight, 12 story buildings, each building boasts ten, 2-story lofts with 20 foot ceilings in the great room and corner window walls spanning 20 foot, floor to ceiling. The top two floors crown the buildings with an eight thousand square foot 2-story penthouse, with panoramic views as far as the eye can see. These luxury residences offer every top-of-the-line finishes, and can only be compared to something you might find in Las Vegas or other progressive urban communities.

Both the Belvedere and the Skies offer the very finest in luxury waterfront condominium living. Both developments are situated in the greatest locations at the lake; Horseshoe Bend, or Osage Beach, just a minute off of Hwy. 54. The Belvedere is offered from \$950,000 to over \$1,200,000. The Skies are offered starting around \$800,000 to penthouses at over \$2,500,000.

My pet project for 2006 is "the Resort & Yacht Club at Toad Cove" a 109-suite luxury Resort Hotel/Condominium and a 116 slip Yacht Club Marina. This project is directly adjacent to the Horny Toad Entertainment complex. This resort hotel will be like nothing else at the lake. Indoor and out door swimming pool with a swim up bar, indoor sand volleyball court, fitness center and spa, racquetball court, even an indoor movie theatre.

This concept is perfect for people who vacation at the lake six or eight times a year. They can purchase a luxury suite with all the amenities of the finest resorts, use it while they are here, and when they are not it is producing revenue for them.

Something else to look forward to this year is the upcoming benefit concert series at the Horny Toad Complex this summer. We raised a record \$35,000.00 last year for local children's charities and are hoping to do the same this year! Go to www.toad-cove.com for the concert series calendar and other events at the Horny Toad this coming year. I hope everyone has a fantastic year in '06, and look forward to seeing everyone out at the Horny Toad!

Merlyn Vandervort CR, CGR
President,
Millennium Group of companies



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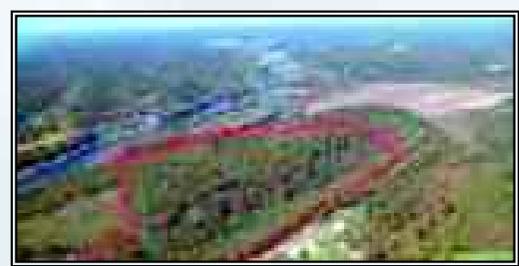
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Renew You in the New Year - Options at the Lake

continued from page 11

prescribed therapy with regular workouts. They offer cardio and weight training, personal trainers and weight-loss consultations as well as endurance exercises. While physical therapy is the main focus, fitness memberships are offered at \$30/month. You can call for more information at 317-0111. Also falling into this category is Health South, located in Osage Beach offering a fitness membership for \$35/month. They have free weights, resistance machines and low-impact machines including incumbent bikes and have a personal trainer option as well. The professional therapist staff members will help you pick out a routine that benefits your needs and are always on site to answer questions or help out if you need it. Many of their members are people who first came to them for doctor-ordered therapy for aches and strains and just decided to stay at the facility. For more information on Health South you can call 348-1886.

One final option worth comment is Curves, with several convenient locations throughout the lake area. The big appeal here is the 30-minute circuit workout. The idea is, that for 30 minutes, 3 times a week you get a great cardiovascular workout. The resistance machines are set up in a circle and you jump in at any point. A music background directs you when to move to the next station and you continue so for the entire 30 minutes. It's for women only, but many find it quite beneficial and have seen great results. Once women join, they tend to keep with it. The cost of this facility, along with the program evaluation is \$41.82 per month with no commitments (a break is given for a 6 month commitment with auto-pay) and there is a one-time evaluation-membership fee of \$149. Curves is a national franchise that promises a "6 week solution" revving up your metabolism and providing a healthy eating plan that will allow the follower to get results in a short amount of time. More information on Curves is available at their website www.curves.com.

If relaxation is your ultimate resolution for the New Year, think spa. There are many resources available, including Palazzo

Salon and Spa on Hwy 54 in Osage Beach. They offer a full range of services including a full range of massage options, facials, permanent hair removal, manicures, pedicures, a full service hair salon, permanent cosmetics and more. Call 348-4545 for an appointment.

Other local options for like services include, A Serene Escape Salon and Spa in Osage Beach - 348-2228, Essentials Salon Spa in Lake Ozark at 365-6333, Healthy Concepts in Osage Beach at 302-7171, Dimensions Day Spa in Camdenton at 346-9987, Come As You are Salon and Dayspa in Camdenton at 317-0778, The Candle Spa in Osage Beach at 302-4554, Body Therapy Clinic in Versailles at 378-7246, Alternatives Spa in Tusculumbia at 369-2133. Call for a complete list of services. Chirosa in Camdenton offers many of the same options, but also provides acupuncture, iridology, chiropractic service, and can provide a pediatric specialist. Call 346-0007 for more information.

Tan-Tar-A and Lodge of Four Seasons also offer world class spa treatment on-site. Tan-Tar-A's Windjammer Spa and Salon is open 7 days a week by appointment only and offers a full range of spa and salon services including sauna, hot tub and swimming facilities. Call 348-3535 for more information, or log on to their website at www.tan-tar-a.com.

For a world class spa experience that has been featured on NBC's Today show and repeatedly honored by hotel and trade magazines, try Lodge of Four Seasons Spa Shiki.

In addition to the first class decor that is strikingly beautiful and serene the spa also offers full massage services running the gamut from Swedish massage to Aromatherapy and Reflexology techniques. Deep Tissue Massage, Japanese Stone Therapy and Deep Tissue Treatments are also among the favorites. Also offered are several hydro-therapy options including a "Hydro and Massage Duet" that is sure to pamper and relax any stressed out holiday survivor. This Duet off a soak in sea salts and essential oils in a "state of the art hydrotherapy tub featuring over 200 air and water jets targeting

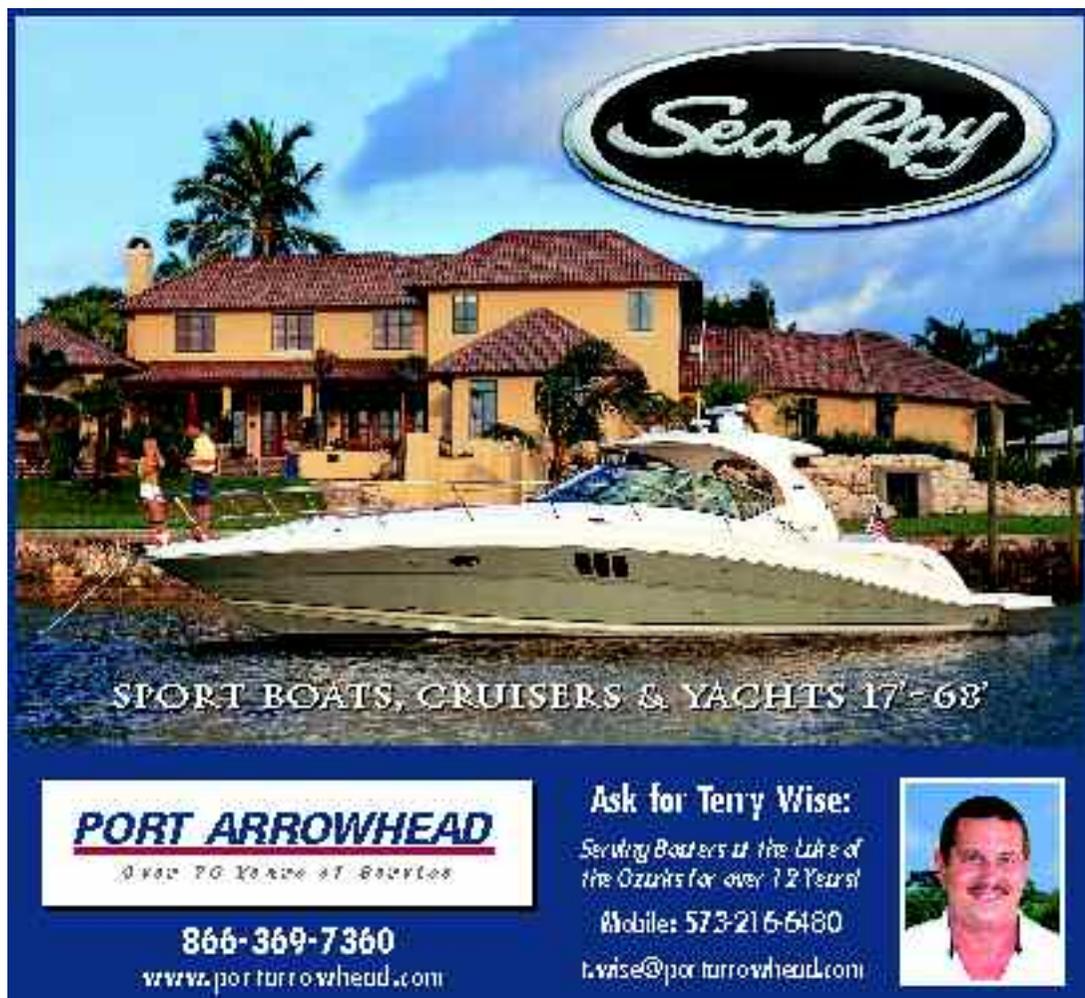
six body zones." It includes a manual hydrotherapy massage and a light therapy designed especially to calm and soothe the senses and the spirit. It is followed by a 25 minute light touch massage which completes the total relaxation experience. If that doesn't interest you, there is a Japanese Five Elements Cleansing Ritual which exfoliates the body using exotic flowers and herbs followed by an aromatherapy massage. Body Treatments include a Seaweed Body Wrap to detoxify, a Ginseng Body Mask which hydrates winter dry skin, and an anti-stress back treatment in which warm mud is applied to the back, neck and shoulders providing relief from stress and muscle aches and pains. For the face there are a wide variety of treatments which exfoliate, peel and cleanse like nothing you can do at home. A full line of special facials is offered to cover any and every individual need and will make you look like you are brand new again. Regular salon treatments including manicure, pedicure and other specialized packages are offered as well as hair and make-up application to truly

make a fine day at the spa. More information on treatments, availability and pricing are available at their website, www.spashiki.com or by calling 365-8108 for an appointment.

If you're looking to take things further with more "permanent" results, there are more options at the lake.

Marilyn Rustand is the owner of Facial Designs and the only certified permanent cosmetic professional in the lake area, as well one of only three in the state. Says Rustand, "It's the greatest thing because it means no more having to draw on make-up, no more smeary eyes from allergies or from contact lenses. Basically wake up made up. Swim, golf, exercise, go to work and always look your best. These procedures can mean a world of difference for the self-esteem of people who have difficulty in applying their make-up such as stroke victims, people with loss of sight and/or motor function." Procedures available include eyebrows, eyeliner, lips, 3-D lashes, areola restoration and scar camouflaging. Call 216-5051 for a consultation appointment.

Lake Medical Spa has two board certified physicians on staff, Dr. Terry Barry and Dr. David Huang with over 10 years combined experience. Lake Medical Spa offers many supervised procedures in a clinical environment including Reginique, a microdermabrasion technique utilizing ultrasound and electrical stimulation, Botox, a purified protein that relaxes the muscles which cause expression lines, Restylane, a dermal filler which lasts twice as long as bovine collagen, IPL/Laser photofacials, permanent hair reduction, chemical peel menu, full facial menu and therapeutic massage. Lake Medical Spa also offers a full hair and nail salon. Surgical procedures can also be performed through Lake Region medical facilities and include breast implants, breast reduction, liposuction, rhinoplasty, abdominoplasty and facelifts. Says Tammy Wood, Clinical Director, "We provide an aesthetically pleasing atmosphere providing medical grade treatment for superior results." Call 348-3882 for a consultation appointment or visit their website at www.lakemedicalspa.com.



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Tempers flare over Eldon school tax levy

This story from August was without a doubt one of the most controversial. The lines in the community seemed to clearly draw— those who supported the measure, and those opposed. Monica's article, and followup analysis spanning seven pages laid misconceptions to rest. Her unbiased examination of the facts gave voters in the Eldon school district the information they needed to make an informed decision.

by Monica Vincent

In 1993, the State of Missouri passed their new Foundation Formula and named "hold harmless" school districts whose state funding would be frozen at their current levels. Districts whose assessed evaluation was high enough fell into this category, and the districts who did not were subject to any and all increases and decreases in statewide funding. (See June issue of Lake of the Ozarks Business Journal) Eldon has been a victim of decreases in the last three years to the tune of \$1.3 million in cuts. Those losses have been felt in every area including facilities, staffing, programs, security, test scores, and graduation and dropout rates.

Certainly not alone in this statewide funding crisis, what differs in the Eldon school district is the emotional upheaval that has taken place with voters over the school's upcoming August 2nd request for more local support.

On Friday, July 1st, Mayor Ron Bly of Eldon called an emergency city council meeting to address the situation between citizens on both sides of this voting levy and a conflict that appeared to have grown out of control. Earlier that day a group of 'Vote No' picketers sporting signs with Nazi swastikas had gathered outside the Capital Regional medical offices of Dr. Scott Griswold, a 'Vote Yes' supporter. Bystanders and picketers exchanged words, television news crews and newspapers took interviews, and the police were called. Soon after, 'Vote Yes' adults and children sporting banners took up residence on the sidewalks outside of the home and business of 'Vote No' supporter Gene Bauer, Professor of Business and Economics at State Fair Community College.

Chief Rodney Fair reported to the city council that the organizers of the Griswold picket had called beforehand to make sure they were legal to picket. Fair

said the picket was initiated over a disagreement between Jim Ferguson, a 'Vote No' supporter, and Dr. Griswold wherein Griswold chose to decline his medical services to Ferguson, an existing patient. As reported, the decision was based on the conflict of interest between the two and potential liability. Fair said the pickets ended peaceably.

Mayor Bly felt the emergency meeting was necessary because he was "afraid things could escalate and get ugly." The council released a press statement at the conclusion of their meeting: "We're confident that the police department is prepared to keep peace regarding this matter and we urge cool heads to prevail on both sides of the argument. We support any necessary actions of the Chief of Police to maintain peace in the community."

Rumors of harassment on both sides had been surfacing since well before the school's first unsuccessful request for an increased tax levy in April. The so far unsubstantiated rumors range from phone calls to property damage, and the incidents of verbally abusive public exchanges have continued to rise. Along with such, has come opinion in the form of paid advertisements in the local newspaper, predominantly from the group Citizens Against the Tax Levy.

The use of these often accusatory ads may prove to be the undoing of those responsible. On July 25, the school district received a letter from R.F. Connor, the Executive Director of the Missouri Ethics Commission stating: "Please be advised that at the July 21, 2005 meeting of the Missouri Ethics Commission, the complaint filed against Citizens Against the Levy, Jim Ferguson, Treasurer, was considered. The Commission found sufficient evidence to refer this case to the Office of the Attorney General for the preparation of the filing of a formal complaint and possible hearing before the commission."

For every emotionally charged and often misleading accusation, there are also valid arguments on each side of the issue.

Said City Councilman, Greg Sullens (First Ward), "The animosity is ill-founded. People who are violently opposed to the levy need to look at how they

were able to raise their own children and the shortfalls they faced. The world is a much more competitive place today, and we can't afford to continue letting our children fall behind."

The tax levy in question was denied in April. The district had requested an additional 39¢ to add to the school's operating levy of \$2.75 – among the six lowest in the state. Missouri established a state performance levy recommendation of \$3.43. The current average levy is \$3.26.

The August 2nd request has been lowered to 30¢ in response to increased property assessments for the counties and residents who fall inside the district. Said Eldon school Superintendent C.J. Huff, "We're trying to be sensitive to Morgan Co. residents because we knew they were taking a hit. The increased property assessment will give us approximately \$600,000 in additional funds, but this comes on the heels of \$1.3 million in cuts."

For Eldon that has meant a loss of 40 positions and 11 programs. Huff continues, "Things are not getting cheaper either. Operating costs, fuel, health insurance, everything goes up."

Said Huff, "We are also applying for several grants – healthy schools, preschool, volunteer, but the problem with grants is that there is a stopdate on them and then we have to figure out where to come up with the money to continue the programs they were funding. The levy would generate \$1.9 million in state money over 7 years. That's a little better than dollar for dollar."

Despite the obvious need for funding, a tax levy in this school district is no small thing. Even though the district has an average assessed evaluation, the poverty level here is 55% — double the state average of 26%.

The district also has a large number of retirees. Ken DeBoer, a 73 year old Eldon resident, and 'Vote No' supporter is one of them.

Says DeBoer, "I retired 10 or 15 years ago and everything was cheaper. Now everything just keeps getting more expensive. They want raises, while as a retiree I have to do with less. Sure, I could go out and run some more cattle and try to raise my income, but at 73 I shouldn't have to and don't want to." He continues, "I've spent 30 some

The Al Elam Column

With Greg Tolbert

Prime Factors

Since you have toured the property you are interested in, you should know how it compares to the general neighborhood. All you have to do is put the home in one of three categories - average, above average, or below average.

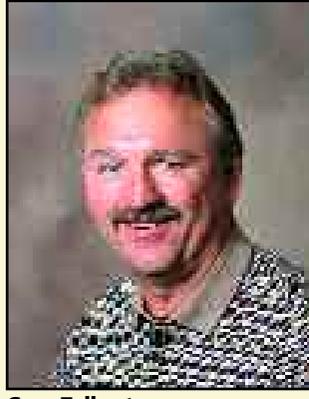
When evaluating a home's condition, there are a number of things you should consider. Structural condition is most important - items such as walls, ceilings, floors, doors and windows. Then paint, carpets, and floor coverings. Pay special attention to bathrooms and bedrooms and whether the plumbing and electricity work efficiently. Look at the fixtures, such as light switches, doorknobs, and drawer handles. The front and back yards should be in reasonably good shape.

The missing ingredient will be information on the condition of the homes from your comparable sales list. Provided you chose the right agent to represent you, they will have actually visited most of those homes and be able to provide key insights.

How Home Improvements Affect Your Offer Price: Even when comparing exact model matches within a tract of homes, you should note whether the previous owners have

made any substantial improvements. Cosmetic changes should be largely ignored, but major improvements should be taken into account. Most important would be room additions, especially bedrooms and bathrooms. Other items, like expensive floor tile or swimming pools should be taken into account, too, but should be discounted. A pool that costs \$40,000 to install does not normally add \$40,000 in value to the home. Rely on your agent to give you guidance in this area.

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



Greg Tolbert

years in Eldon and I've voted for every levy the school ever had, but I can't see that it ended up doing them any good."

One option for retirees like DeBoer may be the Missouri Homestead Preservation Act which enables senior citizens and disabled persons to obtain a credit against their property taxes for an increase to their taxes that exceeds 5% in a reassessment year and 2.5% in a non-reassessment year. Some of the qualifications include a minimum age of 65 for at least one spouse, and income cannot exceed \$70,000. Property owners who fall into the correct age category should consult their accountant for qualifications.

If the issues were money alone, things may not have grown so heated in this district. However, there are many more incendiary concerns.

The following text is an edited version of a letter provided by Mr. Gene Bauer, Professor of Business and Economics at the State Fair Community College, and a local business owner. Mr. Bauer has been a driving force behind the efforts of the Citizens Against the Tax Levy. The edited

portions of the letter contained accusations and/or anecdotes, involving unnamed parties, which were unable to be verified. Other repetitive portions were edited for brevity.

"We the people, the concerned citizens opposing the school tax levy, want to improve the total educational experience for ALL of our children. Our priorities revolve around our children's immediate and long-term scholastic needs.

Our previous and current school board, and current administration, have made some serious blunders in fiscal and personnel management, thus creating our current situation. The School District is top-heavy in all levels of management, as well as being extremely over paid. Our schools are lacking responsible, ethical and moral leadership from some school board members and our schools present administration. We demand accountability! We are losing our good teachers because of their lack of staff management! We must hold our school board and administration accountable for their lack of supervision and inadequate attention. They must not be allowed to continue to ruin our schools. We entrusted to them our most precious possession – OUR CHILDREN. And look what is happening! We have a 27% drop-out rate

Continued on page 67

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Limited NAP tax credits available to benefit Nursing Recruitment Program

(Osage Beach, MO)• Lake Regional Health System still has about \$20,000 worth of Neighborhood Assistance Program (NAP) tax credits from the Missouri Office of Economic Development for their nursing recruitment program which started earlier this year. •

The country and the Lake area suffer from a shortage of nurses, and the goal of the project is to help identify and recruit new people from the community to nursing careers. Lake Regional collaborated with the Area Health Education Center (AHEC) and Columbia College on this project. • Alison

Williams serves as Lake Regional's nurse mentor. • She markets to local education institutions, holds nursing camps for area high school students interested in nursing careers, provides consultation to those interested in the program, and mentors new nurses. It is hoped that these new "recruits" will stay in the area and work at Lake Regional Hospital.

What does this mean to you? • Businesses that donate to this project can receive Missouri tax credits for 70 percent of their donation. • Eligible businesses include corpora-

tions, sole proprietorships, farm operations, individuals reporting income from rental property or royalties, small business corporations, partnerships, financial institutions, insurance companies, individual partners in partnerships or individual shareholders in an s-

corp, and limited liability corporations / partnerships. These tax credits may be used to offset Missouri income tax liability. • The tax credits may not be refunded, but may be carried forward five subsequent tax years. • This is a real win-win situation for Lake

Regional Health System, the community and the donors. •

For more information about making a donation to this project and receiving these tax credits, contact the Foundation Office at 573-348-8153. •



Lake Regional Health System has received statewide recognition for its 2005 calendar. The calendar, which won first place in the Employee Communications Project category, highlighted hospital departments and employees and listed important events sponsored by Lake Regional Health System. The Show-Me Excellence awards, presented annually by the Missouri Association for Healthcare Public Relations and Marketing (MAHPRM), recognize high achievement and superb quality in advertising, marketing and public relations projects produced by hospitals and health care systems throughout the state. Lake Regional Health System Public Relations staff members Gary Owens, Laura Gajda and Vicki King proudly display their first place Show-Me Excellence award, presented annually by the Missouri Association for Healthcare Public Relations and Marketing (MAHPRM).



Snaps 2 Scraps has recently re-located to Stone Crest Mall at 3797 Hwy. 54, Osage Beach. Snaps 2 Scraps provides the lake area with scrap booking supplies, and educational classes, that will help you to preserve your memories. Browsing at Snaps 2 Scraps will bring out the artistic abilities that you never thought you possessed. With an abundance of idea books, cropping tools, variety of stickers and even personalized items including local school logos; you now have the opportunity to enjoy your memories for many years to come. Classes and crop sessions will be offered including beginner classes. Wish lists are retained at the store to provide shoppers an easy "for sure selection" of gift wishes. For more information or to get enrolled for the educational classes call 365-9977. This recent Lake Area Chamber ribbon cutting ceremony and Open House was attended by Doug and Becky Beck, Owners; Stone Cold Creamery; and the Lake Area Chamber Active Volunteer Ambassadors.



New Physicians Welcomed at Lake Regional

Members of the medical and staff and hospital administration greeted three new physicians at a welcome breakfast on Tuesday, December 13. • Pictured here (left to right) are emergency physician Robert King, M.D., occupa-

tional medicine physician Pauline Abbott, D.O., hospitalist Eitan Sobel, M.D., and Lake Regional Health System CEO Michael E. Henze.

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Subrogation Remedy

When you are involved in a loss where the other party is at fault they will normally be held responsible and their insurance company will pay the claim that arises. Unfortunately you may encounter someone that does not have insurance coverage in force or whose insurance company denies the claim. When a covered loss occurs and the responsible party cannot pay, your policy will likely pay the claim and assume the right to subrogate back against the third party in an attempt to recover the claim payment. Your company will likely conduct an investigation along with any other insurance carriers involved in order to determine responsibility. If the investigation determines the third party is at fault and responsible for payment, the insurance company will request payment be made in full or that the third party sign an installment agreement. If the responsible party does not cooperate by paying the claim then the claims department may turn the claim over to legal council in order to obtain a judgment in court. The subrogation process can be time consuming and will likely require the insured to pay their deductible. The deductible should be returned once the company has been reimbursed, however the deductible may be paid back on a pro rata basis as payment is

recovered. It is essential to know how your policy will respond to a loss that is the fault of another party. When reviewing auto liability limits it is prudent to keep your uninsured and underinsured motorists limits at the same limit as your liability limit. These limits are what will pay out when you are involved in an accident with an uninsured or underinsured motorist. Also be aware that the underinsured limits on your policy will be reduced by the limits that are paid by the other party. This limit is not in addition to the other party's claim payment. Keep in mind that all claims are unique in nature and handling of the claim will vary depending on the circumstances of the claim. Speak with your insurance professional for more information about your company's claims process. Steve Naught is a Certified Insurance Councilor with the Naught-Naught Agency. He can be contacted at 573-348-2794.



Steve Naught, CIC

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Jeff Krantz and his team have long been recognized among one of the highest team producing Realtors at the lake. His team will be ranked as the #1 Team in the RE/MAX States Region for closed transactions. They offer technology and most advanced marketing techniques and their clients to best service them among the competition. Recently, a very pleased customer wrote Jeff & Melissa said "You are the Best! Great Communication and follow up. Always on top of the showings, returning phone calls and have a great support staff. You sold our Condo at a good price and you told us to hold the price and you were right! If anyone was looking to hire you we would tell them > definitely > they do to us right > Judy Ives and Steve Brainard, Kansas City.

For more information on Krantz and Associates, please contact them at 302>1802 (local) or 1>888>322>1802 (toll free) or on the web at www.krantzandassociates.com. They service the entire lake and would be excited to go to work for you today!




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LAKE STORIES WITH MICHAEL GILLESPIE

"A boat ride to the dam, 1963"

by Michael Gillespie

Many people tell me they fell in love with the lake as a child, the result of family vacations. Perhaps their folks had a cabin, or stayed at a certain resort year after year. Almost certainly the family owned a boat. That meant sight-seeing rides, early morning fishing trips, and water skiing. Everybody has their favorite story about those golden days. Indulge me, if you will, while I tell mine. I'll wager it will bring back fond memories of your own.

The year 1963 was a turning point for us. That was the year my parents bought a boat. We were staying at Rocky Comfort Lodge, next to Gatlin Boat Yard, on the Gravois Arm. Dad was eyeing up a used boat at Gatlins. He'd talk with manager George Purvis awhile, then he'd sit

down with Mom and they would agonize over whether to spend the money or not. Up until that time Dad and I had managed to get around our little circle of the lake with a rented fishing boat and our 10-horsepower motor. Now he and Mom were on the verge of buying a real runabout: a 16-foot Larson, with a 75-horsepower Johnson motor. Day after day my parents hesitated. As a junior high school kid, I couldn't understand the delay. "For crying out loud," I pleaded, "just buy it before our vacation is over." I was an insolent pup.

And buy it they did. I was ecstatic. After a day of cleaning and shining this fiberglass beauty, and a few shakedown runs, we were ready for some real boating adventure. At that time the Bagnell Dam strip was the place to go for entertainment

and fun. We had been there by car. Now we were going by boat.

Dad wasn't sure how to get to the dam by water. It was far beyond the range of our old fishing motor. So another vacationing family, who had a boat of their own, offered to guide us. Off we went, in tandem formation, moving smartly along at 25 miles an hour. Point after point slid past and opened up an ever changing vista of water, hills, and sky. We waved and honked at all the passing boats and marveled at the parade of cottages and resorts along the shore. Dad was driving, of course. Mom sat at the other end of the front bench seat. I sat in a rear-facing seat behind Dad, and occasionally I would stand and hold on to the vinyl top as the boat bounded over the waves. Mom, a non-swimmer, sat pensively in place,

a life jacket buckled around her.

Soon we were at the mouth of the Gravois and turning down the main Osage channel. Here was more water than I had ever seen before. The waves were bigger, the shoreline more rugged. Dad said it was very deep here, over a hundred feet deep. I could sense it from the way the waves seemed to roll. Mom was a little pale, I think. She told me to sit down.

We were running nearer the south shore, still following our friends who had pulled about a hundred yards ahead of us. Away over on the north shore we saw the excursion boat, Commander, pass by, heading in the opposite direction. The Commander ran fast in those days, and we could see her shimmering bow wake slant across the channel ahead of us. Our friends

splashed through it in a showy spray of white water. Mom told Dad to slow down. We turned into the wake and slowed to a crawl. Our little runabout bumped through the waves and settled down. Dad gunned the throttle and looked off to his left to find our distant escort. I decided to stand up again. Just then Mom shouted: "LEO!"—Dad's name. Looking over the top of the canopy from a half-standing position, all I could see was a wall of water directly ahead. Dad yanked back the throttle, but too late—our little boat climbed into the air. The motor, though idling, made a funny sound, but I hardly noticed because just as suddenly we were dropping. Both my feet lifted off the deck and I grabbed the only thing in reach—the slender rod that held up the canopy.

We came down like a lead weight and, WHAM! We hit the trough between two big swells

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P O I N T

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Missouri State Water Patrol officers aid in Hurricane Katrina relief

This story was surely the most poignant of 2005. Officer Murrell's experiences in New Orleans were saddening and shocking. Even at times grotesque. We received a tremendous amount of feedback from this story, all of it positive, thanking Tim and Monica for bringing the story to light. Originally run in our October issue, we thought this was too important to leave out, even though it ran just two months ago.

The State of Missouri, a signatory to the Emergency Management Assistance Compact (EMAC), was requested to help supply relief to the States of Louisiana and Mississippi. The Missouri State Water Patrol took an active part in that relief effort by sending officers and equipment to the disaster stricken area.

The Water Patrol sent four self-sustaining teams of two officers with flat bottomed boats to suffering areas along the Gulf Coast. The Water Patrol is uniquely equipped and trained to handle operations involving the destructive forces of flooding in the aftermath of the hurricane.

The mission of the Water Patrol was to provide rescue and recovery services to victims of the storm and maintain security as a law enforcement agency.

The eight Water Patrol officers were deployed to assist with the relief effort in the gulf coast of Louisiana on September 2, 2005.

Patrolman Tim Murrell and his fellow officers drove through the night with their boats and equipment once the word was given.

Once on the scene, Murrell chronicles the mission and what the men faced when they arrived. Through his words and photographs, we can get an idea what conditions were like.

*by Tim Murrell,
with Monica Vincent*

"Well all, here's my story... I'm just gonna' tell you from start to finish. It will probably be long, but it's just the facts as I saw it. I don't know how TV saw it, but everything in here, good and bad happened to me.

Like I said before, some parts may not be pretty and I'll probably put in the more emotional parts, but I'm cool with that. I've never pretended to be a super tough guy, so why start

now.

First off, I had no idea this storm was going to be this devastating. I guess you don't pay too much attention to hurricanes here in Warsaw.

After it hit and all the TV crews and things were showing pictures, I got kind of concerned. I realized a lot of places were hit, but New Orleans drew my attention since I had been there.

Anyway, I was cruising down Lake Ozarks on the Monday after it hit and I got a call from my buddy, Bill. He said he was glued to the TV and that I ought



Missouri State Water Patrol truck navigates flooded Canal St. in New Orleans

to see it. I went home and checked it out. Sure-as-you-know-what, it was a disaster.

I then phoned our new head man, Colonel Rad Talburt. He's a cool guy and you can talk to him like you all talk to me.

To my surprise, he said he was trying to get in touch with the Lt. Governor of Louisiana, and that it may be a possibility. I said my bags were packed and ready to go and left it at that.

Throughout the week I'd check in and see what the status was, but there was none. There was no communication with anyone down there. It wasn't because they didn't want to, but because they couldn't.

I called Colonel Talburt on Wednesday and told him I was going to go home to Higginsville(Missouri) for the dove season opener. He didn't think at that time we would be going, but the offer was still lingering

for them to take. I went home, hunted all day, had a good hunt by the way, and got a call to be in Jefferson City as early as possible Friday morning.

I took out from home, went to Warsaw and packed up. It was kind of weird putting my things in the truck and packing off for the great blue yonder. So many things were going through my head that everything went pretty smoothly until I had to say goodbye to Cindy and Tootles(Ellie).

That didn't go real good. Cindy held up good until the end and Tootles just laughed

and giggled with her new front teeth. We had two giant birthday parties planned, and going for Ellie's 1st birthday which was 2 days from then. Needless to say I was going to miss both parties and seeing my daughter turn one.

A huge lump was in my throat when I honked the horn and waved to my family, including the dogs, and headed to Jeff City.

I made it to Jeff City and met with the other seven people who were going also. We were taken to the Health Clinic and given two shots: Hepatitis A and tetanus. After that, we were still in a holding pattern to see where we were actually going to be going.

At 2pm we were scheduled to go to Mississippi, but then that's when all hell broke loose in New Orleans and they were calling for any marine law
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Water Patrol officers aid in Hurricane relief

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enforcement with guns and boats. FEMA then, I suppose, gave us orders to go to Louisiana.

When we actually left at about five p.m., we still didn't know what part of Louisiana we were going to. I was watch-

ing the news and calling my buddy, Billy D, who had already been working in New Orleans for four days. Billy was a big help; he gave me the inside track on what we really needed and what it was like. The conversations always ended with, "Be careful Timmy, 'cause it's

bad." If it's bad to Billy D, then it's bad.

So anyway, all eight of us met up and caravanned down the road. We were packed for bear. Since no one really knew where we were going, and what we were supposed to do, we packed everything and I mean

everything.

We were prepared to sleep in the trucks and eat beanie wienies for a week. I think one of the worst things about the whole trip was me traveling by myself. I like to talk and visit and I was going out of my mind driving down the road.

Anyhow, we drove until about 2 a.m. and made it to

looked the most upbeat of anyone. We joked and messed with each other the whole time.

As you drove down the interstate, you saw cars out of gas littering the highway. Lines at gas stations were blocks long. Unleaded gasoline was very, very rare the farther south you went.



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Missouri State Water Patrol's Captain Bill Cox and patrolman Gene Cole rescue a resident.

somewhere in, I believe, Tennessee. Not sure what state, but that's about as far as I could go. We had some trailer bearing troubles and stopped to fix it and fill up with gas. We ran into some policemen and asked if there was a firehouse somewhere close to shack. They put us up for about three hours in a firehouse. The air conditioning was so cold that it made your teeth chatter.

We took out at about 5 a.m. and were headed to Reserve, Louisiana. It was like you were going to war— but I didn't know what war would be like. I wouldn't say I was scared, but just highly anticipated the worst. Really no different than just being a cop on a day to day basis, but the probability was higher that you might have to use lethal force in this situation.

I really started to see the survival instinct kick into people at about Jackson, Mississippi. All the gas stations were packed, very little gas to get, and the stores looked pretty bare. No water to get and knick-knacks were gone. I looked at people's expressions and they were different. Very little smiles. People were sort of panicky looking, if that makes sense. Honestly, our guys

All kinds of electrical crews, heavy equipment, and all kinds of semi trucks were headed south at a high rate of speed. There was no speed limit anymore, and I was driving a huge ambulance-like truck that's our dive van.

Pulling four boats in those conditions was treacherous. We had, I believe, four blowouts on the way down there. The first one went pretty rough-- changing a tire along the highway with flying cars, trying to keep four water patrol vehicles together, and finding all the equipment you needed. But by the time we had our last blowout it was pretty funny. I yelled, "Blowout!" on the radio and all four vehicles immediately signal and hit the shoulder. Everyone knew their job and we looked like a seasoned Nascar pit crew while changing the tires. In and out in a few minutes.

When we hit Louisiana, all vehicles pretty much had their emergency lights on. Red lights, blue lights, yellow lights, you saw them all and everyone was flying. We made it to our last exit and went down the exit ramp, when Searcy's truck alternator shot craps. This was the absolute worst place in the

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Water Patrol officers aid in Hurricane relief

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 world to break down. There was traffic everywhere and this was a staging place for busses to take evacuees away. The National Guard guys told us to park it on the shoulder, but I hooked a rope to the front and dragged it in. One of the funniest things I've ever seen was me pulling Searcy's truck with his boat attached and passing hundreds of different people and Searcy saying, "We're here to help." You'd just have to know him, but it was funny.

We got to this Christian church in Reserve, Louisiana. It was pretty big and we shackled up in a first grade school room. The accommodations were great and a far cry from what I was expecting. We had cots, cold air conditioning, showers, and lots of nice people cooking us jambalaya and other stuff.

Southern hospitality at its finest. Basically we unloaded our massive amount of gear,

and I crashed. A big help was that my cell phone worked on the road, at the church and basically everywhere I went. I could call home, friends, or whatever anytime so that was good.

Sunday, September fourth

This was the first day we actually started working. I called Cindy and Ellie and wished her happy birthday before daylight. I was kind of bummed out because I was standing outside in a mosquito infested swamp that smelled horrible while Tootles was making cooing sounds. I got over it.

We all loaded out and met up with the Louisiana Game and Fish guys. Kind of like our Dept. of Conservation and MSWP combined. If anyone at all was in charge, I guess I would say it was them. I honestly did not see anyone who you absolutely knew without a doubt was in charge, but they were the closest.

So we all line up on Highway 10 and take off. Just imagine about 50 or so police cars, trucks, boats, trailers and whatever flying down the highway. That's no lie. We had to keep up with these guys because we didn't know where we were going.

We go a total of about 35 miles and meet up at a command post that's in a Blockbuster Video parking lot outside of New Orleans. We sit there for awhile and then follow the Louisiana guys into New Orleans. This was where it got pretty interesting. As you traveled toward New Orleans, you saw more and more damage. You could see more vehicles littering the road, and I saw a sand bag sniper turret. You got on the main bridge to New Orleans and could look out over the town. The dome stuck out the most. Looked like you saw on TV.

We drove right down into the hub of the town, there was another staging place. By now



A gas fire burns in the remnants of a New Orleans home.

you could see water in the streets. A huge amount of trash littered everywhere you looked.

Officers from all over were unloading their gear and getting ready to dump their boats right there on Canal Street. You could see in a few of their eyes that this was all business. I personally heard from several of them. If you take fire, return fire.

I paired up with Dave Wall. Dave is a Sgt. at the Lake and a

guy I've known for a long time. "Super Dave" as I call him, is a no-nonsense kind of guy.

Anyway, I just basically said, "Dave, you take care of me with the gun, and I'll take care of the driving of this boat." I had my rifle and shotgun beside me, but I sort of said I'm better off driving a boat than shooting a rifle. Dave agreed and off we took. Without sounding like "Drama-man", I trusted Dave with my life at this point and

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Strip Development Group Plan Proposes Dramatic Changes

Opposing strip development plans came to public light in our May issue, hastened by the announcement of a plan headed by Merlyn Vandervort. In the wake of subsequent developments, the plan was scrapped. (See the next page)

by *Monica Vincent*

Lake Ozark, MO— Merlyn Vandervort is playing an unusual role. He is a full-time local resident and business owner who is also playing the role of big developer with big city backers. (See contributing column "The Vandervort Report" for details on his background.) Vandervort and a group of Kansas City businessmen have established the Bagnell Dam Development, LLC, and have placed a proposal before the City of Lake Ozark unlike any the council has ever seen. This proposal seeks exclusive rights to revitalize the Bagnell Dam Strip to the tune of over \$500 million in combination of private and public funding.

Why such a move at this time? Vandervort says, "I've been thinking about redeveloping the Strip

for years and consider this potentially the most important piece of property at the Lake in terms of its waterfront location and the fact that it is an entry portal to our communities. With the climate of our growth, we literally have the opportunity right now to turn this into a year round, world-class resort area."

The parties directly involved in the LLC are as follows: Merlyn Vandervort and Jess Davis are the co-managing partners of Bagnell Dam Development, LLC, Piper Jaffray is their bond counsel, John Davidson w/Davidson Design Group is the Architect on the project, Chase Simmons w/Polsinelli, Shalton, Welte and Suelthaus of Kansas City is their legal counsel, and Rocky Miller is the Lake area engineer and Land surveyor. When asked how this group came together, Vandervort says, "I spent a lot of years in Kansas City and personally know and had worked with a lot of these people before. I knew they were the caliber of businessmen I

could rely on to take on something this important."

There is a great deal of concern coming from current Strip business and property owners over the possibility of eminent domain being enforced to complete this project. Although the LLC has gone on record to state that they hope to work with the existing landowners, no negotiations have yet taken place. Explains Vandervort, "We have had conversations with some property owners, however contrary to some opinions, contacting property owners before we find out if this is even a project that the city wants would be putting the cart before the horse." The LLC hopes to incorporate existing business owners in a number of ways. Vandervort claims the proposed development will be very extensive with more than ample space available to incorporate existing businesses that want to be a part of it.

One of the specific concerns put forth, regards the means of

determining "fair purchase price" for the land outlined in the proposed development. Vandervort says, "Hopefully a fair purchase price for the land will be determined by a meeting of the minds. Most property owners probably have a pretty good idea what their property is worth absent this proposed development. That would be a good starting point. There have been property sales in that area for comparables if property appraisals are needed. The rule of thumb in a project like this is that the property owners would receive 25% more than the value of their property plus moving expenses."

Vandervort was recently quoted as making a \$3 million sales tax estimate in regard to what his completed development could earn for the City of Lake Ozark. Vandervort contradicts that saying, "If any one quoted me on a sales tax revenue estimate, they were mistaken. I have not proposed any sales tax revenue estimate to date. There is no way to

accurately determine that until we have proceeded further."

What guarantees and/or approvals does the LLC need from the City? "We are looking for Lake Ozark to tell us if they want this type of development in their community. If so we have asked them to enter into an agreement with us that would make us the Developer of record. The City would still have complete oversight of what was taking place. The agreement would simply give us some assurances that for our continued effort and investment, we are the Developer that the city is working with as long as we continue to perform per our agreement." The Mayor and members of the Lake Ozark City Council, along with Vandervort, all agree a decision needs to be made within the next 30 days.

Says Vandervort, "Our biggest hurdle is the city deciding if they want this development or not. I realize there are some business owners on the strip who are

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Group pulls \$500 million strip development plan

The withdrawal of the proposed development on the Bagnell Dam Strip quieted the roar in Lake Ozark, with the Beck group left continuing their work. From our June issue.

by *Monica Vincent*

Lake Ozark, MO— May 11th Merlyn Vandervort and Jess Davis, co-managing partners of the Bagnell Dam Development Company, LLC, released a statement to Lake Ozark Mayor Paul Sale and local media sources, effectively removing their \$500 million dollar proposal to redevelop the Strip.

Said Vandervort when contacted, "We are not giving up, but are seeking a different location for the development, and we encourage any municipality that has a pro-economic policy to contact us." He adds, "Lake Ozark is where I live, and I'm disappointed not to be able to bring this type of growth to the city."

Vandervort cites several specific reasons for withdrawing their proposal. "First of all, with all due respect to the Citizens' Committee for Development and their efforts — and I know

these are decent, upstanding individuals — but it is impossible for them to be unbiased. If the Mayor had wanted this type of development, he should have created a non-biased group. How can you have a committee for development in a town where 90% of the tax-paying community is not represented and whose members have a direct interest."

A canceled meeting was also mentioned as one of the disappointments. "We had set up a meeting with City Hall and the Mayor a couple of weeks ago. Everyone involved in the LLC's effort scheduled their entire day around this meeting, which had been planned a week in advance, and came in from Kansas City only to be told an hour before the meeting that it was canceled. The excuse given was that someone forgot to post it, and so it would be illegal to hold it."

Vandervort regrets the timing, saying, "There was a developers' convention this month we would have needed to go to. It's

held once a year where you have a chance to talk to large resorts, retailers and the like. Without us being able to attend on behalf of the City, it puts us a year behind."

The new Citizens' Committee for Development had been scheduled to hold their second public meeting the day after the withdrawal statement was made public. However, upon receiving news of the withdrawal of this proposal, the decision was made to cancel that meeting and immediately disband the Committee. Mayor Paul Sale said, "We have started looking into the possibility of establishing a full-time development committee." When asked about the possible bias of the disbanded committee, Sale responded by saying, "I felt it was only right to appoint people to this committee who were directly, financially affected, and two of the five members were not from the Strip. I do believe that the people who were on the committee were able to be objective." When asked if they would entertain the

Vandervort proposal at a later date, Sale responded, "There is always the possibility. We never shut our doors on development."

Steve Beck, co-managing partner of Boardwalk Partners, who has been involved with multiple, privately financed ongoing projects on the Strip, had this to say. "The whole proposal was a disruption and we're ignoring it and trying to get back on track. We lost one potential restaurant and a couple of shops. Now they're finally talking with us again, but it really put us behind."

The engineer of record for the Bagnell Dam Development Company, LLC is local resident and President of the Osage School Board, Rocky Miller. His reaction was one of disappointment. "I have interest in that area as well because my grandparents owned and passed down to my family 30 acres between the Strip and George Stanton's project. As a landowner I wasn't thrilled by eminent domain, but there has to be some feature like

that in place to get a development this size off the ground."

Lake Ozark City Administrator John Chadd took the initiative to invite Mike Downing, Manager of Business Development from the Missouri Department of Economic Development to attend the first meeting of the Citizens' Committee for Development which was held on May 4th. Mr. Downing's assessment of the situation after that meeting was outlined in the following letter:

"Dear Mr. Chadd:

I was pleased to attend the discussion last Tuesday night regarding plans for development of the city. As I stated in the meeting 90% of cities in the state would trade with you given the level of demand for development although there are significant issues due to the growth.

Here are some observations from the meeting, if they might be helpful:

I would highly suggest that the city employ a professional planning firm to assist them in

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Boardwalk Partners Seek to Revitalize Strip with their plan

Steve Beck's group announced their plans for the Bagnell Dam Strip in our May issue, following the announcement of the opposing group.

by Monica Vincent

Lake Ozark, MO—"I used to vacation here as a kid, and had all these great memories of the Strip. As an adult, I still own a condo and vacation here and when I started noticing how unhealthy the Strip was looking, it became very important to me to do something about it."

For Steve Beck, co-managing partner of Boardwalk Partners, it all started relatively small two years ago. The first property he bought, with a group of associates under the name of Dam Investments, LLC, was Stewart's restaurant. In business since 1958, Stewart's had a special significance for Beck, motivating him to salvage the faltering historical business and make it functional once again.

Once started, the need to continue the revitalization efforts on the Strip grew with the addition of three buildings adjacent to

Stewart's. He then turned his attention to the struggling waterfront area, creating a second company, the Bagnell Group. They were able to purchase all of the water frontage from Captain Larry Don through the Fink Building, creating the access for what will become a public boardwalk, with potentially 75 to 100 public boat docks, a collection of new multi-level businesses and restaurants with boardwalk access, and an arbored entry from the street. Says Beck, "If you've ever been to John's Pass in Treasure Island, Florida, that's the type of thriving family atmosphere we are trying to create."

With a solid vision in place, Dam Investments, LLC, the Bagnell Group and all of their properties will be joined under the name of Boardwalk Partners, a co-managing partnership of Steve Beck and Mike Rafferty. They have begun Phase I of the Boardwalk which will include approximately 200 feet of boardwalk and the arbored entry. This summer will see the completion of Phase I

with the opening of two new restaurants, Crawfish Charlie's Seafood Shack and the Rock Bottom Sports Bar, along with 30 or so additional public boat docks. Boardwalk Partners hopes to see the completion of Phase II of their boardwalk project in 2006 as they acquire more property and add boat docks, and an additional 300 to 400 feet of boardwalk area. "The bulk of visible changes will be in place by the fall and winter of 2005."

As stated in information provided by Boardwalk Partners, "We believe that by building a Boardwalk along the waterfront area near the Dam, we can open up new opportunities for businesses in the entire area. The installation of public boat docks and new waterfront buildings will spark new growth in the area as well."

Steve Beck and his wife Jenny are the third generation owners of Stocker Construction Company, a privately held company with current year projects exceeding \$40 million.

(www.stockerconstruction.com)

A strong believer in community service, Steve was elected to the Webster Groves City Council ad served from 1996 to 2000. He currently serves on the Westborough Country Club Board of Governors, the Webster Groves-Shrewsbury Area Chamber of Commerce Board of Directors and the Webster Groves Presbyterian Church Board of Elders. Each year, Steve Beck's companies support charitable projects such as the Chamber of Commerce Golf Tournament and Make a Difference Day. In 2000, Steve and Jenny founded the Beck Foundation to help hard-working families and individuals who have experienced a setback in their lives.

Mike Rafferty and his wife Kelly are also residents of Webster Groves and lifetime natives of St. Louis. After finishing his degree in finance at St Louis University, Mike joined AT&T in their advertising and sales unit. After a successful tenure there he fulfilled his dream by joining Dean

Witter Reynolds as an investment advisor and consultant. Mike has held security licenses, as well as licenses in insurance and real estate. In recent years, Mike's clients have included local, regional and multi-national companies implementing marketing, sales and advertising strategies.

Beck and Rafferty are concerned about the City accepting the major redevelopment TIF proposed by Merlyn Vandervort and the Bagnell Dam Development, LLC. Beck states, "We're down here with good intentions and using our own money to revitalize what's still good about this area and add to it. I don't like the idea of someone coming in and trying to wipe it all away with public funding." He adds, "I would be more than willing to speak with Vandervort and see what, if anything, we can do to work together." Boardwalk Partners says their intentions are to revitalize and redevelop the north end of the Strip. Says Beck,

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Major new development coming to Lake Ozark

Our June issue saw yet another group proposing major changes to Lake Ozark. George Stanton owns a large tract of land in the interior of the city, and his plans include retail and commercial.

by *Monica Vincent*

George Stanton is currently in the process of putting together one of the largest residential and commercial developments the City of Lake Ozark has seen. Presently in its preliminary planning stages, this development will encompass approximately 600 acres. Located between the Bagnell Dam Strip and Hwy 54, it will include a major new roadway from Hwy. 54 to Horseshoe Bend Parkway.

Says Stanton, "We have a large parcel of real estate my parents had accumulated over the years, but we don't have all the resources necessary to put in a feeder route and all the residential development we'd like to do. As soon as we are ready, we'll have to approach the City for

assistance."

William J. Kuhlow, President of Cody Road Development, is representing Mr. Stanton as his real estate consultant and land developer. "We had to go public a little prematurely because of the Vandervort proposal and different transportation issues. It will be about 90 days before we are ready to go to the City's Planning and Zoning committees regarding rezoning."

The area is held by three different landowners. Mr. Stanton owns 450 acres, Robert Briscoe owns 125 acres, and Ameren UE currently holds 200 acres; soon to be transferred to Ron Armitage. All three gentlemen have met to discuss a cohesive plan for developing their properties.

Says Kuhlow, "We are working independently, but collectively as a master plan. The development will run the entire list of residential development, com-

mercial and institutional." In a press release from the Stanton Family, their objectives were stated.

"The Stanton Family currently owns approximately 450 acres of land situated between Bagnell Dam Boulevard (Business Highway 54), US Highway 54 and the Osage River in the City of Lake Ozark. The Stanton Family has retained the services of William J. Kuhlow, President - Cody Road Development and the McClure Engineering Company to assist them in the planning, development and marketing of their property. The Stanton Family land is...characterized as: "predominantly vacant land with rolling topography and floodplain along the Osage River. This area is currently zoned R-1 Single Family. However, it lends itself to many development possibilities."

"The City's Comprehensive Plan for the Interior Lake Ozark

District states: "The land is currently zoned R-1 Single Family Residential, however adjacent land on the south and the west is zoned Commercial. This area creates opportunity for a mixed used development or a planned unit development blending single, two, and multi-family residential with open space and park land. This area is also well suited for one large commercial development or for several large commercial land uses."

"The City should discuss appropriate responses to future urban growth within the large undeveloped center area of the city, particularly extension of water mains, sanitary sewer and potential extension of a major arterial road and several collector streets."

"The Stanton Family, working in concert with the Robert Briscoe ownership interests, has undertaken the task of designing and developing funding for an

arterial road that would be an extension of Horseshoe Bend Parkway between the Bagnell Dam Boulevard to US Highway 54 and the proposed Highway 54 Expressway. Over the last year, the Stanton Family and its team has met with representatives from the City of Lake Ozark, Community Bridge Corporation and MODOT regarding the limitations of the existing road system and are currently working with MODOT on the final location of the Horseshoe Bend Parkway connection at Hwy. 54.

It is expected that the Horseshoe Bend Parkway Extension and the interior collector road system for development of the Stanton Family land will begin Spring 2006." ■

Monica revisited the Lake Ozark projects in December's issue and reported that the Stanton project was seeking financing for the exchange route.



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Lake Ozark looks to put money into the ground

by Monica Vincent

City Administrator John Chadd, along with the rest of the Lake Ozark City Council, is trying to figure out where to put their money in the ground, and how to get some out of it. The history of the lake area water and sewer systems, as everyone knows, is unique. Challenging topography, spot development, outdated septic systems, antiquated wells, and unprecedented growth have created a myriad of troubles for the city of Lake Ozark.

Explains Chadd, "Our sewer system is currently \$250,000 in the red. We've had to authorize a half cent sales tax on the August ballot. Without that on the ballot we are seriously going to have to consider raising rates by 60% to 70%. If we pass the half cent tax, then we may need only a 10% to 15% increase or none at all."

Part of the problem, says Chadd is the outdated and disproportionate method of billing. "There are hodge-podge hookups on a flat rate now. We

need a billing system that's based on volumized usage. The current residential flat rate is \$17.19 per month."

One of the largest contributors to the debt is the cost of the city's grinder pumps. "Because of our topography, sewage has to be brought up from the waterfront with these pumps. We have about 550 customers hooked up right now to 470 grinder pumps. These pumps have a life expectancy of about 10 years and cost \$8,000 to \$10,000 a copy."

"Another problem", says Chadd, "sewer hookup rates did not increase when water rates did, so the motion was passed to raise the sewer hookup costs on a par with water." Currently \$500, it will increase to \$1,000 residential and \$2,000 commercial.

A lesser contributing factor was that of non-payers. It was brought up in the June council meeting that some developers/construction companies were refusing to pay their

water bill. The meter would run on the city's dime until the property sold. It was determined that once the meter goes in, the current property owner starts paying for it whether a developer or not.

Rate increases and hookup fees aside, the real issue could be with where the sewage will go. "The waste treatment facility is shared with Osage Beach, and we currently utilize only about 11%, but that is about to change. The treatment facility has to update and expand. We are looking at a \$40,000 bill to meet the EPA required updates, but the real cost will come with the needed expansion."

The treatment facility is already facing an overall \$480,000 bill for the updates. See accompanying story "Osage Beach faces expensive sewer repairs", page 6.

An expansion of the facility would cost considerably more. "There will be no problem with Lake Ozark meeting the funding

needs for the updates since we have refinanced over \$4 million in sewer bonds along with an additional \$800,000 loan from MAMU. The money will be available July 1st, and will be distributed as needed for city operations. The rest will be held in an interest bearing account. But when you start thinking about expanding a facility, that gets extremely expensive."

Chadd bases his concern for expansion on the current facility usage. During the off season months the treatment center operates at approximately 50% capacity, but during the seasonal traffic, that number averages 80% with Lake Ozark utilizing less than 15% of that total at any given time. Now however, Lake Ozark has numerous reasons to feel the waste treatment facility will be operating beyond capacity.

Chadd explains, "We passed a motion this year which requires that Lake Ozark residents who are within 300 feet of the main

have one year to hook up to sewer and water. This will increase the overall hookups by 30% to 35%."

Then in June, the council passed a motion to proceed with the installation of water and sewer lines in phases off of W road, as the funds become available. Said Chadd, "This will also add about 204 new customers. Not only that, but we're also working with Rocky Mount to tie in and use our waste treatment facility."

Possibly the largest new contributor to the Lake Ozark water and sewer system will be the proposed Stanton, Armitage, Briscoe development. "When Stanton's property is developed there could be approximately 2,700 new homes and up to 5,000 new residents utilizing the city's main water and sewer." ■

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The top marina dealers in the world are at the Lake

Our September issue brought an article by Denne that truly illustrates how important the Lake of the Ozarks area is for boat manufacturers. They along with all of the other industries making parts, accessories, clothing and more, recognize the area as a huge market for everything related to fun on the water.

by Denny Benne

The Lake of the Ozarks has long been touted as a "boating lake". From the early years of small fishing boats with outboard motors and pontoons, to the era of the 18 foot Mark Twain, to the 21 foot IMP's and later the open bows, offshore performance boats and large cruisers.

This evolution in boating at the Lake has gained so much momentum that now it finds many of the local dealers among the top in the world in total volume of sales.

GLENCOVE MARINE - the number one Formula dealer in the world prides themselves on customer satisfaction and service.

Brian Pachenka, General

Manager of Glencove Marine said, "Formula makes a world class boat, and while we think it is the best boat money can buy, there are a lot of nice boats at the lake, we take a lot of pride in our customer satisfaction ratings. It's competitive here, there are a lot of good dealers we've got to retain not only that Formula loyalty but the Glencove loyalty. Because there are so many dealers at the lake that do big numbers, there are also a lot of quality pre-owned boats. How many times do you see a boat that just sits on a lift weekend after weekend. We take those boats in on trade and they're in great condition. We took a '95 303 in on trade last month that only had 136 hours on it— that's going to make someone a great boat. Marina Dealers at the lake collectively can do a better job of promoting the Lake of the Ozarks as the best place in the country to buy clean fresh water pre-owned boats."

SURDYKE YAMAHA - Is currently the number two dealer of

Yamaha waverunners, second only to Riva Yamahas in Pompanu Beach in the Miami area.

"We're pretty much like everyone else, relying heavily on second homeowners and tourists. 60% of our business is personal watercraft, a lot of rental businesses utilize Yamaha waverunners—I think nationally 80% of all rental operations are using Yamaha, it's not quite that high at the lake, 35% of our business is ATV's, dirt bikes and street bikes. We've got probably 40 different ATV models, dirt bikes and street bikes. This is Yamahas 50th year in business and is the worlds largest manufacturer of boats. They make everything from sailboats to 80 foot ocean liners in Japan. We've been in business at the lake since 1996. I was attracted to the area for the family aspect, the business opportunities, and being an outdoorsman, I enjoy fishing, hunting, riding, skiing, and the great golf courses."

VILLAGE MARINA - Is currently the number two dealer in

Cobalt and a top 10 Carver dealer. "The Brick family took over Village Marina in 1993 and started renovating the marina. Most of the 200 slip facility was totally renovated in 2000 which is what we have here today. Our sales effort has certainly played a big part in our success, but our culture and the environment that we create here empowers our employees. We give them the freedom to make the right decisions when it comes to taking care of our customers. We try to employ the right people to insure our reputation and credibility. We try to look at our business everyday like it's the first time we've ever walked through the door, knowing that we have work to do. You never want to rest on your laurels or you'll get bored and you're in a dying business. We're part of a dealer 20 group and share with other dealers around the country and absorb as much as we can. We're a member of the Cobalt dealer council, trying to help improve our product offerings. There are

some exciting things happening in the near future with Cobalt, the same is true with Carver. It seems like the lake is very consistent, there are a lot of boats sold here and it can be very competitive at times, but almost all of the dealers get a long really well, we're thankful for that."

BRIDGEPORT JET SKI - At the Grand Glaize Bridge is the number one volume Kawasaki jet ski dealer in the world. "We've been fortunate to have a great location. For those of you who knew Harry Bellmer, Harry would always say its location, location, location and poor management. But seriously, we've had so many repeat customers over the past 28 years people certainly have brand loyalty to Kawasaki and to Bridgeport. Our service department does a great job and our customers know they'll be taken care of. Our employee pool has been very consistent, our customers know the guys in the shop and will recognize a friendly face in the show room. We've

continued on page 60



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Software "must-have's" for every computer user

by Darrel Willman

There are some basic software applications no computer user should be without.

Virus protection: There are three to recommend: AVG, Norton/Symantec and McAfee. A lot of systems will come with something pre-installed, but time-limited. Both McAfee and Nor-

ton will come at a price, with free evaluation versions available for download. AVG has a totally free version and is recommended for everyone. The free version is available for individual home computer use only. Commercial and non-profit organizations must purchase the full version.

Ad removal: Data-miners,

trackers, and other nasties you

current. If you are not using Service Pack 2 yet, download the Microsoft Service Pack 2 upgrades and then keep them current.

An alternative to Microsoft's firewall is Zone Labs' Zone-Alarm. This software firewall prevents your computer from being attacked and having malicious software installed, or personal data stolen. Mostly free for the download, a full version is

Selections and a
FIT. (Microsoft's Service Pack 2
are available for free. Zone-Alarm is

Software and a
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AVG - <http://free.grisoft.com/freeweb.php/doc/2/>

Norton - <http://www.symantecstore.com>

McAfee - <http://www.mcafee.com>

Ad-Aware - <http://www.lavasoftusa.com/software/adaware/>

Spybot - <http://www.safer-networking.org>

Zone-Alarm - <http://www.zonelabs.com>

Firefox - <http://www.getfirefox.com/>

Opera - <http://www.opera.com/>

Thunderbird - <http://www.mozilla.org/products/thunderbird/>

Other free software that's nice to have:

Free video players, screen capture and streaming programs:

<http://www.clickandgvideo.ac.uk/software.htm>

Free word processor - <http://www.openoffice.org/>

Free web-page editing tool - <http://www.evrsoft.com/>

Free image cataloging and basic editing/manipulation:

<http://google.picasa.com/>

Free Zip/Unzip utility - <http://www.camdevelopment.com>

Free disk-cleaner - <http://www.ccleaner.com/>

Free back-up utility - <http://www.rdcomp.net/>

pick up on the web can track information on your web surfing habits, hijack your browser, and slow your machine to a crawl. Ad-Aware, from Lavasoft is a free utility you can download to remove them. Spybot Search & Destroy is another free utility, with donations accepted to scan for spyware, adware, hijackers and other malicious software.

Firewall: If you are using Windows XP Home SP2 (Service Pack 2) make sure your firewall is activated, and keep your updates

definitely recommended and available for purchase.

Browser & Mail Client:

Microsoft's Internet Explorer is the industry and for that matter the world standard, but it is full of holes and poses risks many find unacceptable. Consider an alternative like Firefox or Opera. Both operate in similar fashions, but are generally more secure. Thunderbird is the companion to Firefox for mail, and is also highly recommended. No matter what browser and mail client you decide on, keep them up-to-date to minimize your security risks. ■

From our July, issue

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St. Mary's Urgent Care recently celebrated Lake Area Chamber membership with an Open House and ribbon cutting ceremony. St. Mary's Urgent Care is located at The Crossings on Bagnell Dam Blvd., Lake Ozark, next door to Jiffy Lube. When you experience an injury or sudden illness, St. Mary's Urgent Care offers board certified physicians, nurses and technologists that provide fast relief from non-life-threatening emergencies and illnesses. Conveniently located near the corner of Horseshoe Bend Parkway on Business 54, if you need a doctor on a weekend, holiday or even late in the evening. You don't need an appointment, and you can also get your medications prescribed by the doctor right there. Open Mon-Thurs for 11AM-7PM, Friday & Saturday 11AM-8PM and on Sunday from 11AM-4PM, the center is affiliated with mid-Missouri's premier hospital, St. Mary's Health Center in Jefferson City and is a member of the SSM Health Care. For more information contact St. Mary's Urgent Care at the Lake by calling (573) 365-6800. Participating in this recent Lake Area Chamber ribbon cutting ceremony were Tim McCaulean, LPN; Shari Reeds, Office Assistant; Sheri Dinwiddie, Radiological Technologist; Shelley Higgins, Office Manager; Dr. Gary Basket, D.O.; Kendra Simmons, Sleep Center Supervisor; Andrea Wyatt, Director of Physician Services; and Dr. Damasus Jayamanne, Sleep Medicine Specialist.

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Protect yourself from Identity Theft

From our August issue. This is a growing problem even here at the Lake. What to do to prevent your information from being stolen.

by Darrel Willman

Sergeant Arlyne Page, Public Relations Officer for the Osage

Beach Department of Public Safety, organized an informational meeting inviting members of the media, internet providers, law enforcement, banking and others to attend.

"We were approached by

members of a local bank who were concerned about identity theft. They said they wanted to put together a coalition of people together, with the police department heading it. That way it wouldn't look like one bank

was trying to take over the duties of another bank. And I was going to do that anyway, so it all worked out well.

We wanted to get the banks involved, businesses involved, other law enforcement agencies, anyone who would be a potential outlet for identity theft prevention information. And we wanted computer knowledge people involved, so that they could guide us and help us change the verbiage, so that all the messages that we send aren't over everyone's head. The simpler, the better.

Our ultimate goal is to decrease the number of victims," she said.

The Osage Beach police have faced an increasing number of cases that they define as identity theft. There have always been cases in which criminals use a credit or debit card illegally, forge checks and other crimes better classified as "stealing". The cases of true identity theft are very serious, and often involve thousands of dollars and irreparable damage to the victim's credit rating and reputation.

Sergeant Page said "We didn't see what you would call identity theft until a few years ago. Until then, we would see the credit card [cases], where they were used. Maybe it was just that it wasn't reported to us. We are getting more and more cases. In just the last week, I've had six."

She described two of the more recent cases, in which the victims had been unaware of the crime until some time later when the damage was discovered. Page says in some instances, six months can pass between the time of the crime and when the victim discovers it. This is directly attributable to people infrequently checking their credit reports.

"One individual was purchasing a home, and they found that they had been sent to collection by a [business]. A relative of the victim had stolen his identity and was using it. There were also three warrants for the victim in St. Louis. He [the perpetrator] was stopped for driving while intoxicated, and said he didn't have an ID. He gave them the victims' social security number and date of birth, passing himself off as the victim. Unfortunately, the arresting agency did-

n't AFIS his prints as they should have. If they would have, they would have found out who this guy is— a career criminal."

In this instance, Page says, the thief had completely taken over the relative's identity, assuming his name when stopped by police, and when treated for illnesses which she thinks were likely drug related.

"Another incident was where the lady somehow had her banking information stolen through purchases on the internet." Page continued, "All of her funds were cleaned out."

She also stresses that prosecuting these cases is difficult, if not impossible. This was affirmed at the meeting by other members of law enforcement. The logistics of these crimes often involves many jurisdictions, states and even countries. A subpoena issued in Missouri for information regarding a crime can be ignored by companies and agencies outside the state. They don't cooperate because they simply don't have to.

And Federal authorities are no more responsive. Like local law enforcement, their case loads are enormous, and funding has either remained static or decreased for the investigation and prosecution of these types of cases. Simple prioritizing will mean most of them are ignored as a result of the flood of larger, more important crimes.

"We're not going to catch the bad guys, they're always going to be there. You know, we'd like to be able to say that we're going to catch these guys, but let's face it.

You know, we're not going to be able to go to South Africa or Florida or wherever these things originate. We just want to be able to educate people enough so they won't become victims." Page said.

So what is Identity Theft exactly? From Sergeant Page's materials at the meeting, it is defined as: "the wrongful use of another person's identifying information such as credit card, social security, checking account number, or driver's license numbers, to commit financial or other crimes. Identity theft is generally a means for committing other offenses such as fraudulently obtaining financial credit

continued on page 65

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Boating Industry Magazine names Village Marina one of US' top ten marinas

LAS VEGAS, NEV. - Village Marina and Yacht Club has been recognized as one of the Top Ten Marinas in the United States by Boating Industry Magazine, the industry's premier journal.

Village Marina owners Mark and Ryan Brick were on hand at the Boating Industry black-tie gala in Las Vegas to accept the award. Village Marina was number nine in the 100-facility award list that included marinas from across the nation.

In naming the Top 100 U.S. marinas, Boating Industry's editorial staff reviewed more than 300 applicants selected from more than 2,000 nominations. Award criteria included all aspects of marina operation including customer satisfaction, marketing programs, planning, boat sales and service.

Matt Gruhn, editor in chief of Boating Industry Magazine,

points out that while most industry awards are given to dealers who sell the most boats, the Top 100 program is focused on assessing the overall performance of marinas and guiding consumers to those dealers "that can best deliver the dream that boat ownership promises."

The Bricks are gratified to have been recognized by their industry for the quality of their operation. "We are focused daily on providing our clients with the very best in boats, services and facilities," Ryan Brick said. "We are proud to have our hard work recognized in this fashion."

Village Marina and Yacht Club is located at the 3-mile marker of the Lake of the Ozarks' North Shore. Village is the exclusive Lake of the Ozarks dealer for Malibu, Cobalt Boats, Harris Flotebotes and Carver Yachts. ■

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A beginner's guide to basic office networking

by Darrel Willman

Basic office networking achieves a few important goals. Most importantly, it allows all of the PC's in your office to share a single internet connection, whether it be dial-up or broadband. It allows for file sharing, eliminating the need for data

transfer with storage media. And it allows you to share peripheral devices like networkable scanners, faxes and printers—eliminating the need for a dedicated printer or scanner for each workstation. Central document handlers can scan, fax, copy and file a document away effortlessly, allowing networked users to simultaneously access a central shared document library for easy e-mailing, printing and

assembly of documents for presentation. Networkable backup, print serving and file serving can then be added to streamline these tasks.

Of course networking also brings some negatives, like security and virus intrusion, but some basic measures can negate those. More on this later.

All networks begin with the structure itself—the “network”.

Modern networking runs over wired or wireless Ethernet. Ethernet is “frame-based computer networking technology for local area networks (LANs).” Whether you opt for a wired or wireless network, the concepts are the same. A central router or switch forms the “backbone” of the network. Each PC, server or peripheral is equipped with a network adapter. Multiple switches can be linked together to form larger networks.

WIRED NETWORKING

A length of wire is physically run through the building for each device. It then connects to a unique port on the “backbone” for each device. In existing structures, adding a network can be difficult. Running wires through

walls, floors and ceilings is time consuming and expensive. PC's and other devices are then equipped with a network adapter that has a port resem-

bling a big phone jack (RJ45). Each end of the wire will have a corresponding RJ45 plug. Each device on the network must have its own wire and port on the switch. In the cases where networks have too many devices for one switch, more can be added. Each has an “uplink” port that can be used to connect it to other switches. Large networks are “zoned” in this way.

Four-port, 8-port and 16-port switches are common. Switches and the networking cards for desktop PC's are very affordable, often as low as \$15 for adapters and the same for a 4-port switch. Routers are more expensive, starting around \$50. Network adapters for laser printers and other devices can be more costly and are often available only through the manufacturer. The wire itself and the

connectors are low in cost, with installation labor being a major expense.

WIRELESS NETWORKING

Here, a router or access point serves as a connection point for each device or peripheral, through wireless network adapters equipped with antennas, on each device.

Let's differentiate between

wireless networking and wireless internet which has recently been introduced into the Lake area. Wireless internet uses radio frequencies like those in cordless phones to distribute internet access to modems in businesses and homes. From those modems, the service is used by PC's. Wi-Fi, or wire-

less networking (802.11a, 802.11b and 802.11g) uses routers and access points to distribute internet service across a network. The two are similar in that they each use radio frequencies between 2.4 GHz and 5 GHz, but are not interchangeable.

This semi-new technology allows for the transmission of data through obstacles like walls, floors and ceilings with no need to run physical wire. Wi-Fi will only penetrate a given amount of obstructions before the signal drops however, and so usually one or more “repeaters” or access points are added in offices to extend the range.

Wi-Fi networks are about half the speed of wired 10/100 Ethernet networks, at 50 Mbps or so. Any signal degradation will then lower this maximum speed. Wi-Fi networks are fine for businesses that do not move extremely large files continuously.

PCI card, USB plug-in, PCMCIA end even CompactFlash based network adapters for PC's can be purchased starting at \$15. More sophisticated adapters with external, large antennas, PCMCIA cards for laptops and others will cost more.

Wireless networkable storage

drives are now available, allowing offices to add centralized hard drive space without the expense of a dedicated server. Printers, all-in-ones and faxes are easily shared wirelessly as well, allowing for portability within an office space. Laptop users can connect anywhere within the range of the signal—which of course brings us back to security.

Any network is vulnerable to intrusion and data theft. Viruses are a liability the moment your computer is connected to another computer or the network. Wireless networks have their own security issues since anyone with 100 feet or so can “see” and theoretically connect. We spoke with Eric Beckerdite, networking specialist and owner of BCS computers in Eldon on network security.

“Security is definitely something to think about. Most routers come with a basic firewall, if you're not incredibly concerned about security. Then the basic firewall in most routers will usually do the trick for most everything. If you know that you have some highly sensitive data, for example a bank or any sort of financial services, then you'll want some sort of dedicated hardware firewall. A PC can do it. There are also devices. For instance, Norton/Symantec sells a firewall device now. It's a hardware device that's used in conjunction with your router. But it also gets updates on known attackers. It gets, of course, virus updates, it does all the virus protection too. It watches for any viruses coming in over the network and things like that.”

But, Eric warns, no network that has access to the outside world is ever truly secure. Multi-billion dollar high security networks at the government level have been hacked. And stories of financial institutions being infiltrated occur regularly. With this in mind, Eric believes you can

expect a reasonable amount of security with these methods. But for the very secure, there's another business option:

“If someone wants in, they can still get in. I mean if someone wants in, it doesn't matter how much protection you got, they're gonna get in. If they know enough about it, they're gonna be able to get through anything. If you need more, you can use something called a proxy server, which will not allow anything through unless you enter a user

name and password.”

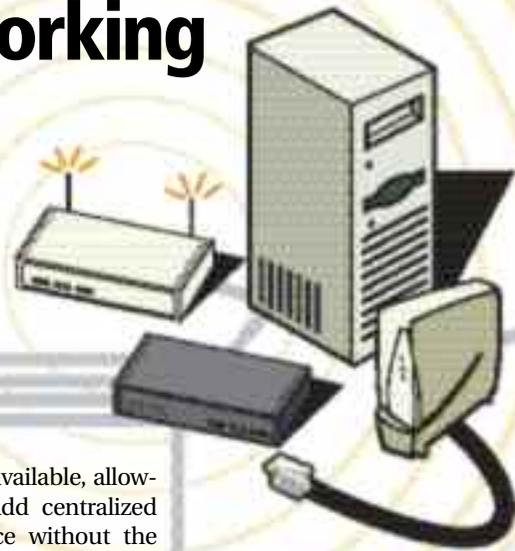
The biggest opportunity today is that wireless and wired networks can be intermingled.

Businesses with established networks can add wireless connectivity for use with portables. Offices wanting to expand their networks without the expense of wiring can use wireless access points. High-speed sections of networks that need added throughput can opt to hard-wire those terminals for efficiency.

Mix and match, the basic concepts of networking are easy to understand and use.

BCS computers is on Maple in downtown Eldon. Erik Beckerdite can be reached at 573-392-7991.

From our July issue.



Curran's Corner

Potential liability for wrongful discharge of employee for filing a workers' compensation claim

A vast majority of business owners in the State of Missouri are fully aware that our state generally adheres to the doctrine of employment-at-will, meaning in many circumstances, barring the presence of an employment contract, employers may terminate employees with or without cause. Such is called the "at will" employment arrangement.

One of the exceptions to the "at-will" doctrine is when an employer terminates an employee for exercising his or her rights under Missouri's Workers' Compensation statutes.

In 1973, by amending Section 287.780 of the Missouri Revised Statutes, the General Assembly granted an employee the right to file a civil action for damages against an employer who discharged, or in anyway discriminated against him or her for exercising any rights under the workers compensation law. Prior to 1973, any such discharge was a misdemeanor violation. Now an employer faces the possibility of an adverse monetary judgment in civil court.

This statutory exception to the at-will doctrine, although at first glance a seemingly powerful tool for employees, has been very narrowly construed by the Courts. There must be an exclusive causal relationship between the employee's exercise of his or her right, i.e. the filing of a claim, and the discharge. This has been an extremely difficult burden for an employee to meet; however, if the employee meets the burden, the employer must then show a reason for the termination other than the employee availing him or herself of workers' compensation benefits, i.e. cause.

The Court has enumerated a four-part test an employee must meet to establish a claim for retaliatory discharge: (1) an employment relationship existed between the employee and the employer prior to the time at which an employee's injury or occupational disease occurs; (2) the employee must have exercised a right under the workers' compensation law; (3) the employer discharged or discriminated against the employee; and (4) "an exclusive causal relationship between" the employee's exercise of a right granted by the workers' compensation law and the discharge or discrimination by the

employer.

An employee has no cause of action for retaliatory discharge if the employer can show that a "valid and nonpretextual" reason exists for the discharge. For instance, an employer can dismiss an employee if that employee has recovered from their injuries, but is either unwilling or unable to perform his or her job duties. The workers' compensation law is not designed to ensure employment, and an employer has no duty to hold a job open or retain an injured employee where the necessary work can not be performed. In such a situation, an employee may still have rights to certain benefits allowed under the workers' compensation law; i.e. temporary total disability, medical, and permanent partial or permanent total disability benefits. This does not, however, save an employee's job with the employer, and no cause of action for retaliatory discrimination exists.

Very rarely, if ever, will direct evidence exist that an employee was discharged or discriminated against for exercising his or her rights under the workers' compensation law; therefore, indirect evidence must be used to establish a cause of action. As such, proving a claim for retaliatory discharge under Section 287.780 RSMo is a challenging endeavor, but regardless, employers must be aware that they can not simply discharge an employee because he or she files a workers' compensation claim against them.



John Curran is partner in the law firm Curran and Sickal, 3848 Highway 54, Osage Beach. You can reach him at 573-348-3157.

Lake Regional Hospital offers Smoking Cessation help

Osage Beach, MO—• The next class to help smokers quit smoking is scheduled at Lake Regional Hospital beginning January 4, 2006. • This program is open to the public and will be held at 6:00 p.m. for five consecutive

Wednesdays in Cardiac Rehab. There is also a Smoking Support Group that meets every Tuesday at 6:00 p.m. in Cardiac Rehab. •

The program is based on the idea that smoking is a learned habit and provides smokers with

a comprehensive, behavior-oriented program geared toward group interaction and support. To sign up or for more information, call Mike Sullivan at 573-302-2250. •

Identify the Parts of a PC

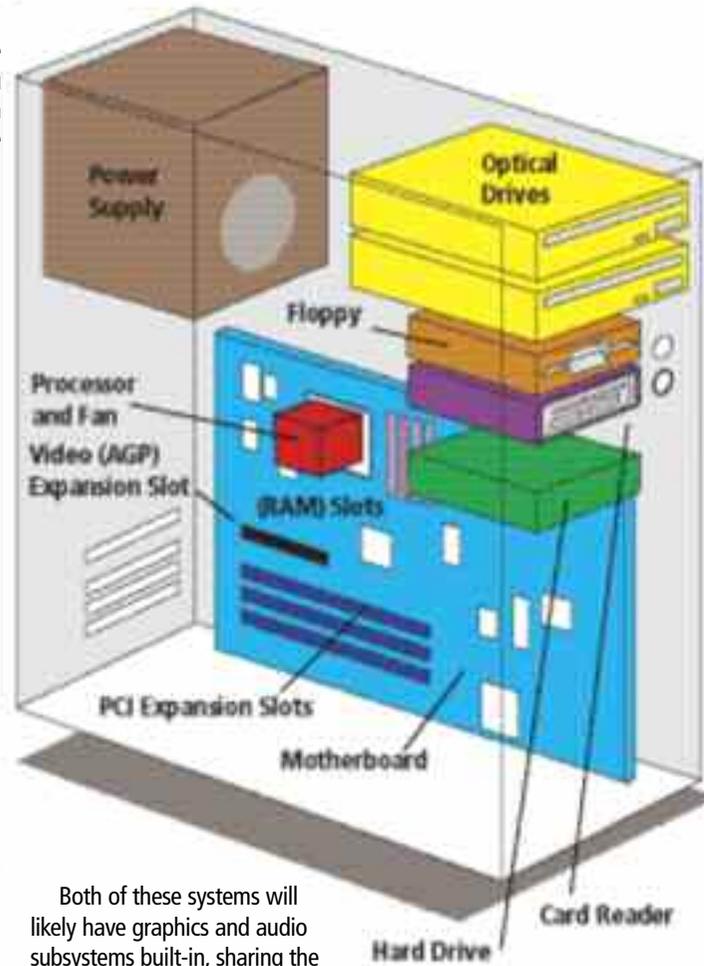
From our July issue.

So you have brought home the new PC. Let's talk about what you should have brought home, just in case you haven't already made your purchase.

We'll assume you have purchased or are going to purchase your computer from a retailer, and you're not buying a used computer. Not that used PC's are bad, just not within the scope of this article. Most PC's today will come with Microsoft's Windows XP Home Edition as a bundled item. Some will ship with a Linux operating system and some will ship with Windows XP Professional. Some are Apple Macintosh, with Mac OS X. For purposes of this article, we'll look at Windows XP Home Edition.

Hardware: Systems shipping with prices around \$500 currently (and they change rapidly) on average, are shipping with an AMD Sempron 2 GHz processor, 256 MB of RAM and an 80 GB hard drive. Most will come with a CRT 15" or 17" monitor and a CD burner that reads and rewrites, plus plays DVD's. Most will have some sort of card reader for digital devices and a keyboard and mouse.

Systems around \$1000 are shipping with a 3 GHz Intel Pentium 4 processor, 512 MB of RAM, and a 200 GB hard drive. They'll have a 15" flat screen LCD monitor, a DVD burner and some sort of card reader and a keyboard and mouse. They might also have a bundled inkjet printer.



Both of these systems will likely have graphics and audio subsystems built-in, sharing the processor and memory. With built-in subsystems, you'll want at least 512 MB of memory. Once you get into the \$1250-1500 range, you get separate graphics cards and usually 5.1 or 7.1 Dolby audio cards. Be sure to ask how much memory the computer comes standard with, what it can be expanded to, and how to access the inside of the computer to install your additional memory if you need to.

Memory is inexpensive at the present, so buy as much as you can afford. Upgrading 256 to 512 should cost around \$40 at present, adding 512 for a total of 768 MB should cost around \$80. Be sure your new system has enough memory slots. All should have two, some will have four.

The illustration above shows the internal parts of the PC once the side cover has been removed.

Willman

"Our liberty cannot be guarded but by the freedom of the press, nor that be limited without danger of losing it."

— THOMAS JEFFERSON, 1786

Saving for retirement

by Michael Gillespie

Given well-founded fears over the future solvency of Social Security, business owners and individuals alike must find alternative methods of saving for retirement.

Most small business owners at the lake do not have a retirement plan for their employees. "There are a lot of businesses that could offer a retirement plan at very little cost," says financial consultant Tim Kertz, "and those businesses could actually get some tax benefits from it." Kertz, who is branch manager of the Lake Financial Group at AG Edwards, Lake Ozark, points out that there are nine different employer-sponsored retirement plans authorized by Congress. These include the Simplified Employee Pension (SEP) IRA, in which the employer makes discretionary contributions and can change or discontinue them each year, or the Simple IRA, wherein the employer can match up to 3 percent of a worker's contribution.

Individuals who do not have an employer-based pension plan typically try to build a retirement nest egg through a savings

account, or a certificate of deposit, or a money market account. But while simple and frugal, the real beneficiary of such plans may be Uncle Sam. Money that goes directly into common savings programs actually is taxed twice: first, when the money is earned, and second, when the money accrues interest. There is, however, a way to avoid this double-tiered taxation.

"There are programs that you use to put the money in. It might be an IRA account, it might be a 401(k), it could be any number of things," says Osage Beach CPA Michael Bednara. "Then you talk to an investment advisor on how to invest it."

Once the money is funnelled through these programs, it can be deposited into a wide range of options, including ordinary savings accounts, CDs, stocks and bonds, mutual funds--whatever the investor feels most comfortable with. And the investor pays taxes on retirement savings only once--either when the money goes into the account, or when it comes out. The advantages of one over the other depends on an individual's income, age, risk tol-

erance, and retirement plans. The details of each program vary because no one plan covers all situations.

The traditional IRA is a tax-deferred individual savings plan that has been around since 1974. The IRA originally was intended for those who had no employer pension plan, but it is now available to anyone. Contributions to an IRA plan are tax-deferred until withdrawal. Most retirees will realize an overall tax savings since they will be in a lower tax bracket when their income is derived from the IRA. Maximum contributions for tax year 2006 are \$4,000 for individuals under 50 years old, or \$5,000 for those 50 or older. Generally, withdrawals cannot be made before age 59 1/2, and must begin by age 70 1/2 in order to avoid penalties. IRAs can be set up through a bank, a brokerage or insurance company, or a savings and loan.

A Roth IRA differs from the traditional IRA, in that the Roth contribution is not tax-deferred. However the withdrawals made during retirement are tax free. Withdrawal can begin at age 59

Following up on our June article entitled "Working without a net", Mike outlined what today's worker's need to do in order to retire comfortably.

1/2, provided funds have been in the account for at least 5 years. The maximum yearly contribution to a Roth IRA is limited to approximately \$4,000, depending on age and earned income. Unlike the traditional IRA, an individual is not required to begin withdrawals at a certain age. In fact, working individuals who do not wish to retire contribute to the plan for as long as they deem necessary. "Generally what I recommend to my clients," says Tim Kertz, "is if you have a business retirement plan at work and they're matching you, contribute up to the point that they match you, and anything above and beyond that, if you're a candidate for a Roth IRA, contribute to a Roth IRA. Each individual is unique and everyone has different financial goals and tax situations."

Rick Duncan, with the Edward Jones Investment Group of Osage Beach, has been advising lake area investors for twenty years. "For a young person, the Roth is a phenomenal retirement account," says Duncan. "They have so many years of compounding, and they never have to pay tax on it." But the very feature that makes Roth IRAs so attractive to younger retirement investors may also bring about its end. "Let's say you put \$2,000 in Wal-Mart twenty years ago in a Roth," Duncan theorizes. "That's worth a million dollars now. Uncle Sam looks at that and says, 'We're getting absolutely none of this when it's taken out of that account.'" Political pressure to balance the budget may force Congress to eliminate the Roth, says Duncan.

The 401(k) is both a savings plan and an investment toward retirement. It's deducted from the employer's paycheck as pre-tax money, which provides an income tax break for the individual. The money usually is placed

in stocks or mutual funds. In either case, the participant chooses how the money is invested. There is the risk of loss; the employer supervises the fund, but does not guarantee it. At age 59 1/2 the participant can begin withdrawing money from the fund without penalty, but the withdrawal is subject to income tax. Or the money can be rolled over into an IRA, which will extend its tax-deferred status until withdrawal.

Whether through an IRA or a 401(k), the retirement investor must decide where the money will do the most good. Rick Duncan thinks that a client facing retirement in ten years would do well buying stock in high quality blue chip mutual funds or blue chip companies. For an investor in their twenties or thirties, Duncan recommends a different strategy. "The younger investor should be looking at more capital appreciation type funds--growth stocks," advises Duncan. "He or she ought to have something on the international side since there's so much growth internationally. The key is to put money in and do it on a continual basis for the next thirty some years. For young investors it doesn't take much of a return to have a tremendous amount of money when they're sixty years old."

"No matter what you're investing in," says Duncan, "get something established and fund it on a yearly basis. The problem is that most people don't do it. They talk about it, and months turn into years and they look back and they haven't established anything. If you're basing your retirement on your Social Security, from all that we're seeing in government reports, you're going to be at or below poverty level." ■



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Voice Over IP telephone brings free long distance

Since this article was published, Vonage, one of the primary providers of VOIP service, has come under fire from the FCC for failure to provide 911 service. Vonage has argued that they are prevented complying by the companies that own the lines—namely the phone companies.

Without 911 service, it is likely that VOIP will come to an end. If they pay for the use of the phone lines, Vonage will undoubtedly have to raise their rates and/or curtail their service. Either of these options will make them less attractive to buyers who are already confused by the technology or just haven't heard of it.

by Darrel Willman

VoIP or Voice over Internet Protocol lets you make telephone calls using your broadband connection instead of wired or cellular connections. Differences in the service abound. Some providers require you to call others using the same service or software, others will allow you to call any

number— VoIP or traditional line. This is a “bleeding-edge” technology, that is to say, a very new one. Some of these services have new dedicated phones, others use your existing hardware and add adapters to each handset. Generally, you can use your computer system with a microphone and speakers to act as a phone as well. How does it work, you ask?

VoIP uses the power of a computer to digitize (convert into data) a voice signal from your phone (or computer) into a digital signal. This signal is then sent across your broadband connection to the other end, where it is converted back into voice. During the conversion process, the voice is “compressed”—squeezed down to take up less room for transmission, so there is some quality loss. The service is for broadband connections only. 56kbps dial-up is just not fast enough to

carry large enough files quickly enough to give good audio. It's sort of like the streaming internet radio stations on the web—at 56k, it's barely tolerable, with “skips” as the software waits for more data. VoIP offers security, no long distance fees and reduced expenses if you already have a broadband connection. It allows calling Europe and Puerto Rico at no charge in some instances. Downsides include: you may have to buy new phones or have additional wiring done; it requires a broadband connection; and since it is a new technology it may be subject to regulation in the future from the FCC or legislators.

So, what does it cost? Some of the many companies providing VoIP service include: Verizon, who currently offers unlimited talk starting at \$29.95 that includes Puerto Rico; Lingo (www.lingo.com) who offers unlimited calling to the U.S.,

Western Europe and Canada for \$19.95;

Vonage, (www.vonage.com) perhaps the best known, comes in at \$24.99 for unlimited calling to the U.S. and Canada. There are others, and more spring up every day as it becomes more popular. Callers with business or personal calls to other countries could potentially save a great deal of money with some of these plans. Also of note is free or nearly-so software that allows you and another computer user similarly equipped to talk endlessly for nothing, anywhere in the world that has broadband internet access.

Software based “telephony” (also VoIP), is in many cases completely free, but lacks convenience. These typically do not have a normal telephone, dial tone or ring tone other than through software. You are limited to calling others with similar configurations. Both computers

must be connected to the internet and operating, and in some instances, both parties must know the call is to take place. It is unlikely this portion of the technology will ever be limited. This is ideal for businesses, teleconferencing with remote offices or locations. Many leave this “line” open continuously during business hours to create a virtual office, with each end of the connection hundreds or thousands of miles away. Video over this type of software is still in its infancy, but the audio is crystal clear.

The biggest question in the VoIP area is longevity. Should you invest in equipment and possibly infrastructure to welcome this new technology that is rapidly changing? Many wonder if their purchases today will be compatible with tomorrow's standards. The choice is yours. ■

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Business deductions essential to lower tax burden

by Michael Gillespie

Sometimes the success or failure of a small business hinges on the owner's ability to avoid unnecessary taxes. The savvy entrepreneur must walk the fine line between taking maximum advantage of legal tax deductions and stumbling into the pit of "red flag" write-offs that will attract the attention of the IRS.

So what can you deduct?

- Advertising the product or service you sell
- The cost of the product you sell
- Supplies and materials (those not included in the cost of products sold)
- The wages of your employees
- Employee benefits
- Pension and profit-sharing plans
- Education
- Rent or lease expenses
- Utilities (lights and gas)
- Office expenses
- Repairs and maintenance
- Insurance (casualty and liability)
- Car and truck expenses
- Meals and entertainment
- Interest
- Depreciation
- Legal and professional services

- Commissions and fees
- Bad debts from sales or services
- Bank fees on business accounts
- Services performed by independent contractors
- Travel expenses

Let's discuss some of these in a bit more detail.

Car or truck usage: if you operate a newer vehicle, and it is owned by the business, you will do well by deducting actual operating expenses. This can include gas, oil, tires, upkeep, and depreciation.

Many small businesses opt for the straight mileage deduction, which is currently 40.5 cents per mile, because it is so much simpler. For this method, you need only to keep a log with dates, purpose of trips, and mileage.

The vehicle should be appropriate to the line of work. If your a plumber and you're trying to deduct the expenses of operating a BMW as your work vehicle, you're asking for an audit.

The IRS groups vehicle use into three categories: business, commuting, and personal.

Business is deductible, personal and commuting in most cases are not.

Commuting can be covered in full if you have to travel to a temporary workplace, generally for a period of less than a year. If you do not have a regular office, say, as a travelling salesman, you can deduct the expenses for travel outside your normal area.

Commuting to and from your home to your business is not deductible, even if you place advertising on the side of your vehicle. However, since traveling between your home and a business that is not your regular place of work is deductible, you can take advantage of the rule by making a business-related stop on the way to and from the office to home, allowing you to deduct the daily commute. Keep records.

If you use your car for business on a part-time basis, you will have to divide the expenses between business and personal use. It is important to get into the habit of keeping a record of

odometer readings before and after each trip, as well as a note describing the trip. The IRS will likely disallow deductions for which you do not have a record or other proof.

New tax laws allow for additional tax deductions or credits for "clean fuel" and electric vehicles. These will last through 2007 under current laws, so check with your tax preparer and act now if you wish to take advantage.

Education expenses: deductible provided it is done to maintain or improve job skills. It must apply to your current job or business.

Meals and entertainment: you may deduct 50% of entertainment expenses involving current or prospective clients. The entertainment must be directly related to or associated with the business. In other words, if you take a client to lunch, you should be discussing business matters. Keep the receipt and mark on it who you entertained and what was discussed.

Advertising: a deductible expense. This can be anything from business cards to advertisements in local media like newspapers, television, billboards, etc. Goodwill advertising, such as sponsoring a youth sports team, is also deductible provided the business name is obviously attached to the team.

Employee benefits: you may deduct contributions to employee health insurance plans or funds that provide health benefits, such as Health Savings Accounts or Health Reimbursement Arrangements, and other benefits.

Travel expenses: the trip must be primarily related to your business. You must keep adequate records of the trip. The travel expenses must be "ordinary and necessary".

You can generally deduct 50% of meals as well as the full costs of transportation expenses, hotel stays, tips, baggage charges, cab/shuttle fares, dry cleaning and others.

Taking the family along on business trips is not deductible.

"Red Flag" Deductions:

What kind of small business deductions and practices are likely to get noticed by the IRS? In general, anything that looks out of the ordinary.

Here are some examples:

Home office use. You must have a space in your home that is used as the principal place for your business, specifically and exclusively for you business, and for nothing else. Consult IRS Publication 587, Business Use of Your Home: Schedule C Example, for information.

Unusually large deductions. This is especially true when the deductions seem out of line for the type of business or its gross income. This could include high travel expenses for a company that does business only in the local area, or company cars for a business that conducts most of its dealings over the phone or internet.

Employing family members. It's okay to employ a spouse or children, but you're going to need time sheets and job descriptions to prove that they perform necessary tasks. Provide them with an actual paycheck, and make sure it's in line with what you would pay others for the same type of work.

Utilizing independent contractors. The IRS has some very definite ideas as to what constitutes an employee versus an independent contractor, and different tax withholding rules apply. The best way to avoid a problem is to file IRS Form SS-8, Determination of Worker Status for Purposes of Federal Employment Taxes and Income Tax Withholding, before going the independent contractor route.

Finally, it's important to remember that there are many places to get information on reducing your tax liability. We don't intend this to be an all-inclusive guide to business deductions. The tax laws for small businesses are ever-changing and always challenging. It's always best to consult with your tax preparer or CPA for specific advice. ■

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Health insurance options for businesses

by Michael Gillespie

Small businesses always have been the backbone of the lake area economy.

But with the recent introduction of franchises and chain stores to the area, small business owners must now find ways to compete with larger companies for the limited pool of qualified employees. "When you don't offer any type of health insurance it becomes difficult to get qualified workers," says Trisha Roberts, executive director of the Lake Area Chamber of Commerce.

Health insurance for small employers is expensive, and it's getting more so every year. A Kaiser Family Foundation survey indicated that health insurance increased by at least 10 percent for each of the past four years. Small wonder, then, that some 47 percent of small businesses nationwide do not offer employee health insurance.

The deductible level, the inclusion of dependent coverage, and the overall health of the group directly determine the costs. Although health insurance companies cannot refuse coverage to small employers, they can charge

higher rates because someone in the group has a serious health problem. And, everything else being equal, premiums are determined by age group--so the younger the work force, the smaller the premiums.

Insurance providers charge higher premiums to small businesses simply because the risk per employee is greater than it would be for large employers.

Additionally, providers require the employer to pay a percentage of the total premium--50 percent is typical. Yet small businesses can control insurance costs through careful selection of a plan, and through innovative programs that spread the cost between employer and employee. In the lake area, there are three types of coverage generally available: traditional indemnity, preferred provider organizations, and health maintenance organizations.

Traditional indemnity insurance has long been the mainstay of health coverage. Under a traditional plan, the insured employee pays both deductible and co-insurance expenses. Deductible expense is the amount the indi-

vidual must shell out before the insurance company pays anything. Co-insurance is a percentage of the actual medical bill the individual must cover after the company starts paying. Typically, the individual pays 20 percent up to a certain level. Above that level, the insurance company pays 100 percent. The combination of deductible and co-insurance expense can become quite a burden for the insured, but many individuals prefer this type of policy because it offers the most flexibility. The insured can choose any doctor, any hospital, and receive covered treatment without referrals. A recent study by the Kaiser Family Foundation found that the average annual premium per employee for a traditional health plan is \$7,172.

Preferred provider organizations (PPOs) are local networks of doctors and hospitals that provide health care at a reduced cost to PPO members.

Out-of-pocket expenses usually are lower than traditional plans, provided the member stays within the network. PPO members can go directly to a specialist within the network without

first having to obtain a referral. The average annual premium per employee is approximately \$6,000.

Health maintenance organizations (HMOs) are the most restrictive type of network coverage. HMO members must choose a primary care physician, who then makes decisions about referrals and additional treatment. By limiting patient choices, the costs are more tightly controlled, which results in an overall reduction of health care premiums. Although six carriers are currently licensed to provide HMO coverage in the lake area, the actual number of member physicians is limited. David Ridgely, of the Golden Rule Insurance Agency in Osage Beach, points out that "some companies sell HMOs, but I don't recommend them because if you have to drive to Columbia or St. Louis [to receive treatment], then it really doesn't work."

The most common way for a small employer to reduce health insurance premiums is to choose a high deductible policy. But this would seem to render the health benefit option no benefit at all, especially to employees at the lower end of the pay scale. Bill Veulemans, of the Laurie Insurance Agency in Sunrise Beach, sells group health policies that range from \$250 to \$5,000 deductible. Veulemans says most insurance companies require 75 percent participation by employees. So the workers can effectively block a plan if two or three of them feel the benefit is too shallow. However, the government has created two plans that offset the burden of a high deductible policy.

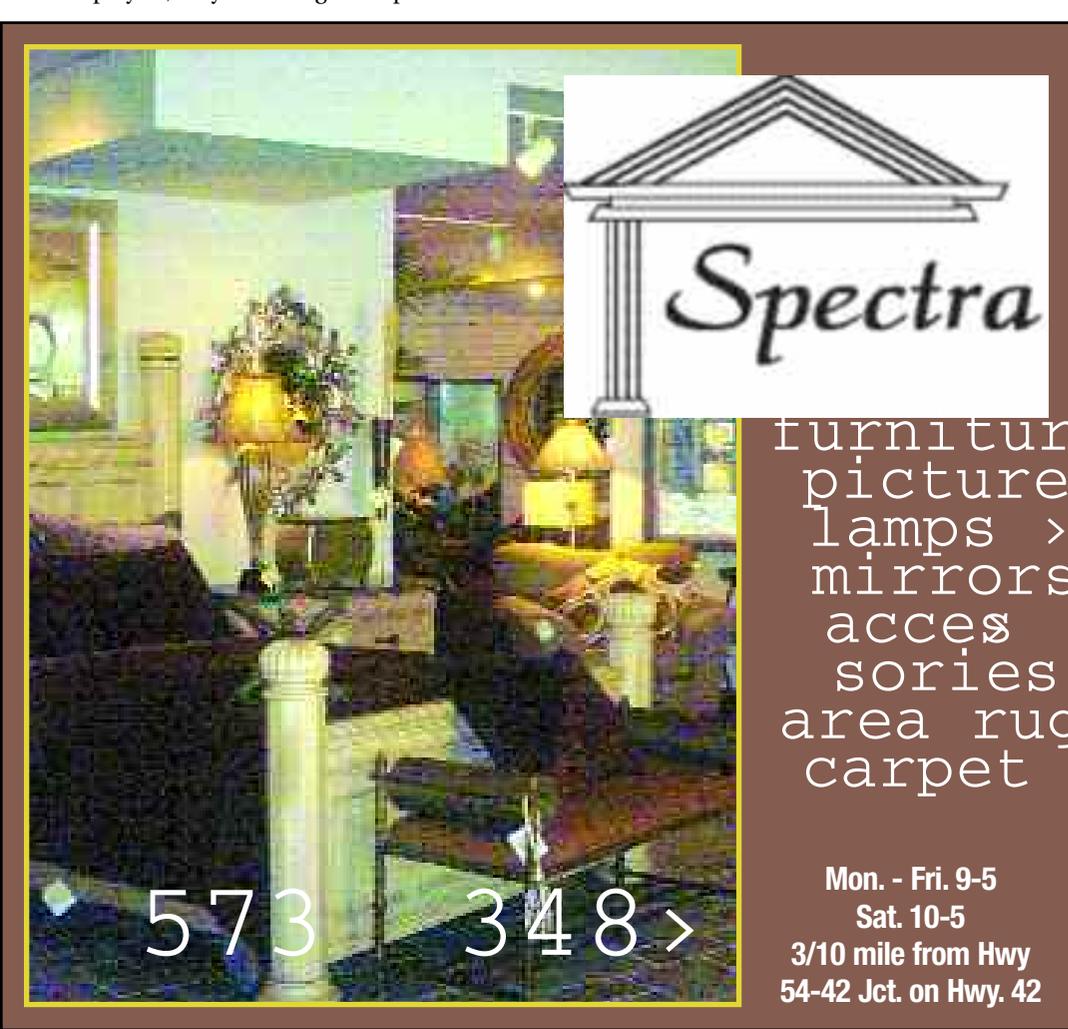
The first is the Health Saving Account (HSA). This is very much like an individual retirement account, except that it is intended for medical expenses.

The employer sets up an account for each worker. Employer contributions may vary, but whatever goes into the account belongs to the employee. It can be used for out-of-pocket expenses in conjunction with a group health policy, or it can go towards certain non-covered expenses such as eyeglasses or dental work. The money is tax-free as long as it goes toward legit-

imate medical expenses. The unused portion can be rolled over from year to year. Even small businesses that cannot afford group health insurance can set up an HSA for their employees as a hedge against medical expenses.

The second plan is the Health Reimbursement Account (HRA). This innovation eases the pain when rising costs force an employer to switch to a higher deductible policy. In an HRA plan the employer pledges a yearly amount for each employee. That amount represents the first cost for normal medical expenses--office visits, routine treatment, etc. If the employee's medical expenses exceed that established HRA amount, then the worker must pay additional costs out-of-pocket until the insurance policy's deductible is met. As an example, if a policy carried a \$2,150 deductible amount, the employer might pledge \$1,000 to each worker's HRA. The worker would draw from that account for his medical expenses. If he does not exceed \$1,000 in any one year, the amount will be rolled over into the next year's HRA (which would be increased by another \$1,000 employer pledge). If the worker's medical bills exceed \$1,000, the worker will pay the next \$1,150. The insurance company begins paying when the expenses reach \$2,150. There is a hidden advantage here to the employer that may not be apparent. Depending on the rate of employer contribution to the group health policy, the savings realized by switching from a low to a high deductible policy will more than offset the \$1,000 account set up for each employee. The Missouri Chamber of Commerce and Industry, www.mochamber.org, has information on an HRA plan known as Missouri Chamber Care.

Don't look for insurance premiums to go down, but the Missouri General Assembly will be considering ways to help small employers with group health needs. "It's really all about being innovative and thinking outside the box," says Trish Roberts. HSAs and HRAs may only be the beginning. ■



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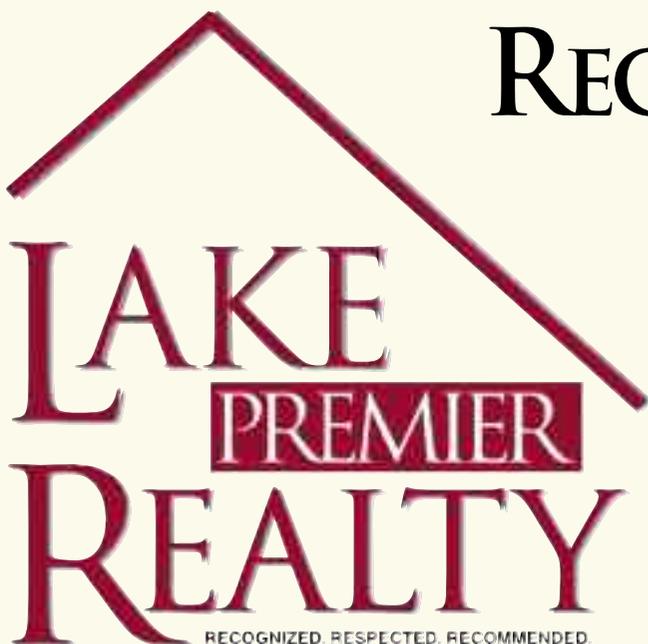
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From weather to war

Local TV celebrity's National Guard unit deployed

September brought bad news. A friend was being deployed to Iraq to join the war on terrorism. Many people across the state and the nation have received similar news— a son or nephew, friend or co-worker— sent to war, or worse still, killed in action. This was the first individual I knew personally. The story cried out to be written, and Mike graciously agreed to open his life to us and share his thoughts, his fears, and his strength.

by Darrel Willman

KRCG-TV veteran forecaster Mike Roberts leads a dual life. In addition to handing out his "Guaranteed Forecasts", he is a First Lieutenant in the MOARNG (Missouri Army National Guard). He leads a platoon in the 110th Engineer Company, 35th Engineer Brigade. He was put on alert in July and mobilized in August, and will likely be deployed to Iraq in support of Operation Iraqi Freedom. The unit got their sendoff July 12th at Kaufmann Stadium in Kansas City. Mike's deployment is just one of many in recent months.

As a result of the attacks on September 11, 2001, the National Guard has experienced the largest activation of its forces

since World War II.

The Guard is made up of about 350,000 Army Guard and 107,000 Air Guard members. Since 9/11, more than 50 percent of the Army National Guard and over 30 percent of the Air National Guard have been activated to meet demands in the U.S. and abroad. In Missouri, about 20% of the 10,000 members have been activated for full-time service.

Captain Tamera Spicer, Public Relations officer for the



KRCG-TV 13's weatherman Lieutenant Mike Roberts in uniform

MOARNG, said "We have approximately 10,000 members in the Missouri National Guard, and with the 110th's mobilization, we'll have approximately 2,000 soldiers and airmen that are currently mobilized. Beyond that, we have approximately 7,000 citizen soldiers and airmen that have been mobilized in some capacity since September 11, 2001."

Mike's 110th "Sapper" Company, according to the MOARNG website, provides mobility, countermobility, survivability task and support for general engineering missions.

Mike says, "Basically, with this deployment, if you just happen to wear an engineer castle, and they need an engineer job done, you're going to do it. It's kind of, as they describe it, a three dimensional environment. It's not like you have the good guys here and the bad guys there and you square off. It's not like that, they're everywhere."

Mike's mobilization, he says, is just part of a larger story. He felt the responsibility to give back in some way, to the country that has given him so much.

"We've got it pretty good around here. Not only in the Roberts house, but in this country. How can I participate and give back? That's part of the reason I opted to join the military so late in life."

But the thought of fighting really didn't become apparent until after he enlisted. Believe it or not, Mike wanted to be in an Infantry unit. With none available, he opted for Engineer. After his enlistment however, he says, the reality of his decision to enlist dawned on him.

"I was sworn in two weeks before September 11th. A week later was my 34th birthday. And then a week after that was September 11th. You join the National Guard— and I know people that haven't been anywhere in their twenty year career— and so the game became real all of a sudden. There was a swell of patriotic pride — defend America— and stuff like that around the country, and it was just kind of an eye-opener to say 'hey — now the game's real'."

The reality, with the near-daily reports of casualties from Iraq, is that Mike may not come back. At the time of this writing,

the US had lost over 1800 men and women to the war. He and his family are aware of the possibility, and he has tried to explain it to his three children.

"It gets real very fast — and it did. Do I think about dying? Not really, it's kinda hard. I tell my kids— and they understand a certain amount — but they don't quite see it as adults, because they don't have a grasp of the world like adults do. One of the hardest parts is to tell them that when I'm going away— I can't find it in myself to say 'everything will be fine and I'll be back home' because that may not be the case. So, I've found a way. It's basically based on our religious beliefs. And that's 'everything will work out as it's supposed to'. If that means the worst as we see it, well it might be, but in the long run, it'll work out."

Mike and his family have faced harrowing times before, however. Viewers may remember that Mike survived two bouts with cancer. His doctors painted a hopeful picture. They told Mike there was a 95% chance they could cure him. Despite a later exploratory surgery revealing the disease had spread to his lymph

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From weather to war

continued from page 44
system, Mike was positive.

"My options were limited. What was I going to do? Curl up and die? Or basically fight it and do what I needed to do to keep going. I chose the later of course. I thought, I've got to do this— because I've got a wife and kids. If anything, to set an example for my kids, that even though things will get you down, you keep on going."

With the treatments behind him, Mike has reached the point where he thinks the cancer has been beaten.

"At this point I've passed the five-year window where they really scrutinize. That doesn't mean it can't come back in some form or another, but at this point I'd say I'm cured."

The cancer gave him a chance to look inside, and he says it made a difference in how he looked at life as well.

"People ask me— did it change your life? And at first I'd say no. But what it did was really help to offer clarity for me what things in life were important. That kind of helped focus me."

Since 9/11, Mike has narrowly missed being sent to fight before— his training at the time of his unit's mobilization was incomplete. This time, he and the other roughly 400 members of the 110th will likely end up in Iraq. For now, the group was sent to Fort Riley, Kansas to receive specialized training. Once "in country", the average stay of units mobilized is 18 months.

Capt. Spicer explains. "Current military policy for the Army is— they call it '365 days Boots on the Ground'— what that means is, when they go to Fort Riley Kansas, which is the case for the 110th Engineers, they go through a mobilization process, which can last anywhere from a month to three or four months, depending on what that unit needs to be ready to go to war. And then after that, they get shipped out. When their boots hit the sand, 365 days later they are expected to return home. So typically, a deployment lasts a year and a half at this point. Very few units have been extended past that."

Like other Guard and Reserve members, being mobilized meant leaving his job and family behind. The commit-

ment they make places hardships on their families and employers. Mike says that his family will be fine while he is away. The preparations he made will give them enough income.

"I'm trying to work out various deals-- I'll continue to do some weather-- and my website will be maintained by other people. Basically, in maintaining, the pay that I get from the Army combined with the other things I do on the outside— we'll do okay."

As far as KRCG is concerned, the job he has held for the past ten years is safe. It will be there for up to two years awaiting his return. But there was some doubt in his mind initially, as the mobilization notification came at a particularly delicate moment.

"What happened was, we were negotiating my contract, in April. And then basically, a month ago, I get the final word, 'hey, this is pretty much going to happen', and where do you drop that bomb in a contract negotiation? We're talking my future here, -- oh, and I'm leaving for a while. They have been supportive, and we went ahead and hammered out the deal. I told them, 'hey, I'm leaving, and we're changing things, I understand. Moving forward on some projects and things — but I won't be here to implement them. I recommend that in my absence, we hire somebody'. You know, I mean we've got a good team, but we're kind of short [handed], we'd need to hire somebody anyway."

Employers like KRCG are required to accommodate employees who are members of the Guard and Reserve when they are called on to serve (See related story). Mike says he thinks they've went beyond the letter of the law, renewing a contract when they didn't have to.

"They've been very supportive— you know, four years ago, when I told them I'd joined, they were receptive to it."

They have since changed ownership, Mel Wheeler selling out to Barrington Broadcasting, a small group of stations based out of the Chicago area. Mike said they were just as supportive. Capt. Spicer says most employers understand their legal responsibility.

"We have not had a lot of

problems with the employers of Missouri National Guard members. We have volunteers

throughout the state who work as liaisons, because problems do pop up— and the goal is to

handle them at the lowest possible level.

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"Our New Customers Become Our Old Friends"

Running a successful business - tips from successful businesses

by Denny Benne

The entrepreneurial spirit is alive and well at the Lake of the Ozarks. Businesses come and go like the seasons, but many have stood the test of time. We had a chance to discuss with various business categories their secrets to success and tips for running a profitable business.

Mike Grein of the Tonia Grein Group said: "Understanding that the most important things never really go out of style. Relationships, honesty, integrity, professionalism, dedication and follow through.

Knowing the market and doing your homework. Paying attention to details. Troubleshooting problems before they occur. Striving for perfection and putting people ahead of the transaction are the important principles and the keys to success."

"We continue to focus on our clients and their priorities. Knowing the Lake market like the back of our hand is what sets us apart and enables us to counsel our clients toward their best transaction," he concluded.

"These principles have made us who we are today", said Tonia Grein. "Our continued goal is to

exceed our client's expectations." she finished.

Lloyd Belt of Lloyd Belt Chevrolet, GMC, Chrysler, Dodge in Eldon said: "Build your business with your people. We rely heavily on repeat business. Once we sell a car, we make sure we take care of the customer. We'll wash every car with any service -- we'll pick up and deliver, and do whatever it takes to make it pleasant. Gary Payne is our service manager with 22 years of experience, Mike Cain is our parts manager with 15 years, and our office manager, Sharon Vernon has been here 12 years. Longevity is key because they know what we expect and that transpires into new hires. Keep people trained and educated on the latest technology. There is no 5 minute deal, because nobody wins -- not the customer, and certainly not us long term. My name is on the building and my phone number is in the book. I'm here for the customers."

Kim Ebling of The Clown Restaurant/Topsider Nite Club said this: "Our location has been a big key for us. It's a great location by land and water. In 1975, who knew?

Organization, details, details,

details take care of itself. We actually inherited a system in 1975 from the previous owners and you know what, it still works. In this business you've got to be organized. Our employees are obviously a key. I like to refer to our business as a loose-tight ship. Everyone has fun but there are rules and it's done the right way. Inventory control and attention to detail accounts for a lot of money. A lot of the high tech stuff we can't take advantage of because we have an outdoor base and sometimes it just won't work. Some managers worked here when they were 14 years old. We very seldom have to hire a manager off the street. Most know our system and how we do things.

We're looking forward to a good year. We're a little concerned about the gas prices on the water, but our spring has been good and boating and real estate are up.

My husband, Dick and I have a great partnership. Dick always seemed to have vision. We'd always build something based on his creativity. I'm more nuts and bolt. If he builds it, I can run it. We've got both sides of the equation."

Fred Dehner of Tan-Tar-A: "The biggest key to success here has been our associates -- the long term people, and changing to the complexion of the market. This has been our most difficult year with regard to long term employees taking positions with other businesses. Some have come back because they miss the family environment, working with friends and the great people we have here.

We have had to supplement this year and implemented contract laborers in addition to hiring 70 plus interns in the hospitality industry. Our intern program has really been a great source for hiring and recruiting at Tan-Tar-A. I was an intern in 1988 and we've probably got another 20 managers that were all interns here. We've added housing to accommodate the interns and contract laborers.

Investing back into the business is a big key. Columbia Sussex purchased Tan-Tar-A in March of 2001 and capital improvements are well into the millions of dollars, and we'll continue to reinvest. We view this as a big selling point with groups and families. We'll see an increase this year of around 10% and look forward to a great season."

Mark Barrett of Salty Dog gave us his take: "Consistency and a clean friendly atmosphere, reinvest back into the business, keep up with food trends, and accommodate the demand for seating. We've built the Dog Pound Raw Bar this year and it's already taking off.

Surrounding myself with good people has been very important. Managers R.J. and Joel have been here for a long time and are considered a key part of the business. We get a lot of employees that start in high school and come back year after year through their college years. When we added Wobbly Boots, (sister BBQ restaurant) it allowed us to keep our key people year round which has been good in re-training employees. We've got some friends in the bar business in Warrensburg, MO and they'll normally bring around 10 to 15 people with them that help round out our staff.

We seem to have found a niche with Dale Blue, our feature entertainment. Dale's a great front guy for us. He's an entertainer, a band, and a host that people will come back for. We're up substantially from last year and I look for a very good summer." ■

Mary Albers named Realtor of the Year

LAKE OF THE OZARKS - Mary Albers has been recognized for ongoing hard work and community involvement, being honored as Realtor of the Year for 2005 by the Bagnell Dam Association of Realtors.

Association Executive Vice President Cindy Vaught says a committee of past board presidents and award recipients made the decision. "We are very proud to have Mary representing our board. Her commitment and dedication are unmatched," Vaught said. BDAR has 500 member realtors.

The prestigious award was the highlight of a great year for Albers. "It is always gratifying to be recognized by one's peers," Albers said of the award. "The Association is a wonderful organization and provides important support for all its members. I'm proud to be a member."

Albers serves as treasurer for the Bagnell Dam Association of Realtors and chairs association education and political action



committees. She participates in the annual Lake Shore and Camp Wonderland cleanups.

A lake native, Mary Albers has been a realtor since 1994. She holds the Accredited Buyers Representative, Certified Residential Specialist and Graduate Realtor Institute designations. Albers is associated with Prudential Lake Ozark Realty. ■

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Shoplifting - stop being a victim

From our August issue.

by Darrel Willman

It is estimated that shoplifting costs retailers up to \$31 billion annually. It is said to be responsible for one-third of all small-business bankruptcies. Further estimates indicate that only one in every 35 shoplifters is caught, with even fewer prosecuted. Costs arising from shoplifting add three percent to the price of goods, resulting in an extra \$300 for the average family of four.

We spoke with Sergeant Arlyne Page, Public Relations Officer for the Osage Beach Department of Public Safety. She told us Osage Beach is no stranger to shoplifting.

"In any given month we handle at least 30 cases of shoplifting," Page said.

Shoplifters fit no neat pigeon hole when it comes to profiling. There is no specific segment of the population covering them. They come from all walks of life. But some statistics are available. Nearly half of all shoplifters are teenagers. They shoplift for the thrills, to get attention, gain acceptance from peers or even in response to a dare. They pre-

dominately take jewelry, makeup, CD's and DVD's, electronics, clothing and toys.

We asked Arlyne to categorize the suspects she and the department sees. "I think it depends on one, the day of the week. If it's a bunch of kids, then it's opportunity. I don't think it has to do with being bored, I think it's opportunistic. Some of them may be a dare. Makeup, jewelry, and we're not talking expensive stuff. We're talking costume kinds of jewelry."

About ten percent are poor. These people steal to survive, seeing no other alternative. The other 40 percent are made up of vagrants and alcoholics/drug abusers, kleptomaniacs (a mental illness) and professionals. The last group is the opportunist. These are the people who did not set out to shoplift, but were presented with an opportunity to do so, and a desire for the merchandise.

Page says there are more of the "professionals in the area than one would believe. And, they are sophisticated in their approach and methods.

"Your retail stores are getting

hit by the more professional type of shoplifter. They're not quite in our area- they're north of us... they come in and then leave, and make take several thousands of dollars worth of merchandise. Clothing, it's easy to get out and easy to sell. Electronics-- they're doing tag changes on those. LCD's DVD players, some of the items are big items that they are changing the barcode on, I would call those people professionals because they know how to do it. What they'll do it take it to another store chain and get a gift card or they'll exchange it for cash, and they just work their way up the line. They can actually make between five and ten thousand dollars a day."

Additionally, nine in every ten shoplifters can pay for the goods they shoplift. Forty-five percent are middle-income, nearly half are high school graduates, and fully 20 percent have a college degree.

While it may be difficult to classify the shoplifter, the losses they inflict are easily illustrated. For example, we'll say John C. Manager, ABC Department Store, orders 100 compact discs

for his music section. When ordering, he tries to cover a spread of diversity that will accommodate his buyer's tastes in music. He may order some new music, some older music and a smattering of unusual titles, to try and have a little for everyone. Of the titles he deems to be the most in demand, he will order several those with less appeal one or two, and for the esoteric, perhaps only one copy of each. His average cost for each CD we will assume is \$10, with a retail price of \$15. For the 100 CD's ordered, he can break down the shipping costs to be 90¢.

If eight of the most popular titles are stolen, we can deduce immediately that the losses are \$80 in product, and \$7.20 in shipping. These "hard" costs are easy to determine. The "soft" or perceived loss costs are less defined. The costs of moving them from the warehouse, unpacking and pricing them, arranging the on the shelves, these can be categorized as "soft" costs.

After the thefts, John must incur additional costs in ordering replacements, restocking the product and paying shipping on those. And now, instead of a \$410

gain on his order, he will only realize \$377 if all of the titles are sold. And, if the less popular titles fail to sell, he will mark them down, further reducing his profit.

His sales may also be affected by consumers who, looking to purchase a shoplifted title and not finding it, shop elsewhere. 21 additional CD's must be sold simply to make up for the costs and lost profit on the eight stolen CD's.

Page estimates retailers in the area are prosecuting less than half of the shoplifters that are caught. She says, "A large reason is that one, they want their merchandise back so they can sell it. Now we do have a deal with the prosecuting attorney whereby if we follow statute, and we get the photograph and we have the item with the retail person, then we can release these items back to the store. We don't have to hold the item, the photograph is the evidence. We have let all of our retailers know that. What many don't know is that the photograph can be digital, it doesn't have to be 35mm. Because we're not going to "doctor" those.

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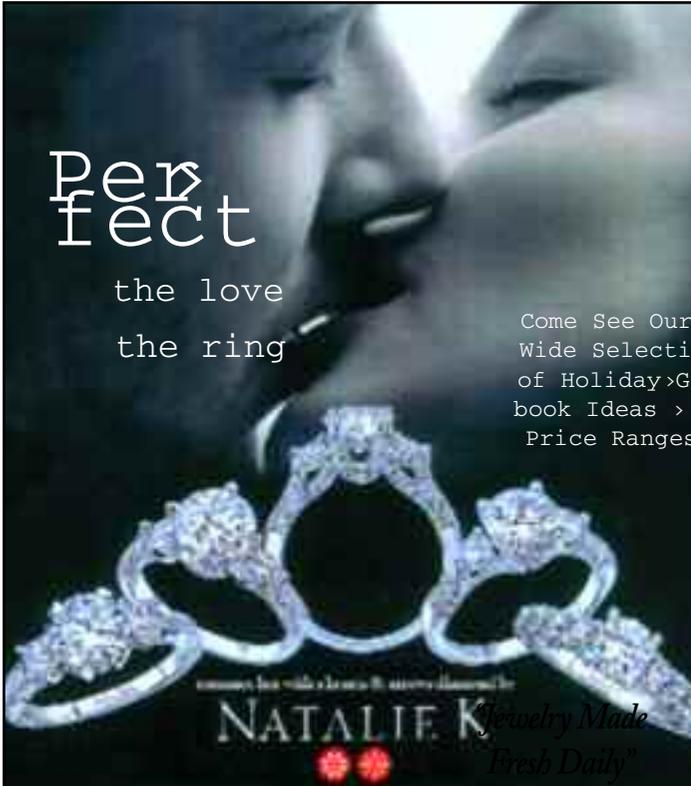
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How to cope with angry customers

by Michael Gillespie

We've all seen it happen. A customer approaches an employee and complains about a price, or poor service, or a broken product. The employee is caught unprepared and stammers a weak response. The customer, clearly irritated, repeats the complaint. The employee stares hard at the customer without saying a word. Now the customer rants and gestures, and everyone in the store turns to see what's happening. How does the episode end? Far too often it ends with a dissatisfied customer and a shaken employee. But it doesn't have to be that way. There are methods designed to disarm the situation.

Let's face it. Not every customer is a charm to work with. And when they're angry or complaining, they can be a real nightmare. Studies have shown that truly difficult customers fall into categories. Most common is the power freak ("I know more about it than you do"). Then comes the me-firsters ("Solve my problem, now"). Next are the naggers ("Here's my opinion"). Followed, lastly, by the take-me-to-your-boss types ("I want to speak to your supervisor").

The burden of calming the customer and formulating a solution falls upon the employee, and the employee's supervisor. The first thing for any employee or supervisor to remember is: maintain your composure. This is not about you, says management consultant Robert Bacal, it's about the customer's state of mind. The complaining customer wants to be heard. That pent up emotion must be vented before the problem can be solved. Only then is the customer willing to work out a solution. So the best thing for an employee to do is to listen. It may not be easy, or pleasant, but it is essential to arriving at a satisfactory conclusion. Allow the customer time to calm down, then say something that will acknowledge the customer's predicament, and soothe their feelings. Try: "I can see why you're angry," or "I don't blame you for being upset." And follow that up with a reassuring statement such as: "Let's see what can be done."

According to the Centre for Professional Development, a consulting firm, the best method

of handling an angry customer is a multi-step formula of do's and don't's. First, make sure you understand the customer's complaint. Ask questions. If the details are complex, write the answers down. Let him or her know you're taking notes. This gives the customer a sense of accomplishment.

Separate facts from feelings. An angry man returns a wide screen television because it doesn't work. He complains that he missed the big game, which is one of the reasons he bought the TV. It's the store's fault, he says. Sympathize with him, tell him you know how much more enjoyable it would have been to see the game on a wide screen. But now that you've acknowledged the unfortunate situation, it's time to address the root problem: the TV needs replacement. Once he gets a new set, and it works, he'll forget his earlier disappointment.

Apologize on behalf of the company. After all, the goal of the company is to satisfy the customer. Anything short of that requires an apology. Even if the problem is not the fault of the company or the product, express regret over the inconvenience.

Don't take angry complaints personally. This is probably the one area where employees most often get into trouble. It's hard, very hard, not to show irritation when a customer gets in your face. If you feel yourself growing angry, get away for a few moments. Excuse yourself as though you might be checking on something, then go behind a partition or into the next aisle. Take some deep breaths, calm yourself. Chances are that upon your return the customer will be calmer as well. Remember, a complaint is a professional matter, not a personal one. So respond professionally.

Compliment the customer. Praise something about their knowledge, their appearance, their patience. It can be a little thing, but it goes a long way towards soothing ruffled feathers.

Explain why something went wrong. A shop owner complains that her copy machine always jams. Several repair calls fail to fix the problem. The owner angrily asserts that the copier is defective. But on further investigation

continues on page 51

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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

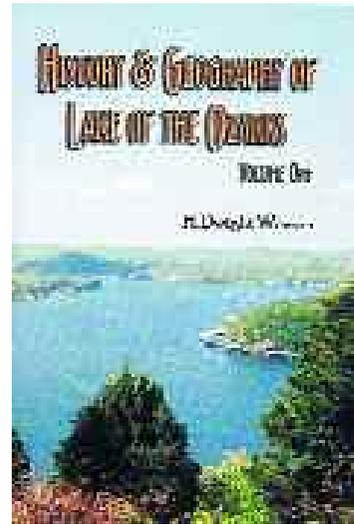
HORSESHOE BEND ROAD- In the 1930s and early 1940s, Horseshoe Bend was an undeveloped, wooded peninsula of 5,400 acres owned by Union Electric Light & Power Company. In 1933, the company built Horseshoe Bend Road to provide access to the area and to cre-

ate a scenic drive. The road was opened to the public on Sept. 9, 1933. "To Missouri's really impressive list of scenic attractions was added...a completed 7-mile road that makes the most of the heretofore veiled beauty of Horseshoe Bend..." said the news story.

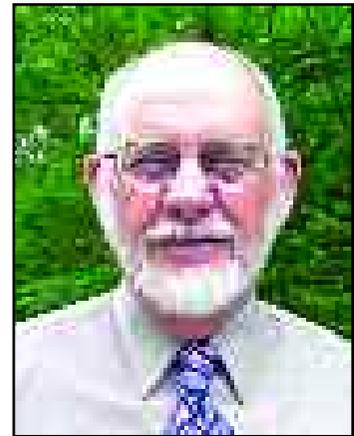
"Horseshoe Bend has some ten square miles of wooded Ozark hills, deep inlets that multiply and vary its Lake shoreline... Where necessary the forest is being thinned or cleared to give vistas... Some of the first persons to drive the length of the new road pronounce it the most beautiful

drive in Missouri."

Today, Horseshoe Bend is highly developed and portions of the original route of Horseshoe Bend Road have been improved and re-routed. The first section of the road just east of The Blue Heron Restaurant, passing a promontory once called "The Rock," is currently an abandoned stretch. The portion shown in this featured photo by Estes, circa. 1935, is now a private section of road lined with luxury homes.



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



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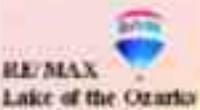


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How to cope with angry customers

continued from page 49

the supplier discovers that the jams were caused by the wrong grade of paper. He explains that the copier cannot handle certain grades and suggests a different type, which solves the problem.

Avoid humor. Unless you've done stand up comedy in Vegas, trying to turn a complaint into a joke is not a good idea.

Don't belittle the customer. Sometimes a complaint stems from the customer's lack of product knowledge. Don't embarrass them by making them feel stupid.

Ask the customer how they would like the situation remedied. This does not close the door to negotiation if the customer demands too much. Consider the situation of a woman who purchases a chair from a furniture store. When the chair is ready for pick up, it's found to have a scratch on it. The woman refuses the chair and asks for another. But there are no other chairs like that one--the line has been discontinued. And only that chair will satisfy her. Given those facts, the manager explains that he can't get another chair, but he can fill the scratch and re-stain it. The woman agrees to the

your day. If they are miserable, that's their problem. They've made their choice. Make it your choice to come to work in a good mood and stay that way. Dwell on good thoughts, even as you drive to work.

Try an imagined scenario. Envision an angry customer. What are the things that customer might do or say to upset you? Instead of your usual response, which is likely to be negative, take the high road. Surprise yourself and the imagined customer with a calm, even cheerful, response.

If you know you are about to encounter a difficult customer, look at your reflection in a mirror--or a glass pane. Smile, and keep that smile as you face your antagonist.

Watch for signs that the job is getting the best of you. Consider it a danger signal if you find yourself treating customers as though they were enemies, or if you're losing sleep at night. If that be the case, your stress level is too high and your effectiveness on the job may be hindered. Solutions can be as simple as adopting a hobby, getting regular exercise, or spending time with people who have positive attitudes.



repair but insists on a hefty discount as well. The manager asks her to wait until the scratch has been fixed, then--judging from the quality of the repair--a reasonable discount may be applied.

Dealing with angry customers is one thing, but what if you are the employee or business owner who must routinely face difficult customers? There are ways to make sure you don't internalize the pressure. Don't allow a bad customer to ruin

An angry, irrational customer usually has issues that go far beyond the nature of the complaint. It could be anything from personal and financial worries to health problems. You can learn various techniques for handling the angry customer, but the simplest technique is also the best: treat them the way you would want to be treated if the roles were reversed. It may not always work, but you'll go away from the encounter feeling as though you've done your best. ■



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Winter driving tips

by Darrel Willman

This morning as forecasted, there were around two inches of fresh powdery snow on the ground when I went out to start my car. The temperatures have been in the single digits.

No problem, you just need a refresher on how to handle snowy driving conditions.

Fortunately, the temperatures were below freezing, so there was almost no moisture in the snow, just fluff. And more importantly, there was no hidden ice lurking under the powder. Ice dramatically changes driving conditions from tricky to downright dangerous.

Before we discuss the driving however, there are a few general ideas to go over regarding winter.

PREPARATION

Wiper blades - check them and see if they need to be replaced. If snow and slush are falling, it will hamper your driving if you can't see the road conditions ahead.

Gasoline - (or diesel) fill the tank and keep it above one-half in the winter months. There's a couple reasons for this. First, if your trip turns out to be less

than you had hoped for, you can run the engine sparingly (with a window cracked) to stay warm while you wait for the tow truck (you did take a cell phone, didn't you?).

Secondly, the gas tank adds needed weight to the vehicle, especially if your car or truck is rear-wheel drive. And lastly, as it warms up during the day, the open space in your tank will fill with moisture, and then condense during the cold nights.

Eventually, this water sinking to the bottom of your tank can damage it. And use a little gasoline treatment to reduce the amount of moisture in your gas. Diesel vehicle owners can get anti-gel additives.

Is your battery weak? If you've had sluggish starts lately, you can be assured that a cold morning will knock it completely out and leave you stranded.

Finally, dress appropriately. If you slide off into a snow bank, you need to be dressed warmly, in layers, so you can wait for help or try to get your vehicle out.

Gloves and a hat are a must—your body loses an enormous amount of heat through the

extremities.

TRACTION

All right, now that we are ready, the first rule in driving on snow and ice is to maintain traction.

Actually, the first rule is *if you don't have to drive in this stuff, don't*. Get some cocoa and curl up with a good book.

Traction is what allows your vehicle to move, and in snow or ice, maintain a straight course.

Sliding or skidding is a loss of traction. How do we keep traction? A couple ways—do everything slowly when driving in ice or snow. No sudden movements, braking, or acceleration.

Make sure your tires are good. Maybe invest in some all-season radials with aggressive tread for winter.

Can't afford four? Put your best tires on the rear, because if they break loose there is little you can do to correct—front wheels can be directed, even when sliding.

Don't pack the treads with snow and ice. They become a ski—we do this by avoiding spinning the tires.

Don't take off quickly and don't brake suddenly. Instead, slowly accelerate, and when slowing, take your foot off the gas and let the car slow gradually. If you need to, "pulse" the brakes

by gently applying them for a few seconds—pause, then gently for a few more seconds, and so on.

If you use too much brake, the tires will stop, or "lock-up", and this will not only allow them to slide, it will pack them with snow and ice.

If your vehicle is equipped with anti-lock brakes, don't tap them, they do the pulsing for you. Step down hard on them and steer the vehicle while slowing. Remember—steer, don't lock your hands up with the brakes.

Slow down for corners and hills. Slow down far in advance for intersections. Allow more time for getting up to speed when leaving a stop. You may lose traction in the middle of an intersection if you accelerate too rapidly.

Don't use the cruise control. This should be obvious—you need to be in control.

Use your headlights, especially when using your wipers, after all—it's state law.

Look further ahead—black or dark sections of roads, especially on bridges, overpasses and curves—can be icy. If you see tail lights, slow down in advance.

ALLOW MORE TIME

It's likely to be slower-going when you get on the roads, some folks are far more cautious than others, road conditions may change rapidly, accidents can occur. You don't want to be rushed, so leave early and take your time.

SKIDDING AND SLIDING

If your vehicle does begin to slide or skid, let off the gas and remember to *stay off the brakes until you have control*.

Steer *into* the slide, into the *direction of the skid*, to straighten out the vehicle—then apply the brakes *gently*, especially when you're on a hill.

Don't over-correct in a skid or slide. Whipping the wheel around will make it worse. Then slowly turn the wheels to regain direction while braking. Stop for a moment when it's safe and regain your composure before moving on.

Use your flashers when you stop or go very slowly. If there is snow or sleet falling, other motorists may not see your vehicle in time to avoid you. When moving over to the shoulder, be careful about how far off the road you go, you may not be able to tell where the shoulder (if any) ends.

WINTER TRAVEL KIT

Good things to have along in

the car in the winter months:

We covered a list from the American Red Cross last month—some pretty good ideas there. There may be a few duplicates in my list.

A small mirror for signaling—a woman's makeup compact works well here, and with the makeup removed, it can carry small items.

A can of Sterno or a small candle, with a box of strike-anywhere wooden matches, sealed in a zip-close bag. This can be used to generate heat when stranded.

A blanket or two folded up in the trunk or under the seat.

A couple rug-type doormats or carpeted floor mats. These can be used for traction when placed in front of or in back of a tire. Make sure at least two.

An extra pair of gloves or a couple tube socks (make great gloves in a pinch).

A wind-up radio combination flashlight—these can be bought for around \$20, the batteries are never dead.

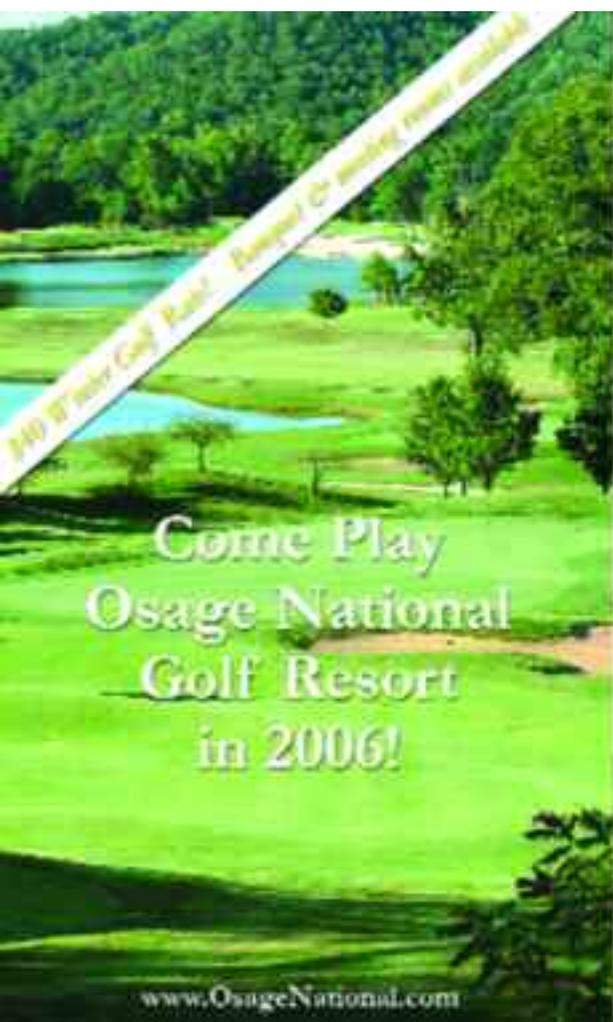
An inexpensive tow rope and jumper cables.

You can likely fit all of this in a small toolbox in the trunk, next to the other toolbox you should carry for breakdowns.

Winter driving is 90% caution and 10% skill. Don't get overconfident, even if you are driving a four-wheel drive vehicle. They can help you get through where two-wheel vehicles can't—but they won't help you stop any quicker. Take it easy, be alert for road conditions and other motorists and stay off the brakes when you can. Allow enough time to get there and you should do fine.

In case you missed it last month, here's the other list of items:

- Cell phone and charger
- Radio with extra batteries
- Flashlight with extra batteries
- Booster cables
- Rope
- Basic tool kit
- Fire extinguisher
- Warning flares
- Maps and compass
- Canned compressed air
- Tire snow chains
- Bag of sand for tire traction
- Shovel and windshield scraper
- First aid kit
- Waterproof matches and metal can to melt ice for water
- Warm blankets or sleeping bags
- Bottled water and non-perishable or canned food.



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sing

Water Patrol officers aid in Hurricane relief

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didn't think twice about it. Like I said before, they had us in a war-like state of mind and it worked for me.

We picked up two guys who are firefighters and EMS with one of the industrial plants down there. They had been there a day before us and helped line us out on a few things.

As you drove the boat and trailer down to the launch, you were driving in water. The side of every building you saw had been destroyed by looters. Saw

a big sign spray-painted on a building reading "all looters will be shot dead".

"Interesting", I thought. As we were backing the boat into the water you could see people, not officers, just hanging around. I was confused. I asked one of our new guys, Marco, what they were doing. He said, "They'd rather stay and steal than leave." This was the first introduction to what I would see.

We hadn't gone but a few blocks when I saw lots of people hanging out.

You'd ask them if they wanted out and they'd say 'no'. I thought, 'What in the hell is wrong with these people?' I think we made it a couple blocks and a few people asked to be taken out. Sure, we'll take you out. Kind of thought I was saving the world there for a bit, until you looked at all their gear they wanted to take out, and it was all brand new. Should have figured it out then, but it would take awhile for my mind to fathom that these people were loading up all they've stolen and were now just trying to get out with it. Pitiful.

As we motored down Canal Street the stench from the water was absolutely horrible. I'd say we had made it about five blocks west on Canal Street before we saw any bodies.

The first few I saw were tied up with something to street lights. They were extremely bloated— as you could imagine, and decomposition was taking over. I'm not tooting my own horn, but I've seen a lot in my day and I've smelled a lot in my day, but the smell of the water was worse than the rotting bodies.

We basically worked off Canal Street and made our own way into the destruction of New Orleans. We went into a real bad part of the city, and you could tell. There were high rise buildings everywhere, and I must admit that I was scared. For the first 30 minutes in there, I knew that if someone wanted to kill any of us, they could and we couldn't do a damn thing about it.

High rise buildings host sniper fire and there's not a lot you can do about it. Like I said, it took about 30 minutes and then I just kind of eased up mentally. I think I came to the conclusion that if they really wanted to shoot any of us they could, so I better quit worrying about it and concentrate on driving my boat through, around and over the cars that littered the area.

We went back into one area and found a group of about five or so people. Marco jumped out of the boat and carried a little old lady and put her in our boat. This lady reminded me of my grandma. Little, old, and frail. You could immediately tell that this lady truly wanted out. She was thanking Marco, Dave and everybody. She had tears in her eyes.

As I motored back to Canal Street with her to drop her off at the duck, she looked up at me and kept saying 'thank you'. She wasn't speaking out loud, just her face, her tears and her lips saying thank you. I'll admit to all of you that I was touched and that I was crying inside. My sunglasses hid the tears in my eyes and I swallowed the lump in my throat you all know about. I'm not scared to tell you that. I kind of decided right then that my trip was worth it.

The day kind of lightened up after that. Got to visit with Marco and his bud. Marco's like me; talks a lot and 'full of it'. The other guy was pretty quiet. Marco does have a weak stomach though. His buddy said he did so I told him one of my body recovery stories and sure as sh*t he puked. He bounced back real quick though. He'd just puke and then raise back up and start chatting. Pretty funny.

We started seeing a few more bodies and saw one of the worst I'd ever seen. There

was a guy lying on his back, bloated to the max, but had exploded. His stomach and intestines were hanging out. Needless to say Marco puked some more.

We were starting to name roads and directions off the bodies we saw. Things like, "four blocks North of intestine man." Now don't take this the wrong way, but cops are like that. Besides the fact that it's the way you deal with it, everybody and their dog knew where that guy was and it was a safety issue. No one knew where Olive Street was, but if you said "four blocks North of intestine man", they knew exactly where you were.

You started to tell that people were running out of drugs too. We ventured way North of Canal Street and found three people on an island. We convinced them that they needed to leave and they nonchalantly said, "Yeah, I guess it's about time. We're gettin' tired of each other and we're out of drugs."

One guy asked if I was the captain of the ship and I said yes. He asked if I would marry him and his girlfriend. I wasn't on the same playing field as them and said I couldn't because my license doesn't transfer to Louisiana. They were absolutely high as a kite.

The feeling that you were actually going to save a life was leaving quickly. You would drive by hundreds of people and ask if they wanted out. They'd say no, but can you give me some water. You didn't give them any water. Sad, but if you did, they would never come out. A few we saved said they were out of water and that's why they were leaving. We did take a few kids out that day, but it absolutely broke your heart to see little, bitty kids with their parents or whoever who would not leave. By the end of the day I was mad at them.

The ducks worked great for this mass evacuation. You could watch people get on the duck, and if you were in the area of intestine man or a few of the other dead bodies, a few people would smell them, look over and see them, and puke. Vomit was all

continued on page 55



Debris amid the flood waters in New Orleans.

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Water Patrol officers aid in Hurricane relief

continued from page 54

down the side of the ducks. There were a few marines on the ducks who would distract people or the kids, when they passed the bodies, so they wouldn't see them. I guess that pretty much sums up Day One on Canal Street.

You could tell the water was receding a little bit by the end of the day. Right before we left, we saw these three guys in a 14 foot jon boat with cameras – obviously media. You could tell the boat was brand new; the 9.9 horse motor still had the tag on it.

I didn't really feel like talking to anyone by this time, but one of them yelled over at me, "Have you seen any bodies?" I kid you not, we had just passed a body not seconds before that. The guy was face down with a bag in his hand. When the media guy yelled this, he wasn't 10 yards from the body. I just yelled no and kept on going.

Got back in for the night and called home. Don't remember what I said, but Cindy said they're still showing people on rooftops in New Orleans pleading for help. I said that's bullsh*t, because I can count about two or three people that I saw who actually wanted out. News for ya'.

Monday, September fifth

Day two was in a new area. We went about five or so miles North of downtown. As we passed on the overhead freeway, you could look down and see the top or side of a car or something that read, "RIP PIGS". Nice welcome for all to

see. As we were about to put in, I saw two of the marines I saw the day earlier on the ducks. They were sitting on the concrete divider. Dave and I didn't have any partners that day. I asked them who they were going with, they said no one yet. I said, "Get in the boat, you're with us."

That was it. These guys were pure military and had that 10,000 yard stare, and by this time, I wanted more of them on my team. They had their fins and backpack with them. They had driven all the way from California to help. They took vacation for it. I gave them my guns and said 'you know what to do with it'. I said, 'I'm the driver and you three take care of the driver.' I felt good with Dave and these guys in my boat.

We motored around and within about an hour found one old man in his house that wanted out. One of the marines spotted the curtain movement and told us. This old man was locked up in his house that had about three foot of pure sh*t water in it. The inside of the house had to be over a hundred degrees. I have no idea how he made it. We had to break the door open because the jams on the door had swelled and would not open. We took him out and back to the Landing zone. Another good moment. Felt pretty good. This guy held on as long as he could which was too long and we lucked out when we saw the curtains move.

A little bit after that we were cruising down a road when I

saw this puppy on a porch. I drove by it feeling real bad. I got to the end of the block and told Dave and the two marines I couldn't take it and had to go back for the puppy.

Went back and got him and gave him water. Told some of the other guys, and Jerry Rogers found some unopened dog food. I named him Lucky. Think you know why. You know the saddest thing I saw was the animals. We passed hundreds or thousands of dogs and cats. Some dead and most dying. It was real sad that the only ones wanting out were the animals and you couldn't do anything for them.

A little later we were motoring up a road and saw a lady wearing a black negligee. As soon as she saw us, she looked the other way and would not answer to us. I kid you not. She was pushing her way down the street on a shopping cart being kept afloat by three full bags of trash. The water was absolutely inhuman and she thought nothing of it.

I tried my best to talk her in. I started to explain to her that she was wading in sewage and

that she may feel O.K. now, but she would be sick in a few days and she would die right here if she did not come with us. You

could see in her eyes for a split second she was considering it, but like a flash, she said no. *continued on page 56*



A flooded New Orleans street

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Water Patrol officers aid in Hurricane relief

continued from page 55

We left her. If I haven't said before, it wasn't the hurricane that hurt these people, it was the flood waters. They weren't expecting the levees to break and a wall of water to engulf them. Most everyone thought that the water would recede in another day and things would be back to normal. Wrong, but you couldn't convince them of that. You could tell where people were still living because the dogs you saw or heard barking were the

ones that had been fed and still had life. They weren't dying like the rest and had spunk to them.

We saw this three or four-story church that had dogs running around on the steps. We pulled up to give them the, "You want out story," and here's what we got: "!@#* you cops! We aren't leaving and we know you can't make us."

A real heart lifter. A few blocks from them we saw a man walking in the water. He was obviously drunk and I con-

vinced him to let us take him out. He had one bag. In that bag was nothing but whisky and other alcohol. He told us he had a one-legged buddy who needed help up in a house in front of us. We went there and found nothing but transvestites and heroin.

We left them too. Went about a block and found three people waving us down. I asked if they wanted out. They said yes. I said no problem but we're going to search you before you bring those bags of stuff with you. All you could hear and see was crack pipes splashing in the water.

You could tell them that we weren't there to arrest them for all the drugs they had, but they couldn't bring it or guns with them. They understood, but were only worried about where they were going. I couldn't tell them because I didn't know.

About an hour or so later, I was at the ramp when a guy with a british accent asked for Captain Cox. This meant one thing. Media on our boats. I sicced the BBC guys onto Captain Cox and he gave them the 'tour of hell'.



Sgt. Dave Wall taking down the upside-down flags.

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We passed a house with about ten or so guys playing checkers on the porch. They asked for water. About two blocks away I saw a dead guy draped over the front window and hood of a car. He was long time dead and decomposition was running down the front of the window. You should have seen the cameras wheel on that body when they saw it.

A little later, we were near that area and heard a gunshot. Turned a corner and saw a New Orleans police officer with a gun in his hand. He said he had a call of a guy wanting help from this house and was shooting his gun to try and wake him or get his attention. About this time we tried to get into the house.

I motored up to the door and we broke into the house. Like before, the jams were swelled shut. When I opened the door it had to be at least 120 to 130 degrees in there. Gene Cole had the waders and went into the house.

Like a lot of the victims, when the water rose, they went to the roof. The roof ladder was down and Gene found him in the attic and no, he wasn't alive. Draw your own conclusion, but seven days in an attic that was 170 degrees or more.

Not nice. I don't know how they are going to I.D. anyone when it takes a sponge to pick them up. You could see that a lot of the houses had an attic vent or window in the attic. Some were kicked out and you could see holes in roofs where people tried to break free.

Some holes were big enough and some weren't. Our job wasn't to check, but you could smell death everywhere. We found a house that was totally burnt down and a huge ball of fire was coming out of the water. A gas line had broken and fire was shooting out of the water.

When we were loading out that day, I really got the idea that we, the Missouri State Water Patrol guys, knew what we were doing. We didn't really stand around and wait for the official word because there never was an official word. We just all stuck together and took out and did what needed to be done. I'm proud of myself and

all the guys for that.

I brought "Lucky" back to the church. People were more excited to see the dog than anything. Word traveled fast about Lucky. I called Cindy, she said the television reports were still the same -- people calling for help, standing on roofs. Right—I'm here, and that's just not the case.

Tuesday, September sixth

Day three we woke up at five a.m. One of the funniest things I've seen were the two marines I drafted. They stayed in our room that night. I kid you not, the alarm went off and before I could even move or open the other eye, the marine guys had their beds fixed, backpacks on and were out the door. I swear in less than a minute and a half. All us guys looked around at each other and laughed.

Day 3 was the same. Hurry up, drive like hell and wait at the meeting place. We went to another different area. Everywhere we went the heads said it was "DICEY", which meant maybe dangerous. It became a game to me and Dave. We rode around and said, "Boy, that place right there looks dicey." This area was Jefferson Parish. Started out real nice houses and went to 'hell in a handbasket' quick. It still wasn't as bad as the two previous days.

The two marines left at noonish. I still haven't heard from them to this day. In and out and no chat. Pretty much opposite of me. We did see a lot more dogs dying in this area. Dogs were starting to pack up and turn to survival mode. Saw some eating a dead body. Not too many bodies in this area, but lots of animals.

You could tell the water rushed in real quick in other areas because there were cars left in the middle of four-way intersections. It's like it came up and they couldn't get out.

Earlier that day, I saw an obviously homeless man wandering around in the muck in a lost manner. I went by him in the morning, but saw him again later. I asked him where he was going. He said 'his sister's'. It was obvious he was out of it. I asked him what her name was and where she lived. He told me and I said, 'Oh yeah,

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Water Patrol officers aid in Hurricane relief

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bulls, dobermans and such. Lucky was riled up and was biting the hell out of my hand. About then I decided I didn't need a cute little pit bull mix puppy because I know they grow up and what happens to cute little puppies. I didn't want Ellie getting mauled by a dog like it was my hand. I then gave the word that if someone wanted Lucky and it was a good home they could have her.

At the church it was still nice. Lots more people, lots of good food and still real cold. All the people were friendly. I saw little kids and babies. I really, really started missing Cindy and Ellie. I couldn't look at Ellie's picture in my wallet anymore. I know I sound like a baby, but that's the truth. Sorry, but that's how it felt.

Anybody who goes off in the military and leaves their family; I gotta' hand it to you. Not gonna' happen with me. But it was funny, because I could leave my house and go to Oklahoma duck hunting for 5 days and call home and everything was cool, but down here in these circumstances?

Don't know how to explain it, but I wanted my own house and family.

Wednesday, September seventh

Day four starts out the same. We're going into an area, I don't even know by now, that starts out a little "Dicey", but then turns into a nice neighborhood.

By this time, there are thousands of people from all kinds of departments all over the

place. We run into some Missouri Dept. of Conservation guys and they follow and roll with us this day.

We get to the overhead highway that dumps into a completely nasty swamp. On the highway you once again see tons and tons of trash that proved that people stayed there for more than one day. Diapers, MRE's, beer, water, human feces, you name it -- it was on that bridge.

Anyhow, here we go, rolling into "Dicey" area. It was a pit. As you entered it was nothing but probably three square blocks of the projects. I motored on, and on my left I saw a dead white dog hanging from a third floor balcony. It was caught in the rails and died a violent death. As we motored on we heard barking dogs. Then, and only then, on that day did we see the only live human. Everybody else in this god forsaken pit was hiding from us. We asked him if he wanted out, and of course, no was his answer.

This place looked like hell, about like all the others, but after you left that area, it switched to real nice homes. They were all boarded up and were ready for the storm. You could tell the neighborhood you were in by the amount of trash floating. There were tons of boats around by this time. Probably one of the most-- I don't know what you want to call it -- patriotic moments I've witnessed, besides fly-overs at a Nascar race, was what happened when we saw a Coast Guard helicopter hovering over a place in the projects.

We motored over there and found two flags being displayed upside down or backwards. Either way it's a sign that they either need help or they're saying, and pardon my french, "!@#& the government."

We took it as the latter, and the flags were coming down and going with us. I motored "VooDoo" Dave up to the balcony and he shimmied up. We took the flags back and left.

I began to really question why anybody still wanted to look for people who didn't want to be found. These people were crying about no one coming, and when you got there, you got "R.I.P. Pigs", upside-down flags and people firing at workers wanting to fix the levee. I'm thankful for the ones we could save, and I can't say enough for the people who did show up to help.

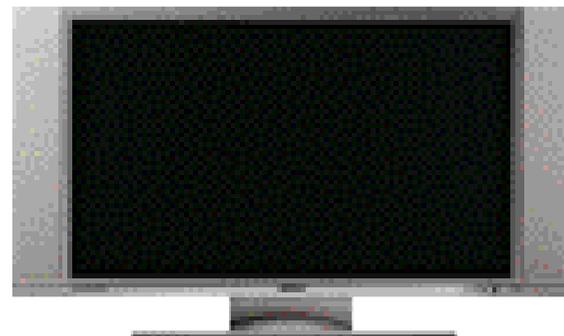
My lasting impression from this day was three dogs dying on a branch less than 100 yards from the highway. One was dead, flies all over him and the other two were dead, but didn't know it...

Got back to the planning

area, A.K.A. the Blockbuster parking lot, and Captain Cox got the word that we were done. No other rescue efforts were going to be done and if so, were going to be in-house.

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Water Patrol officers aid in Hurricane relief

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Got back to the church feeling good. "VooDoo" Dave called his wife and I could hear her happiness over the phone. I called Cindy and said we're done. Of course she was happy too. I got back to the church and looked for Lucky. She wasn't there, but the head preacher of the church thought he knew where she was. The head preacher was a cool dude. He had a presence about him -- almost idol-like. He talked like he was the Godfather or some-

thing, and people absolutely without question knew when, and where he was at. He just threw his keys at a kid and said, go get this man his dog. Pretty cool. The kid jumped in the preacher's car and was ecstatic.

I got to the guy's house and he said Lucky had gone home with a couple from Texas who would give it a good home. Got to admit I was disheartened, but I opened the door for a good home and Lucky found one.

Thursday, September eighth

Woke up the next day early and was pumped for the ride home. We took off at about seven a.m. or so. Caravanning down the highway at a not-so-high rate of speed. We ran into traffic in Baton Rouge. I was still driving the dive van by myself and pulling a boat this time.

I was used to driving this so-called big rig by this time and felt like a big rig driver. I stayed with the pack and didn't look back. Traveled most of the day, and I was going stir crazy without someone to chat with until about Harrison, Arkansas.

By this time I got Doug Kissinger to ride with me. I didn't really need a driver, just someone to talk to and listen to me ramble. Doug's good at that. Anyhow, got home at about midnight and came in the house. Cindy woke up Tootles and we all just stared at each other. Got to admit I put Tootles back in bed and just stared at her, sleeping in the dark.

Friday, September ninth

Pretty much that is it. I feel



Patrolman Tim Murrel (seated) and Sgt. Dave Wall

good about what we did, and folks we actually helped. I think one of the best things that came out of this was to see how proficient our department worked.

Not going to get into that again, but we honestly did stick together like a band of brothers and took care of each other. I don't work with Dave on a daily basis, but in my opinion we made a lifetime bond. Got to work again with my old boss Captain Cox and Gene Cole. I'm proud of all of them and myself. I think it goes without saying that we were all a part of history.

I'm getting over the part of folks not wanting help or us being there. I have come to the conclusion that helping these people was like believing in god. "YOU CAN ONLY HELP THE ONES THAT WANT HELP".

It may not be the way it was

on TV or the way it happened to someone else, but it was the way it happened to me.

The officers involved in New Orleans:

- Captain Bill Cox
- Sergeant Dave Wall
- Sergeant Robert Searcey
- Sergeant Jerry Rogers
- Patrolman Gene Cole
- Patrolman Rob May
- Patrolman Jay Pragman
- Patrolman Jay Riley
- Patrolman Doug Kissinger
- Patrolman Tim Murrell

Marco and his buddy work for the EMS (Emergency Medical Services) and Fire Department somewhere in Louisiana -- Good hard working guys.

Two Marines, One was James, but I don't remember the other name -- pretty much military men who don't talk a lot, but have a big heart." ■



MSWP patrolman Jay Pragman

South Elementary School Recognized as a Missouri Model Elementary

South Elementary School was recognized last week as a model elementary school in the State of Missouri. This distinction came as a result of the collective efforts of the faculty and staff in the establishment of the Professional Learning Communities (PLC) model. South Elementary was independently evaluated in three areas...

- 1) Clarity of Purpose
- 2) Collaborative Culture
- 3) Results Orientation

South Elementary has been working with the PLC model for the past four years. South School will be the host site for numerous visits from other elementary schools across the state who are in the process of implementing the PLC model.

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NOW SERVING THE LAKE AREA

From weather to war

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So, if the Guard member feels like their employer isn't complying with the laws, or maybe doesn't understand the commitment, we've got volunteers that can go in. They're specially educated, and work with that employer and let them know what the requirements are, and what the Guard member's requirements are towards them."

Guard and Reserve units face additional pressures. Going from a once-a-month soldier to full-time combatant is a daunting task. Mike explains his view. "It's hard. We've got the extra burden, that we have to work to the same standards as the active duty guys that do this stuff everyday. When we show up, we've got to play the same game as well or better than they do. Plus maintain our families at home, plus maintain our civilian careers— so there's extra stress there. All I know is that I signed up and was willing to do whatever needs to be done. It's a burden, mostly just from a family standpoint to take off and be deployed. To tie up all of my business dealings, to spend

time with my kids and wife... and ultimately say goodbye. That's the hardest part."

With the support he feels he's received from the station, the Army National Guard and his family, and having beaten the cancer that threatened his life, Mike feels he's been fortunate.

"In many ways, I'm the luckiest guy around."

Is it all worth it?

"Think about it— if you can establish a democracy... in Afghanistan and Iraq, then the people in other countries will look around and say 'well, how come they have stuff over there? Their society is growing, their income is growing. Their kids are going to school.' I believe that everyone in the world, like you and me as Americans and parents, we want the best for our families and our kids. And I don't think they're any different. It could really change the face of the middle-east, and ultimately, the world." ■

We have heard from Mike since this story was written and he updated us on how things are in Iraq.

"The 'return trip' of my current mission has been delayed.

I'm a little crunched for time right now, but I'll get you up to speed.

The train-up period before deployment was rigorous. We spent three weeks at the U.S. Army's National Training Center at Ft. Irwin, California. (They've changed the training focus from the "Cold War Fight" to fit out current ops (opera-

tions). That is, at least for our engineer battalion, route clearance of IED's (improvised explosive devices) and combat patrols (the new term for convoys). It was tough. They said they intentionally increased our operational tempo to make it more stressful than what we would face at war. Now that I'm at war, it's exactly like being at

NTC (the National Training Center).

Non-stop missions with insufficient equipment, rest and personnel. And I'm loving it. Sure, it's a headache sometimes...but overall it's pretty rewarding.

My team has come together nicely. And recently, I picked up

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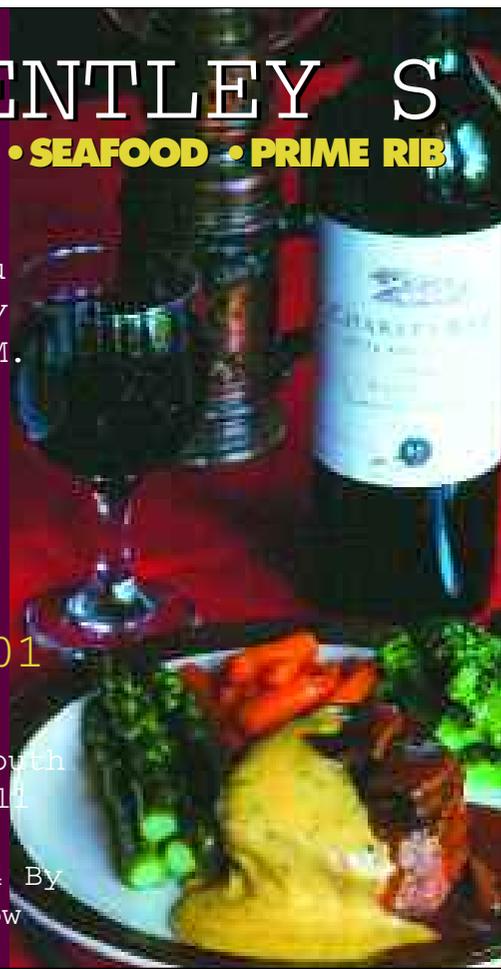
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Top marina dealers

continued from page 31
all been here a long time and look forward to many more years of continued success as our community continues to grow."

KELLY'S PORT - Owner Randy Kelly is currently the President of the Lake of the Ozarks Marina Dealers Association and the Missouri Marina Dealers Association. Kelly's Port began operation in 1977 at the Gravois Mills location and currently offers three locations, a sales facility on Highway 54 in Osage Beach and a full service Marina located at the 19 mile marker off Dude Ranch Rd in Osage Beach.

In 1980 Kelly's Port began their relationship with Regal boats and have been in the top 10 every year with the exception of the first two years. They currently rank second amongst all Regal dealers in the world, and are the longest standing Regal dealer in the country.

Randy says, "Of course, if you look at our market penetration one year we sold 80 boats in

Gravois Mills with a population of 34 people."

Randy Kelly is a hands on operator you might see on the gas dock helping catch boats or whatever is needed to make sure his customers have a pleasurable experience.

Randy has a very close relationship with Regal boats and is part of the Regal 20 groups which is their advisory board, and has personally been involved with the design of the 29 foot Regal open bow and most recently the 3350. The boat manufacturers realize the value of the Lake of the Ozarks market in the big picture.

"I know of several dealers at the lake that have impact into the designs of boats. Our service department has played a big role in our success, it's really the hub for our business, it brings people back."

YACHT CLUB MARINA - was purchased by Rusty Clark in 1981 before the advent of personal watercraft as we know them today. They started selling

Correct Craft boats in '86 and in '89 the Sea Doo personal watercraft.

In 1989 Rusty bought ten Sea-Doos; "I was scared to death that I wouldn't sell them — didn't sleep for four days."

But Rusty sold those ten and bought more — today Yacht Club Marina is the #1 Sea Doo dealer in their 17 state region.

"Sea Doo doesn't give national rankings, but we're probably pretty close to the top. We've recently picked up the Doral line of boats and we're trying to do the same thing with the boat line. Our success to date has been due to our location, the lake keeps growing and most dealers are growing right along with it. We know we've got to retain our customers and try really hard to make sure we're doing our job in service and getting people back out on the water. Customer service is a top priority at Yacht Club Marina."

MID MISSOURI YACHTS - Bill Wedel has been a Rinker dealer since August of 2003. "Our first full year in business was 2004 and there are 123 Rinker dealers in the world. We

were honored with the Rookie of the Year award. And we're ranked 7th over all. At last years dealer meeting there were 143 dealers and we were 4th over all. Our goal has been to be their number one dealer in five years and I think we're on track to do that. We're very fortunate to be in this area and to serve the clientele we have at the lake. I think the real estate development at the lake has been a big impact at the lake. Those people that are buying real estate are also buying boats, especially the condo buyer's, they've been huge for our business.

Location has helped, being located on Highway 54 in "boat alley" and we've tried to make a nice presentation. Our lot is concrete and well lit, much like a car dealers lot, and then we have The Moorings Yacht Club, a full service marina where people can demo the boats and allows us to take care of our customers. Our business is more of a family environment, we're not a corporation, and our employees stay around, we've got some great people here."

RAYMOND'S BOAT AND

MOTORS SALES - Raymond and Charlene Ollison have owned Raymond's Boat and Motors Sales for the past 40 years. We had a chance to talk to Richard Collins, General Manager and he told us, "Raymond's was the very first Fountain Dealer Reggie Fountain ever had. We have been selling Fountain boats for 25 years and we have sold more Fountains than anyone else in the country. We have been #1 several times over the years and have always been in the top five dealerships. Service, customer relations, a lot of repeat buyers get that "two foot itis". Fountain has a cult following, once you've owned one you tend to stay with it. Our service department's technicians have been with the company an average of 25 years and have grown with the company and know these boats inside and out.

Our environment at the lake has changed from a tourist area to an affluent second homeowner's area consequently we're selling to people from outside markets. We don't sell to a lot of locals, but some of the second

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Top marina dealers

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homeowners who have become full time residents are repeat customers."

G & G MARINA - Godfrey's largest triple log pontoon dealer serving the lake area. Larry and Carol Goudy have been the owners of G & G Marina for 33 years. They have a full service marina located at the one mile marker of the Little Niangua, with a highway location on Highway 54 in Osage Beach and Highway 5 north of the square in Camden-ton. Larry says, "G & G specializes in outboards and stern drives. The outboard line up includes Honda, Yamaha, Johnson, Mercury and Suzuki and Evinrude. The service department is updated annually at all factory technical schools. They have done stern drive service for the past 33 years in OMC, Volvo and Mercruiser. They have completed the A.B.Y.C. (American Boat & Yacht Council) which sets the standards for the recreational boating industry and have attained the ABYC electrical cer-

tification.

The triple log pontoon market and the 4-stroke outboard market continue to grow and we're positioned well for this market. A lot of people are gravitating back to the triple logs for their ride and the 4-stroke outboards give people a lot of versatility in the winter, if there is a nice winter day they can just hit the key and go."

BIG THUNDER - Owned by Bob Morgan, who knows a little bit about winning. Bob got into racing boats in 1965 when he raced drag boats all across the country and actually made a living at it in 1977 and 1978. Bob was drag boat national champion several times in blown full flat bottom. In 1987 Bob brought his competitive personality to the Lake of the Ozarks and bought Big Thunder Marine. He began his relationship with Baja in 1988. Through the years, Big Thunder has been the #1 or #2 dealer in the nation and is still among the top dealers.

Bob said of their success, "It's

been a lot of hard work, advertising and always being open."

Their full service marina is in Laurie off O road at the 8 mile marker in Buck Creek Cove and a sales facility on Highway 54 in Osage Beach.

With attention on the marina business he was absent from '81 to '96 when he got the itch to get back behind the wheel only this time it was a 40' Skater powered by twin 1200 HP's. In '96 Bob powered his Superboat to a second and a third and has won the Key West World Championship twice in 1998 and 2001. Bob looks to return to Key West this year in search of a third world championship.

BROKEN ARROW MARINA - When Broken Arrow was purchased by John Karsh 1-1/2 years ago he inherited the #1 Envision dealership in the country. Joe Miller is the General Manager and has been at Broken Arrow for the past 2-1/2 years. In that time Joe has seen the merit of the Envision line of boats.

"They're a great hull for the Lake of the Ozarks, well built, solid construction, really han-

dles whatever the lake can dish out. We sell a lot of them for that reason alone. They range from 26 to 36 foot and the large open bow accommodates a lot of people yet gives you the performance boat feel. Recently we've added a new Highway 54 sales location that should boost our sales effort even more. Of course, we still have our full service marina located at the 13 mile marker.

The more boats on the lake, the rougher the water gets, people will look at an Envision for the ride. We're a certified mercruiser platinum dealer and have two certified master technicians on staff. We've got a lot of great dealers at the lake and a great variety to choose from. From pontoons to performance, big open bows to cruisers, the lake is the Midwest playground and people like to play with their boats."

SEEBOLD SPORTS - on Hwy 54 in Osage Beach, has been the #1 Polaris Personal watercraft dealer is the world for the past 9 years. This past November, Polaris announced that they're going to discontinue pro-

ducing personal watercraft

Owner, Tim Seebold said, "Their decision to discontinue production will obviously have an effect on our business. Personal watercrafts accounted for about 50% of our sales. We'll have to make adjustments and do a better job of marketing our Victory and Kawasaki motorcycles and Polaris and Kawasaki ATV's. Of course, I still put in a lot of time at the shop building race boats and I still compete on the Champ Boat racing circuit. In the future we're looking at moving the boat building company to the Lake of the Ozarks, which will make owning and operating multiple businesses a lot easier."

BUD'S PLACE - Has been in business at the lake since 1988 and has three other locations in St. Charles, Nixa and Branson West. Bud's Place is the worlds largest Crownline dealer. Crownline makes boats from 18 to 32 feet. Our most popular boats on the lake are the 270 BR, 288 BR and the 320 LS. These are all large open bows, great family boats. The large open bows are

continued on page 62

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Top marina dealers

continued from page 61

kind of unique to this lake as opposed to other parts of the country. The 288 BR is only built for us, and we do well with the 270 and 320. They run well, lots of room and the pricing is right.

I can't see business slowing down at all, the franchises that have come to town have done their studies and it looks very positive for continued growth. I can't believe the growth we've seen in just the past two years.

While Port Arrowhead was unable to be interviewed before press time, they are the lakes largest volume dealer with full service marina locations off Business 54 and a highway location across from the Osage Beach Premium Outlet Mall.

Mike Atkinson is the director of the Lake of the Ozarks Marine Dealer's Association. According to Mike the Association currently has 50 members and employs 779 fulltime and 221 part-time people, making the Marine Dealer's Association, one of the Lake's largest employers, so in addition to the large sales volume of boats you can see what type of impact the association has on the local economy.

Mike goes on to say, "there is a

great working relationship between the members of the association which allows us to promote boating at the Lake. We currently own and produce three boat shows annually. One at the lake, this September 23 - 25th at Bayou Bills and The Horny Toad, the Overland Park Show, held January 26 - 29th, 2006, at the Overland Park Convention Center. And the 25th Annual In The Water Spring Boat Show, held, April 21 - 23rd, 2006, at Bayou Bill's and The Horny Toad.

The Marine Dealer's Association is also active politically and have a lobbyist in Jefferson City to help safeguard the rights of boaters and it's membership. The Association will offer input when new boating laws are being written.

When you look at the national picture the state of Missouri ranks 14th in total sales volume of boats and 16th in total units sold. Of those boats sold it's estimated that the Lake of the Ozarks accounts for 60% of the total volume done in the state of Missouri." ■

Mac McNally joins RE/MAX Lake of the Ozarks

"I am proud to be a part of the RE/MAX Lake of the Ozarks team and affiliated with RE/MAX International, which is the number one real estate organization in the world," said McNally. "Connecting with RE/MAX will be a significant benefit to my clients, because it has the most powerful and efficient referral system in the business. There are more than 100,000 RE/MAX affiliates in 34 countries, meaning

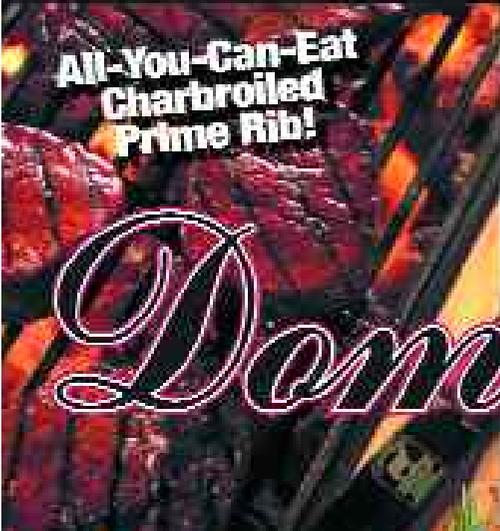
that when I list a property here in the Lake area, it is exposed to a huge audience. And our technology tools can help my clients get the best possible price for their home in the least amount of time. All RE/MAX listings in the United States are automatically included within listings on the National Association of Realtors site—realtor.com"

McNally said another advantage offered by RE/MAX is Main-

street, an intranet that allows its agents to share referrals, marketing techniques and the latest information about technology, regulation and similar topics. "Ongoing education is a strong priority at RE/MAX," said McNally. "No other real estate organization has a higher percentage of affiliates with advance designations."

Mac joins the family team of Pat, Patty, and Morgan McNally. RE/MAX Lake of the Ozarks is located at 3696 S. Hwy. 54. Mac McNally may be reached at (573) 302-0302.

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From weather to war

continued from page 59
 another 14 soldiers that I have to make sure are fed, housed and trained to our standard. It's a challenge but my platoon sergeant (SFC Phillip Wilkinson from the Laurie area) is doing the job and getting it done to standard...and beyond. In fact, in some cases we're setting the standard for our company (and the battalion).

My family is doing well. They are extremely supportive. My wife is excellent. She knows that I'm involved in very important work. She knows it needs to be done and somebody has to do it. With that said, she also wishes I was home safe with her and the kids.

My kids are doing great. My daughter got her driver's license recently. That's been a big help to my wife (Kim). It relieves some of the stress of having to be

in five places at one time.

I miss my family terribly. I'm the luckiest guy in the world to have such a great wife and three good kids. I wish I could be home for Christmas. It's tough to be away. The toughest part is not being there (physically) for my kids. They're growing through life and I'm not there to offer guidance. We talk on the phone often, and we communicate by email. But it's just not the same.

On the lighter side, my wife has free reign to re-do the house. And she's doing it. She says she's making improvements. Whatever! I'm sure it looks great.

I gotta go. Take care and stay in touch."

Mike

Of course we wish Mike all the best, and we're sure he'll continue to send us updates from Iraq as time allows.

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Shoplifting

continued from page 47

With the often staggering losses by business to shoplifting, it is easy to see why retailers are getting more aggressive when it comes to prevention. Most use some sort of basic deterrent, but the largest have adopted state-of-the-art loss-prevention systems.

Electronic Article Surveillance (EAS) systems: The largest retailers use implanted and store-applied RFID strips that react to transmitters located at the exits. These Radio-Frequency Identification systems contain a miniature disposable electronic circuit and antenna.

The devices respond to hoop-shaped transmitter/receivers at the store's exits, warning an RFID tag has not been deactivated, hence, stolen. RFID tags can add between 15 cents and \$100 to the price of an item.

Electromagnetic systems: Use a magnetic, iron-containing strip that is then demagnetized at the checkout using an intense highly specific magnetic field. These essentially low-tech strips (although detection and neutralization equipment costs are substantial) can be added for pen-

nies.

Accousto-magnetic systems: Also rely on a transmitter/receiver, but allow for a greater coverage area, such as wide, double door entrances. These operate on a single frequency, and are passive. These are also low-cost as compared to RFID.

These electronic loss-prevention systems do not eliminate shoplifting, but experts say theft can be reduced as much as 60% through their use.

For smaller stores, the answer may lie in more common-sense prevention that is inherently less expensive.

What can you do?

Surveillance: The most commonly used passive surveillance deterrents are the corner mirror and closed-circuit cameras, whether actual or dummy. Shoplifters pick up on these rapidly, and may look for easier prey. Video cameras some argue, allow shoplifting, but advocates say they allow for the identification of repeat offenders. Dummy cameras can be positioned around the building at very low cost, increasing the effectiveness of live or taped camera systems.

Training: A retailer's staff may be the best weapon against shoplifting. Adequately staffing during busy times, and training against loss-prevention gives you eyes in all parts of the store. Good training on where to look for and how-to spot shoplifters along with policies on dealing with them if discovered, lower losses dramatically.

Design: Reducing the number of exits and "blind spots" by arranging isles properly and designating rear exits "emergency only" with alarms reduces the number of opportunities shoplifters have to conceal and remove merchandise. Keep small, valuable, easily concealable items inside displays or behind the counter.

Awareness: Prominently displayed signage alerting shoplifters you prosecute can be a deterrent. Frequently "checking in" on customers to see if they need assistance can give shoplifters a sense they are being observed.

Prevention: Greet customers on entry and make eye contact with them. Staple shut bags from other stores when brought in, or provide lockers at the entrance where customers can place bags while shopping.

Use perforated sales tags that come apart when removed, thus

cannot be placed on top of or replace other tags. Use two tags on items, the backup identifying the correct price if one is removed. Use reusable dye packs or needle badges for clothing items. Require customers to get a key for locked fitting rooms. Display only one of items that are sold in pairs.

Use non-working display models for high-ticket items like cameras or small electronics. Establish a check and balance system for large, high ticket items, with the department releasing and the checkouts accepting transfers via intercom or phone.

Employee losses: Use caution and check references when hiring. Require sales receipts for all sales and returns including employee transactions. Offer discounts to discourage theft. Require a management signature on all employee sales. Balance all cash drawers after each shift, watching for suspicious activity on the register.

Apprehension: Missouri law states that the theft has occurred when the thief conceals the merchandise. Don't wait until they leave the store. You have the right to reasonably detain them to await the authorities.

Do not use force, search or accuse the suspect of anything. Know what it is they are believed to be shoplifting and where it occurred. Take them into an office or in the back away from the merchandise so they cannot "dump" the evidence.

Watch them closely until law enforcement arrives. Prosecute them. If your store is labelled as an "easy mark" because you let a thief walk with a verbal warning or banishment, you can bet they'll be back with friends, or let

others know of your unwillingness to prosecute. Letting thieves know you are serious is a strong deterrent.

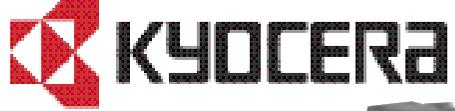
But Page boils it all down for us. "[They] do not have to leave the store. They don't have to leave the last point of sale, which is the policy of the majority of the stores. They don't even have to get to the register, once it's in their pocket, it's a done deal.

Stores need to— one, be able to identify what the item was, if you can't tell us, we can't just walk up to someone and tell them we need that "whatever" it is underneath your shirt. We get a lot of "I think they stole something"-- I need to know they stole a pink blouse with a white ruffle, an Epson CD player, etc.

If they leave the premises, Page says identify them. "We need to know the physical description of the person and what they're wearing. If they get into a car, we need the what make, model, license number and state of origin."

"Two—I want them to call us-- I want them to prosecute." But she doesn't want business employees to physically detain the suspect. "Some of these people are dangerous. They're like a cat in a cage. The person who tries to put that cat in the cage is going to get hurt. Call us if you even suspect that you have a shoplifter. I would rather catch the bad guy. Our presence is there. If the bad guy is there, then we'll be there. They'll beat feet and get out of town. And they'll know these people are prosecuting and they're serious about it. You have to prosecute-- if you don't they're going to hit you time and time again." ■



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Identity Theft - protecting yourself

continued from page 34

or loans.”

The Federal Trade Commission (FTC) defines identity theft as “a fraud which is committed or attempted using a person’s identifying information without lawful authority.”

Law Enforcement defines identity theft as: the victim of identity theft is a person whose identity has been fraudulently assumed by another with the intent to obtain credit, goods, or services without the victim’s consent. No financial loss is necessary. Identity theft includes the criminal assimilation of someone’s name, address, credit card information, driver’s license, social security number, or other personal data.

Page’s materials raised a few important points to consider.

- Identity theft is a (often) cross-jurisdictional crime where the victim resides in one community and the crime occurs in another.

- Law officers reported that very few identity theft cases are solved because of the crime’s anonymity, the jurisdictional challenges, companies’ lax security measures and lack of cooperation with law enforcement.

- It may take weeks or even months from the time a search warrant for records is obtained and the appropriate records are received.

- In the majority of cases, the crime is not discovered until the victim attempts to obtain credit and discovers that his/her credit score has greatly decreased or a notice from a credit card company/financial institution is received.

- Identifying the suspect is problematic. There are no prints, no suspect photos, no true name associations and the suspect may be thousands of miles away.

- Locating the suspect is pure luck.

So how do we combat identity theft? By educating you, the reader. If you are better informed and prepared, your chances of falling victim to identity theft are reduced. Fewer victims means fewer cases.

How to protect yourself:

- Do not give out personal information to anyone on the phone, through the mail, by answering an e-mail or on the internet unless you are sure who you are dealing with. Let’s stress

that. Don’t give out personal information to anyone. Even relatives and friends have been known to abuse confidential information.

Instead, contact the individual or company that needs information yourself. Tread carefully, and only give as much information out as is needed. Remember, these types of companies and institutions will not ask you to reveal sensitive information over the phone or through an e-mail link. These are not secure. Instead, they will ask you to contact them in person, or in some other secure method, and then verify your identity before proceeding.

Criminals pose as employees of credit card companies, retailers, banks, government agencies and internet companies in an effort to obtain your social security number, your bank account number, passwords, pin numbers, your mother’s maiden name and other personally identifying information.

Armed with this information, thieves can access virtually any part of your life and dealings, and take what they want. They do not even need all of them. One or two bits of information can give them enough to get the rest.

If you are contacted over the internet through e-mail:

- Close the e-mail and manually enter the website for the company you are contacting. Do not click any link in the body of the e-mail. Do not cut and paste the address of the link. Go to the site yourself and log-in with a secure user name and password to access your information.

- Companies will often put information about scams currently being used on their website or e-mail bulletins. Check their website, or call them to see if your contact is valid before you proceed.

- Block images from loading in your e-mails. This is often easily done through the “Tools” menu of your e-mail program. If you are unsure about how to do this, ask a friend or someone knowledgeable about computers to help you. Your bank may be able to assist you.

- Do not carry your social security card with you. Keep it someplace safe.

- Lock up or hide personal information in your home, espe-

cially if you have roommates or guests and relatives over to visit.

Same thing goes when you have work done in your home, or have an appliance serviced.

- When using credit cards, debit cards or checks while shopping, don’t let someone look over your shoulder to see account and pin numbers. Don’t let clerks keep the carbons from credit card purchases. Don’t discard receipts or transaction reports from ATM’s and purchases—shred or tear them up at home.

- Don’t let personally identifying information get thrown in the trash intact. Tear-up or shred charge receipts, credit applications, insurance forms, physician’s statements, bank statements, expired charge cards and credit card offers you’ve received. (I use these to start my barbeque grill). Statements from banks and credit card companies have your name and account information on them. Credit card offers and activation letters tell thieves how to get credit in your name easily.

Better yet, if you don’t want credit card solicitations, call 1-888-567-8688 to “opt-out” of receiving these offers. You’ll have to give them your SSN to identify your file so they can remove you from the list. This will stop most, but not all of the offers, some companies use lists other than the credit bureaus.

- Get your mail promptly. Don’t let statements and other personal information sit in the mailbox where thieves can have access to them. Also, letters from you containing information that could be stolen are best put into a postal mail drop box, or handed to your carrier in person. Don’t let these sit in an unsecured mailbox or paper-clipped to the door.

If you are going to be away, ask a trusted friend or neighbor to collect your mail. Better yet, tell your carrier to hold your mail while you are gone. You can call 1-800-275-8777 and ask the U.S. Postal Service for a vacation hold. They’ll deliver the accumulated mail on the date you have specified you’ll be back.

- Watch what you take along with you daily. Keep a list of all of your credit and debit cards in a safe place in case they are stolen. People often forget all of the

banks issuing the cards, and their numbers for reporting them stolen. Carry only the identification and cards you think you will actually use.

- Place passwords on your credit card, bank and phone accounts. This will keep unauthorized people from gaining access to or changing your information. Use a unique password made up of letters and numbers. Don’t use things like your mother’s maiden name, your birth date, the last four digits of your social security number, your phone number or consecutive strings of numbers (1,2,3,4).

- Take the initiative and ask people who have access to your personal information, how it is secured and who can access it. Your place of work, the doctor’s office, utilities who require a social security number—these are areas of risk. Ask how this information will be disposed of when it’s no longer needed. Ask if you can keep your information confidential should they need to share it with anyone else.

- Don’t use your social security number as an identifier. At the driver’s license bureau use an issued number instead. If other companies want to use your SSN as an identifier give them the driver’s license number instead.

Generally, and this is a lot of information, guard your privacy. If someone wants information from you, ask why. Watch what you type into your PC, and don’t let sensitive information go out with the trash. A little thought can save you a lot of trouble in the end.

Internet Concerns:

- Don’t keep social security numbers, financial records, tax returns, birth dates, passwords, account numbers or other information unsecured on your computer. Get it off onto a floppy disc or CD-ROM. Quicken files, Tax preparation files, copy them off. If they can’t be kept separate, try to keep your computer safe.

- Get antivirus software, and keep it up to date. (A list of software is at the end of this article)

- Use a modern operating system and keep it up to date. Windows XP, some Linux distributions and Macintosh System OS X all have automatic updates. Use the bundled software fire-

walls if available. Not computer savvy? Ask a friend or consultant to help.

- Do not open attachments to e-mails. Do not open attachments to e-mails. Do not—well, you get the idea. Even someone you know and trust can unwittingly expose your computer to a virus or other malicious software.

- Don’t blindly use file-sharing or music downloading software without understanding the risks involved.

- Use a hardware firewall and a software firewall if you can when your computer is connected to the internet through a constant connection. Don’t know what these are? Ask a friend to help. DSL, ISDN, cable internet users, this means you. Dial-up users have much less risk of intrusion.

- Use a secure web browser (Internet Explorer is a web browser). Keep it updated with available security patches. Ask a friend if you don’t know how. Opera and Firefox are two other good (secure) choices. Thunderbird and Eudora are good e-mail program choices. Read the documentation and help files with these programs to understand how they work.

- Securely erase information from your computer before you sell, throw or give it away. See the software list for a free program that will erase all information on your hard drive.

Your personal information is potentially dangerous to you in the wrong hands. If criminals obtain it, they can steal everything you have and leave your credit and your life in ruins. It is yours, learn to protect and defend yourself against identity theft. If you have questions about the things in this article, e-mail or call us. You can also call your police department, your bank or the Federal Trade Commission at 1-877-FTC-HELP (382-4357) — they will assist you in learning more.

Portions of the information provided in this article was based upon materials obtained from the Federal Trade Commission. Their website at ftc.gov contains a wealth of informational publications for the public. ■

Group Plan Proposes Dramatic Changes

continued from page 26

unsure of what is going on. I believe that most of them will support the project once they have a clearer understanding of what our plan is. There are also some other persons and/or Developers who have a different idea of what to do with the Strip. We hope to bring some of their ideas to the table and if at all possible work with them to see this project to a success." "I invited Steve Beck to meet with me, and we did sit down together last Friday to discuss our ideas and concerns."

When asked what his first order of business would be if the City approves their proposal, Vandervort says they will immediately target some of the businesses (retailers, resorts, etc.) that fit into their overall theme for the project. Vandervort says some of that might certainly reflect the old architectural feel of the Strip. "The businesses we get commitments from will dictate the progression of the development. Access into the development from Hwy 54 will likely be one of the first considerations." Vandervort says their timetable will be dictated as the project progresses, and will likely be a three to five year project. ■

Group pulls \$500 million strip plan

continued from page 27

(a) developing a long range development plan, which would include infrastructure development and zoning issues; (b) develop a request for proposals in those areas where the city is proactively attempting to facilitate redevelopment in a coordinated manner; (c) assist in the evaluation of the proposals; (d) facilitate the negotiation of a development agreement with the selected developer (along with legal counsel); and (e) monitoring compliance with the development agreement. Part of the services provided by such a firm would be to determine the applicability and appropriate use of the various development programs, if they are necessary under the circumstances to achieve a desired result. Such development programs may include Transportation Development Districts, Neighborhood Improvement Districts, Community Improvement Districts, Tax Increment Financing, Missouri Downtown Economic Stimulus Act, and others.

The fees that such a firm would charge could be paid by the developer(s) that are involved, depending on the scope of the activities that the firm would be employed for. Given the significance of the proposed development, I would highly recommend that this planning process be very comprehensive, and include a traffic study to determine

proper circulation; utility capacity and development needs; and a financial impact projection (due to the increased tax base).

One of the problematic issues facing the city is whether to accept the types of development that has been proposed by the developers, or to attempt to determine whether there may be a higher use of the same property that would create a greater level of economic activity, even though it may be necessary to provide a certain level of local assistance through TIF or other methods for a certain time period. Some of the developers indicated they didn't need public support, and some did. A good planning firm would be able to advise whether there may be a way to obtain a greater economic benefit. Much of it depends on what direction the city and its citizens want to take, and how bold the city would like to be. This type of decision will affect development in that area for the next 30-40 years, and it obviously has a significant financial impact. There are several qualified planning firms located in Missouri."

At this point Mr. Downing lists 9 different website addresses.

"Having your citizens' committee meet in a public forum to ask the developers to discuss their projects seems good in theory. However, I would caution that developers typically

have a high distaste for discussing their plans until they are fairly complete. This puts them in an awkward position of discussing options they have not fully examined the status of negotiations of land, and other issues that are problematic to discuss in the public domain. It may cause some developers to become less interested in doing business in the city. The committee and the city certainly have the right to explore options for development and discuss preferred land uses, and citizens certainly have the right to be informed of plans for development, but I would suggest this should wait until the proper time. If the city employs a planning firm they can advise on the necessary methods and procedures of soliciting public comments. Such a firm can also provide the necessary preparation to properly inform the public and solicit comments.

The citizens' committee and the council may benefit from hearing from other communities that have had similar situations. One that is fairly similar is Branson Landing which you can read more at <http://www.bransonlanding.com/>. This is a much more comprehensive type of redevelopment project, but it has similarities being in a tourist area next to a waterfront. This proj-

ect will be the focus of a seminar at the Community Development Conference in Jefferson City on June 8-9.

I hope this provides some assistance."

Chadd agrees with part of the letter stating, "We need to work with a professional financial planning firm. The whole proposal from Vandervort's group was backward. The City should put together something first and then look for developers. Instead, Merlyn approached us without any specific proposal and wanted to be our Developer of Record. The City needs a comprehensive, thought-out plan first, and then we can request bids."

Mayor Sale said he was unaware of any letter from Mr. Downing, and that he had been "invited to the meeting without my knowledge. He really didn't know all the facts, and his comments that night were unclear."

Said Lake Ozark City Planner Bill Bolin, "I'm disappointed we didn't get a chance to see what Vandervort wanted to do. We were just getting to that point." ■

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Eldon tax levy tempers over school bond issue

continued from page 18

and our children barely score higher than a monkey! Our pleas have been ignored too long! We must replace the incumbent board members and school administration with new blood - forward thinking people. Remember that we are in this position because of personal agendas, narrow-mindedness, and inept fiscal management by this administration and previous boards!!!

It is my belief that the following are true facts...

1. Our administrators are inadequate and lack integrity. They are responsible for recent alleged cheating and other improprieties on the states MAP testing program.

2. Because of our administrations ineptness concerning state guidelines and rules regarding curriculum, we are being placed on probationary status by the state board of education. Our administrators (not our children) are responsible for scoring an unacceptable 75 on the states last district audit!

3. A few weeks ago, one of our teachers was issued a warning citation for endangerment to a minor by the Eldon police for having school children in the back of a pickup truck dumping good computers and school desks in various dumpsters throughout town - THESE CHILDREN WERE SUPPOSED TO BE IN SUMMER SCHOOL at the time of the occurrence! Why didn't they hold an auction for this good equipment, or donate them to the needy?

4. I do not believe that giving the teachers a \$500 raise, a \$1355 increase in benefit pay, a .5% increase in the retirement (approximately \$250) totaling about \$400,000 (thus gob-

bling up the lions share of the reassessment tax monies) is going to make them CARE for our children. Is this going to bring up our test scores? I think not. And what did our secretaries, janitors, kitchen staff and bus drivers get?...NOTHING! Confused priorities!

5. Our tax dollars are supposed to be spent for kindergarten through 12th grade. Why then is our administration taking \$500,000 of our tax dollars and spending it on head start programs? Could it be because they have preschool children that they want us to pay for? We are having enough trouble funding what we already have!

6. I have not seen a 3 year or 5 year plan. WHY? Don't they have a plan?

7. Why have they already abandoned the priority list that came out last month?

8. Did anyone mention that this tax levy isn't going to fix the problems?

9. Our administrators have not been awarding bids to the low bidder, thus damaging our schools integrity and wasting the tax payers hard-earned money!

10. Why are some school employees the highest paid people in Miller County? Did you know the approx. pay package of some of the school support staff?

Superintendent	\$130,000
Asst. principal	\$61,000
Asst superintendent	\$94,650
Librarian	\$54,000
(2) Asst. to the Asst. superintendent	\$55,000
Kindergarten Guidance counselor	\$58,000
Transportation director	\$55,000
Special education director	\$62,500

Principal \$87,750
Nurse teacher \$66,000

Mr. Bauer attributes his list of problems to 3 things:

1) CARE! If more of our teachers really cared about the education of the kids and took a positive, proactive approach to try to accommodate the childrens hierarchy of needs, we wouldn't have the problems in our school today.

2) Greed - A majority of the teachers are only interested in what we can do for them, and not what they can do for our children and/or the rest of the community. Our community at large is making half of what the teachers make (on a 9 month contract) and being asked to tighten up their belt even more so the teachers can have a raise!

3) Self interest - Good teachers see that our community is struggling as a whole. The bad ones blame us for why our school is disfunctional and have taken NO RESPONSIBILITY for our children scoring at an unacceptable 38 percentile on state testing!

We don't have a revenue problem - we have wasteful spending problem and an apathy problem!"

These are examples of the arguments the school must overcome in order to be successful in their quest for funding on August 2nd.

We present an examination of the validity of the arguments made above in the accompanying article beginning on page five. ■

Boardwalk Partners seek to revitalize Strip with plan

continued from page 28

"If my interests were purely financial, I would have sold out the number of times I've been approached."

Beck believes the Strip can be restored without drastic measures. He goes on to say, "You cautiously have to maintain the historical flavor of this Strip area." Beck says Boardwalk Partners would like to work with the City to develop a master plan, and that the City has been very good about permits and other help they have needed to progress thus far.

Beck says TIF's are normally used to solve infrastructure problems that the Strip area is not facing. "We already have water, sewer and electric." In fact, says Beck, "Two years ago we were told, 'No TIF.'" He adds, "We would love to see some public funding support in the form of parking garages, better road access and the like."

He also suggests other means of funding such as the possibility of Historical tax credits for some of the existing structures. Beck suggests the use of a TIF would be more appropriate on the 54 feeder route or the development of the quarry.

If the City council were to approve the proposed TIF, Beck conjectures, "The City will face lots of expenses in the early stages that may not be covered in 10 to 15 years."

Boardwalk Partners has several tenants who are either in business or under construction: Brian and Sonya Peterson and Jeff Carroll with Crawfish Charlie's Seafood Shack, Sean Roetzel with the Rock Bottom Sports Bar, and Chris Polley of Mike Fink's Marina. Concludes Beck, "My main focus right now is in upholding the promises that were made to the tenants who are investing in our development." ■

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Henze explains pride

continued from page 4
 hospital decides the types of physicians needed, Henze says that is "...determined by an internal committee review and based upon 5 different population based national studies which compare the number of full time people in a geographical area needed to support a specialty. The immediate needs of our current medical staff are also of primary concern when facing hiring considerations."

Things continue to look good on the horizon with construction well underway on a 100,000 square foot addition which will

expand the emergency department to 35 beds. The second floor of this wing will provide 40 new private rooms, while the third floor will be held in reserve for future patient rooms. Three new surgery suites will also be added along with additional support areas. A new free standing imaging center is also under construction and will house an MRI, CT, ultrasound, mobile PET scanning and digital radiography. The expansion is expected to be complete in the spring of 2006. ■



A CT scanner is used to determine the area for treatment.

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Counterfeiting

make a report and take the bill for evidence.

Because in a lot of these cases, they're being prepared on a lap-top computer. The bottom line is that we have all those passes and reports on the passes, and the victims from all these police reports that come into us.

Eventually we find somebody we think is doing this and get a search warrant for their house. We go in and get their computer, then do a forensic exam on it. We pull an image out of there of the bill that was passed down somewhere at the Lake. As we go through the system, we can then try and get restitution through the courts for those victims and the merchants who take the loss."

Special Agent in Charge Green warns against confronting counterfeiters. "Your best bet is to take a good look at your money. If you have any question whatsoever—you can pull out another bill and compare it. Because 99.9% of the time, other bills you have in your possession or other people have in their possession are going to be genuine currency. [After that] if you suspect that a bill is counterfeit, ask them for a different bill." He stresses you should not seek to apprehend or detain them in any way however, "A lot of these people are drug users or drug producers that are attempting to pass the money so they can buy drugs or the ingredients for drugs, and you really don't want to be messing around with someone that's high, and may or may not be a violent person."

The Secret Service says:

- Observe the passer's description, as well as that of any companions, and the license numbers of any vehicles used.
- Write your initials and the date in the white border areas of the suspect note.
- Limit the handling of the note (due to fingerprints).
- Carefully place it in a protective covering, such as an envelope.
- Surrender the note or coin only to a properly identified police officer or a U.S. Secret Service special agent.

Federal law states counterfeiting, possession of counterfeit U.S. currency or printing reproductions of currency with fraudulent intent are federal offenses, punishable by a fine or imprisonment for up to fifteen years, or both. The State of Missouri also has statutes making it illegal to pass counterfeit currency, and the Secret Service works with states that do not, to get bills introduced supporting their efforts.

Along with the Secret Service, the U.S. Bureau of Engraving and Printing makes it harder to manufacture and pass counterfeits. In 2003, they issued a newly-designed twenty dollar note, and a fifty dollar note last Fall. 2005 is slated for the introduction of a new ten dollar note. The new currency features significant new technologies and techniques to foil counterfeiters. ■

New Currency Security Features



Security Thread
Hold the bill up to the light and look for the security strip that is embedded in the paper and runs vertically to the right of the portrait. Under an ultraviolet light, the thread glows yellow.

Color-Shifting Ink
Look at the number "50" in the lower right corner. As you tilt the bill, the ink changes color from copper to green.

Watermark
Hold the bill up to the light and look for the watermark (a faint image) similar to the portrait of President Grant. The watermark is part of the paper itself and can be seen from both front and back.

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RESPONSIBILITY MATTERS

"A boat ride 1963"

continued from page 22

and then rode the second crest, and a third, and fourth, each one gradually less than the previous swell. Mom had banged her forearm hard against the armrest and would have a long, ugly bruise to show for a week. I had fallen to my knees on the deck and was drenched with water, but otherwise okay. Dad was unhurt, save for the shock of it all. The only damage to our boat was a broken front bench seat. It had cracked in two. Our friends turned back for us as we drifted, kidding. We said we were okay, they didn't seem too convinced, but we all continued on to the dam— at a somewhat slower pace.

After docking, our friends told us what they saw. The big waves that we hit were the stern swells off the Commander. They were high, rolling waves; not as easy to see as the wake breaking off her bow. Our boat actually went airborne, they said, the only thing in the water was the prop. And when we hit the trough we sent a shower of water skyward that looked like a bomb blast.

Our visit to the strip that day was unremarkable. All I remember of it was that we waited until the Commander was between cruises before we made our

return trip. In time, the broken seat was fixed; Mom got over the bruise; and Dad learned to seek the shelter of a point or cove whenever the Commander flashed by. Our good old Larson lasted several seasons. It was the first of four boats my folks would own.

As a youngster, I did not appreciate how hard my parents worked so that I could enjoy those many summers at the lake. But I do appreciate it now. "Thanks, Mom and Dad". ■

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.



and Barnes and Noble.com.

Prewitt Q&A

continued from page 8

for the exterior roads.

Q: Why did you feel the need to have such a deal with Target?

A: The TIF got approved in July of 2000. Then 911 hit and retailers were not making a move. About a year later, the ENRON and other corporate scandal took place, and again no one wanted to do anything. The only way a TIF gets repaid is through generating property tax and sales tax, so for the good of the TIF, the City and myself, I decided that was the right move to make. They should generate somewhere between 30 and 40 million in sales.

Q: What exactly is a TIF, and how have you used it?

A: A TIF only gets repaid by sales tax and property tax. How it works is, property has a base (before development and TIF), and we'll just use a fictitious number here, of say \$10,000. Once the development has matured, which should be about a year from now, the property tax could be like \$700,000. So what we did under TIF law, the developer reaps the difference between the \$10,000 and the \$700,000 which we use to pay bond holders or the banks. What happened was a win-win situation. In good faith to the City, we built a road to the school, took them sewer and water to their property line, built all the roads for the City, and we also gave the taxing jurisdiction – the majority of which goes to the School of the Osage, 25% of the difference in the increase in the property tax (PILOTS). Because we put out the development and the infrastructure, on sales tax (EATS – Economic Activity Tax), we get half the City's which is 1%, and half the County's which is 1/2%, so we get 1 1/2% total on the sales tax. Counting the 1/2% from the TDD, we have a total of 2% to recoup revenue to pay for the development. Right now only the first issuance of bonds has been sold strictly for the

revenue generated off of Lowe's, Patio World, Pier One and Outback. We're holding the debt on the rest of the project with my banks.

Q: Did the businesses you chose have to meet a certain criteria?

A: Our outlet mall is one of the best in the country, and basically, we are talking to people that the Factory Outlet Mall can't accommodate. We are trying to develop what is called a Power Center – businesses that require over 10,000 feet of square footage.

Q: Did you meet any direct resistance during your development?

A: Surprisingly enough, we met very little. Only one local business stood up to voice any concerns.

Q: Where will the employees come from, and have you considered housing for the numbers of people who will be moving here?

A: I have other local businesses which haven't been hurt. If the businesses we've brought in can't find qualified local help, they'll bring them in from other territories. I'm talking about management level and lower level staff. As far as housing goes, I think it is difficult to find in the summer, but a lot easier to find second tier condos in the winter. Actual houses and apartments are slim, and we're looking into building some more apartments ourselves.

Q: Do you think our infrastructure will be able to keep up with the growth?

A: I think so. We gave them between 1/2 mile to 1 mile of easement about 3 years ago for the 24" pressure main for the sewer system. They are okay now, but I think they'll have to plan for the future. I think Osage Beach is doing a pretty good job, but from a developer's standpoint, I think Camden County's new planning and zoning has really put the hurt to a lot of developers. I think we need affordable tract housing – anywhere from \$100,000 to \$175,000. And you can put it on the record that I think both Cities and the County and the Tri-County Lodging really made a mis-

take when they didn't get behind the Lake Transit System.

Q: What plans do you have for the future?

A: I can give you guys something that nobody else has heard. We're talking about redesigning the back 80 acres from the Prewitt's Point development. I'm trying to find an avenue to recoup some road and infrastructure costs on that 80 acres. We're talking about putting a road in between Lowe's and Marshall's to access that land and rebuilding D road with a bridge over the new road. I think we can fill that area up in the next 5 years or so with the same type of clients that you see in front.

Q: What time frame do you think we're looking at in the Lake area for the best investment opportunities?

A: I think it is a 5 year to 7 year time period. I think it's going to grow toward Kansas City, and if I could find the right tracts of land up the lake, I'd be buying big acreage up the lake.

Q: How do you respond to those who say big business is bad for the Lake, and how do you feel personally as a native and a businessman about whether we're headed in a positive direction with all this growth?

A: You're talking to someone who used to barefoot the main channel on a Saturday back in the 70's. If I had a choice, I'd like to have the Lake back the way it was then. But there's no way to stop the growth across the Midwest, especially Missouri. Springfield, Columbia, St. Louis – everything is growing in leaps and bounds. Instead of fighting the development and the progress, we need to have a decent plan in place to make sure it's done right. If I didn't develop the property, the big developers of the world would have done it. We had an opportunity in the early stages to sell to the big developers and chose not to. I'd like to see it the way it was, but economically I think the growth has been good for everyone. ■

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Ribbon Cuttings and Public Announcements by Businesses



The Camdenton Area Chamber of Commerce recently held a ribbon cutting at Bessco Signs and Tees' new location at the junction of Highway W and Business 54. • Bessco offers a complete line of promotional products, customized apparel, banners and signs. • For more information call Bessco at 573-216-3326. • Participating in the ribbon cutting were Bessco staff members Dan Bess, Manager; Shelia and Stan Bess, Owners; Robert Downey, Foreman; and Heins Pappenfoht, Installer. • Lake of the Ozarks Harley-Davidson/Buell, 6482 Hwy. 54, Lake Ozark, (573) 302-7600. Participating in this recent ribbon cutting and celebration were Jack & Debi Fleming, Owners, with family members Melissa, Mark & Kallieana Jemes, Jef Fleming, and the Lake Area Chamber Active Volunteer Ambassadors.



Copper Fox Offers You Unique Gift and Home Décor Copper Fox is located at 1508 Bagnell Dam Blvd., in Lake Ozark. Copper Fox has been in business since 1978, offering the lake area a vast selection of unique gifts and home décor. The variety of gifts and décor, along with the friendly staff and reasonable prices, makes Copper Fox a great one-stop shopping for the holidays, gifts, and decorating ideas. The home & garden accents, wall art, purses, jewelry, room dividers and nautical décor, are in abundance and the perfect solution for gifts or for your home. Stop in and meet the great staff, they pride themselves on customer service and quality products. Call Copper Fox at (573) 964-5455 for more information. Participating in this recent Lake Area Chamber ribbon cutting ceremony were Sherry & Dennis Welch, owners and the Lake Area Chamber Active Volunteer Ambassadors.



The Camdenton Area Chamber of Commerce recently presented a plaque to Lamb House recognizing the winners of the Christmas on the Square Can Do Challenge. A number of Church youth groups, clubs, organizations and individuals participated in the canned food drive collecting over 3,100 canned and dried food goods for Lamb House. Pictured at top from left to right are Bruce Mitchell, Executive Director of the Chamber; Pat Woodward, Director of Lamb House; Bob Reiskamp and Tiffany Miller, volunteers spearheading the Can Do Challenge. Next year's challenge will be in conjunction with Christmas on the Square on December 2, 2006. The top three groups participating in the Christmas on the Square "Can Do" Challenge had an opportunity to see the fruit of their effort at a recent plaque presentation at Lamb House. Pictured at bottom from left to right are Edwin Borbe, representing second place winner First Baptist Church Youth Group [521 cans]; Linda Marrs, representing first place winner Lake Presbyterian Church [737 cans]; Bill Rommelfanger, representing third place winner Camdenton Church of the Nazarene and Cornerstone Youth Group [307 cans]; Pat Woodward, director of Lamb House; and Chamber volunteers and Can Do challenge organizers Bob Reiskamp and Tiffany Miller.

Products and Services Show approaching "Sell Out"

Camdenton, MO— The 27th 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 18th and 19th, 2006 at Country Club Hotel in Lake Ozark. "Booths have been selling quickly. • Of the 230 available booths, 200 have already been sold--or 87%", said Bruce Mitchell, Executive Director of the Camdenton Area Chamber of Commerce, sponsor of the annual Products and Services Show.

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; 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. •

"Exhibitors from eight states and over 30 different towns within Missouri have already signed up for the show. • Anyone who has been considering being in the show should act as soon as possible while booths remain" said Mitchell.

For more information and exhibitor application forms call the Camdenton Area Chamber of Commerce at 573-346-2227 or 800-769-1004.



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