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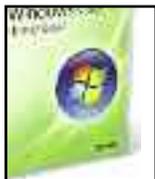
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Lake rebounding from millions in damages

by Carol Zoellner

Although the snow and ice storm that swept through the Lake area in December caused hundreds of millions of dollars in damage to docks, boats and businesses, the majority believe the effects will be short term.

"Our community is very resilient and knows what they need to do to 'get the job done,' so to speak," said Jeff Green, Ameren UE's supervisor of shoreline management. "I believe the majority of the damage will quickly be repaired and everyone will be back in business and ready to go on Memorial Day. That's not to say that you might have to wait a little longer if you were planning on getting a new dock. But I think the majority of the dock companies will focus on the repairs and get them done by spring."

Brian Pecenka, general manager at Glencove Marine, agreed with Green.

"We had some dock failures and it's been an inconvenience to some of our customers, but we're taking care of that. However, we were up and running two days after the storm and we'll have any dock failure replaced or restored before Memorial Day. This will not affect our 2007 boating season in any way," he stated emphatically.



Damage to the docks at Port Arrowhead was extensive under the crushing snow and ice.

Willman

Ron Mueller, owner of Trico Dock Center, at the Lake since the mid 1960s, was only slightly less optimistic.

"I think we'll get many of these bigger docks repaired or rebuilt by June or July and the rest should be finished up by the end of 2007," he said. "There was a lot of damage, but a lot of the docks popped back up once the snow melted and only need a few minor repairs. I think we'll all be very busy for the next 12 months, but I don't see it running much past that."

Mueller, who also weathered a record snowstorm in 1995, said the biggest surprise was going to be on the part of those in the market for a brand new dock.

"The people who typically come see us at boat shows or in the spring when they get a new house are going to have quite a wait! However, while I am hiring some new help to supplement my current crews, I'm not going to go crazy and get a bunch of new people in here who don't know what they're doing. I did that in '95 - I won't

do it again," he said.

Green said while he's been party to the conversations suggesting that restrictions should be tightened on weight-load ability of the dock roofs, he doesn't think that was as much of a problem as the flotation.

"Many of the docks that sank were on the old white foam. That being said, I know a few encapsulated foam docks that went down as well. However, anytime you have four to five inches of ice under 10 to 15 inches of snow you're

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

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Annual subscription rate via third-class mail in the United States is \$36.00 per year, subject to change without notice. Send name, address and phone number along with check or money order for the amount to:

Benne Publishing, Inc. - 160 N. Highway 42, Kaiser, MO 65047
Advertising Sales: (573) 280-9032 • Fax: (573) 348-1923
 Business/Billing Office: (573) 348-1958 • Fax: (573) 348-1923
Editor/Production Office: (573) 392-1993 • Fax: (573) 392-1996
 On the web:
www.lakebusjournal.com • businessjournal@charterinternet.com

Agreement for Horseshoe Bend Parkway extension signed

by Carol Zoellner

After several months of negotiations, the agreement that will launch the extension of Horseshoe Bend Parkway and allow a multi-million-dollar development to move forward in Lake Ozark has been signed by all parties.

According to developers, if all goes as planned, the extension, which eventually will link the Parkway with the new US 54 Expressway, is to be completed and open to traffic on both ends by Christmas shopping season 2008.

"We will be putting out bid specifications by mid 2007; we'll let contracts by the end of 2007 and plan to have the road completed by December 2008. At the same time the road work is going on, construction will also be taking place on the shopping mall. We hope that some of those stores will be open and ready for business when the road is completed," said Jeff Segin, a member of the Horseshoe Bend Development Group LLC.

Lake Ozark Mayor Paul Sale and City Administrator Charles Clark had been negotiating with the Missouri Department of Transportation (MoDOT) since early 2006 in an attempt to get the department to move the Expressway interchange approximately a half mile north from its original planned location at the south end of Bagnell Dam Boulevard near Denny's Restaurant.

"Our reasoning was two-fold," Clark explained. "First, for safety's sake we wanted to get the truck traffic off the dam. Secondly, we wanted developers to have the ability to open up those 1,000 acres in the heart of the city for development. Moving the interchange and allowing a road to cross through the center of the city would accomplish both those goals."

Clark said that while MoDOT was receptive to the idea, officials there wanted assurance that

if they moved the interchange, there would be a road to connect to. He said MoDOT wanted a letter of credit stating that the approximate \$18 million needed to build the two-mile stretch of roadway would be available to the development group and George Stanton, who, with his family, owns the majority of the property.

"At the same time, the lender wanted a written commitment from MoDOT that the interchange would be built. It was pretty much of a stalemate until the city finally agreed to accept some of the responsibility for guaranteeing that the road would be put in," Clark said.

That responsibility was accepted last November when aldermen voted unanimously to allow Sale to sign an agreement with MoDOT stating that should the development group fail to construct the road, the city will "make a good faith effort to place the issue on the April 2008 ballot for financing either through capital improvements sales tax financing or transportation trust financing or Chapter 88 road financing options." The agreement also stated that should that measure fail, the city would put it on the ballot again in 2009.

"This is a big step but we feel it's a very safe, calculated step," Sale told the aldermen. "I know one thing - if this didn't go forward, the city will stay at status quo - or worse."

Because the interchange linking the Parkway extension to the new Expressway is not to be completed until December 2010, when the new highway is opened to traffic, developers plan to build a signalized intersection that will allow the road to tie into Hwy. 54.

Clark said all entities will be meeting later this month to determine the designs of the both the Expressway interchange and the highway intersection so they can easily be connected in the future.

In the meantime, Segin said his group, which develops land and then markets that land to developers who build buildings for and lease to "big box" stores, has been working on an agreement for two different parcels totaling several hundred acres.

Fitting it all together

Last June, the Horseshoe Bend Development Group presented preliminary construction plans for the land that will be accessed by the Horseshoe Bend Parkway extension. Those plans include 1 million square feet of leasable space, 540 units of medium density housing, 1,739 units of high-density housing and the infrastructure that will be needed to serve the area. According to the report, the project is expected to create close to 3,000 jobs and more than \$181 million by way of real estate, sales, utility and personal property taxes over the life of the plan.

The 450 acres to be used for the development, which now house a small manufacturing plant, a go-kart track and real estate office, is currently assessed at \$450,000. At the completion of the project, officials said the assessed value should go up to more than \$82 million. The total cost of the development is estimated at \$582,312,736.

Last year, Lake Ozark aldermen granted approval to establish a Tax Increment Financing (TIF) District. That designation would allow a portion of the increase in property taxes collected to be used to repay loans that funded the construction of feeder streets, water and sewer lines and other needed infrastructure. In addition, a Miller County judge approved establishing a Transportation Development District (TDD), which will fund the \$18-million parkway extension and its side streets through sales tax revenues.

When completed, the US 54 Expressway will be a four-lane divided highway designed to improve safety and traffic flow through the Lake area. Construction will be done in two phases - from the Parkway extension in Miller County to the Grand Glaize Bridge and from the Grand Glaize Bridge to west of Route KK. Construction on the first section is expected to begin in 2008 on the second section in 2009. The total estimated cost is \$158 million.

For more information or a map of the route, visit www.lakeozark-roads.org.



At left: In January, the Missouri Department of Transportation (MoDOT) will settle on a final design for an interchange to connect the Horseshoe Bend Parkway extension (in red) with the new US 54 Expressway (in black). Previously, MoDOT planned an interchange at the south end of Bus. 54 near Denny's Restaurant (yellow).

Contractors talk about building in bad weather

by Monica Vincent

Seasonal weather always has a crucial impact on development, and nowhere moreso than thriving fast-growth areas like our own. December came in like a lion with one of the biggest storms the lake area has seen in a decade and left developers, subcontractors and suppliers scrambling to meet already pressing holiday deadlines. Several area owners and managers took time out of their busy schedules to speak with the Business Journal about specific issues they are facing.

Cody Davidson is the owner of Davidson Construction, a company started by his father in 1973. Cody has been a developer of such projects as Lighthouse Landing Condominiums and Beacon Pointe housing development, and generally works as his own general contractor.

Q: When you begin a project, do you plan the construction start time around the seasons?

A: "We don't plan around the weather. It's more market driven than seasonal."

Q: What is the significance to

you in dollars and cents of a weather delay?

A: "It's huge depending on the delay. If you aren't able to deliver a contract on time and you lose a sale, that is your biggest concern especially with condos. When you have delays and the costs are directly going to the developer, you are carrying the added length of interest on your construction loans."

Q: What allowances are there for closing dates and rate locks for your customers or for yourself with building loans in the event of uncontrollable circumstances like weather?

"Most people like myself take it on an individual basis. You try to build in buffers. If a delay is the fault of the developer or something unforeseen, the developer will generally buy the rate and pick up the closing costs to make everything the same with the homeowner. We are just now starting to see the ramifications of the December storm. Once your subs fall behind on one particular project it pushes everything back and you have a snowball effect. You always try to

build in a buffer with your budget, especially in condos where you can have a year to year and a half to finish the project. You know in that kind of time frame there will be lots of ups and downs so you have to be prepared."

Scott Frisella, co-owner of ProBuild Construction Services, LLC and Samuel Hubbs, Senior Project Manager are currently overseeing new construction condominium projects at Lands' End in Osage Beach, Monarch Cove in Lake Ozark, and Trinity Pointe in Camdenton.

Q: Regardless of weather issues, is it harder to meet schedules this time of year, find qualified labor, supplies, etc? What are the biggest problems you see your suppliers and subcontractors dealing with?

A: Said Hubbs, "Here at the Lake of the Ozarks manpower is very limited. We have really qualified subs but they are hurting for qualified help. The labor is just not here in numbers or quality. In a market like Dallas you can have 150 carpenters on a job. Here I'm lucky if I have twelve. In

the winter it just gets worse with outdoor framing issues and the like. We've pretty much weeded out the guys who don't show up by this point in the year though." Adds Frisella, "Our supplier for floor and roof trusses had their building collapse during the storm. That's where they build their trusses, so obviously that creates a delay."

Q: What about prices of supplies. Do they tend to increase in the winter apart from general economic factors?

According to Frisella, "Usually if we have a price increase it is not regulated by weather on interior finish items. Carpet sometimes can be because it has a lot of petroleum in it. Also the cost of steel involved in concrete work can drive the price there." Explains Hubbs, "We can generally place a hold on lumber prices. Copper, metal, drywall are all subject to sometimes weekly or monthly changes. Lumber is typically lower coming into the winter because there is less framing going on and the supply is there. The others are driven off multiple economic

factors. Severe weather in other locations, such as the hurricane, can drive costs. Anything petroleum based has taken significant increases. Countertops, siding, plumbing, shingles have all gone up. Concrete has definitely gone up do to delivery costs."

Q: Has the storm significantly delayed any of your projects?

Says Hubbs, "If you're waiting on utilities bad weather can really cause delays because the power companies are busy restoring downed service. Any new service has to wait until those people are taken care of." Frisella says, "Most of the Ameren people are in St. Louis right now taking care of those areas so we only have a couple of people here."

Q: What can you do as a builder to plan ahead or minimize the impact of weather delays?

Hubbs shrugs, "Have your heaters ready to go. But it depends on what is coming. If it's a light snow - you can cover floors and equipment and pull the covers off later to keep going, but in weather like we had last week there's really nothing you can do. Just be prepared to clear

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Village Board, Four Seasons POA at odds over ordinances

by Carol Zoellner

At its December meeting, the Village Board of Trustees adopted three ordinances that they say will give the municipality better control over construction taking place in the area.

The first ordinance requires all entities, including water, sewer, fire and road districts, utility companies and the Four Seasons Property Owners Association (POA), to request approval from the Village

before beginning any aspect of construction. The second ordinance requires written notice be provided to the Village prior to performing, or contracting anyone to perform, any construction. The third ordinance passed, which amended an earlier ordinance, makes it illegal to interfere with any Village officials doing their jobs.

Anyone found guilty of violating the ordinances could be fined up to \$500 and sentenced to up to 90 days in jail.

Village officials said the action was needed for several reasons.

"We've been having numerous problems," Trustee Tom Rinehart told the board and the dozen or so people attending the meeting. "These utility companies hire subcontractors to do a lot of the hook-up work out here. The subcontractors come out, do whatever they have to do to get the job done and leave. Then we're left trying to find out who is responsible

for fixing the mess they've left. For instance, a contractor dug a big hole - about 20 feet across - on Cherokee in the middle of a neighborhood full of children and then abandoned it. It was left open for over three weeks! You could see exposed electric lines, water lines in there. That is unacceptable!"

He said after discovering that the contractor had been running electric service, Village officials contacted Ameren UE but were told that the power company uses more than a dozen different subs and would have to sort through paperwork to determine which one was responsible.

"In the meantime, we had a hideous safety issue," Rinehart said. "That is unacceptable!"

Dan Cannon, the area manager of construction and engineering for AT&T, who attended the meeting on behalf of the Horseshoe Bend Joint Utility Commission, promised the board that from now on, when work was scheduled by the utility companies, they would fax over a work order to the Village.

"Because of the growth in the Village, there will be several times when we'll have to dig up sections of the (hiking and biking) trail. However, whenever possible, we're trying to do joint bores so hopefully, there will be less digging," he said, adding that he would also talk to the representatives about restoring areas back to their original condition after utility installation was complete.

Village officials said they have also had run-ins with the POA including instances where POA security had removed Village building permits; where the POA had granted building permits on homes when it was the Village which needed to give that permission; and disagreement over whether or not residents with a pool and waterfall should be allowed to have a fence to enclose their yard.

Nancy Cason, POA board member and spokesperson was asked if the POA believed they should be the governing agency and not the Village, and also was asked about the disagreements mentioned by Village officials. She responded in writing, saying, "The Declaration of Restrictive Covenants that binds the POA

was first established on December 4, 1968." It represents a contractual agreement between the property owners, the POA and the Developer.

"When one owns property in a planned community where there is also a municipal authority, it is important to understand that both deed restrictions and municipal regulations pertain. The Village of Four Seasons did not come into existence until the late 1980s and had no permit process until two or three years ago," Cason wrote. "The Village enforces its ordinances and the POA enforces the covenants of the Declaration of Restrictive Covenants which attach to property deeds." The Village ordinances and POA covenants represent concurrent requirements of the property owner and contractor. "The property owners must understand that compliance with both jurisdictions is required."

She also wrote that the Village permit was inadvertently removed when a contractor put up a sign holding the permit that did not comply with POA guidelines. She said the permit without the sign was returned to the construction site.

"In regard to the latest three ordinances passed on Dec. 13, POA legal council is reviewing them," Cason wrote. "As explained previously both entities have their ordinances/covenants which property owners must respect. It is the POA Board policy to work with the Village officials for the benefit of all property owners."

Two days after the meeting where the ordinances were adopted, the POA, citing the Sunshine Law, which allows governmental records to be available to the public, presented the Village with a request for thousands of pages of documents including minutes from all meetings held in the past few months; copies of all correspondence with City Attorney Jon Kaltenbronn; all attorney's bills dating back to Jan. 1, 2004 and "copies of every rule, every regulation, every ordinance governing the Village of Four Seasons," according to City Clerk Tom Laird. "So far, we're up to 1,400 pages worth." n

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John Q. Hammonds returns to the Grand Glaize

by Monica Vincent

In the March 2006 issue we reported on the impending arrival of a five-star resort facility from John Q. Hammonds — the largest independent hotelier in the country.

Since that time, Mr. Hammonds interest moved from the 30 acre wooded point of land by Dave Mungenast Yacht Club Marina at the Grand Glaize Bridge to another property located outside of Osage Beach city

limits, off Route KK.

At the time, Mr. Hammonds had considered the KK property a more pristine setting. But after infrastructure considerations such as lack of city water and sewer and fire protection, he began to take a closer look again at the much more visible Grand Glaize location owned by Marina Investments, LLC, of which Dave Mungenast and Steve Henson are members.

That interest was apparently

solidified at the December 7th Osage Beach city council meeting where Mr. Hammond's representative, Scott Tarwater, accompanied by Pat McNally of McNally Properties and Denny Hilton of Hilton Properties, requested the city form a TIF commission for their multi-million dollar project.

All councilmen present agreed to authorize the setting up of a TIF commission to cover the Camden County portion of

the project in Osage Beach. Said McNally, "A TDD has not been an area of discussion up to this point."

McNally, the broker representing the Mungenast property, explained further, "The last time Mr. Hammonds looked at this property there was a great deal of concern about bad road access to the site. Now he's looking at being within 1,000 feet of the new expressway interchange at Lighthouse along a road the city had already decided to widen into a four lane boulevard."

There will be a good water source from the Passover water tower, and the city sewer system and electric facilities are sufficient to service the project.

In addition, McNally says the hotel will have access to its own docks with the rendering showing a guest dock with access to a first class restaurant overlooking the Grand Glaize.

A typical Hammonds development is 300 rooms or more with convention and exhibit space typically 80,000 to 125,000 square feet.

McNally says the change of heart took place the middle of November when he took a drive to Springfield and asked Mr. Hammonds to reconsider the property. "I think I caught him at the right time, and I think they are very sincere about building a project at the Lake of the Ozarks."

He describes Mr. Hammonds and Mr. Tarwater as 'no-nonsense' and very pragmatic, but open people to deal with. "And Denny (Hilton - broker for Hammonds) and I, have worked very closely and very cooperatively throughout the process."

Said McNally, "From the day I got involved with my client on that piece of property several years ago, every time I drove across that bridge I would visualize a luxury class hotel similar to Hammond's Chateau on the Lake in Branson. The Hammonds' organization is now going to actualize that vision. This will turn an already highly visible area into a landmark area for our community." n



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THE CHRISTENSEN TEAM

Frank Christensen, Mike Christensen, Michele Stiehler, Kathy Wise and Brian Lutes

MO Supreme Court strikes down strip club law

By Kelly Wiese

Jefferson City, MO— (AP) The Missouri Supreme Court struck down a state law Tuesday barring nude dancing and touching between strippers and customers.

The Supreme Court upheld a lower judge's ruling that the law was unconstitutional because the bill changed too much from its original purpose as it moved through the Legislature.

The measure passed in 2005 as part of a broad bill that started out dealing with "intoxication-related traffic offenses," but in its final version the title was changed to "relating to crime."

"The three provisions regulating adult entertainment that were added to the fourth version of the bill during the next-to-last day of the session were not remotely within the original purpose of the bill, but rather constitute a textbook example of the legislative logrolling that (the constitutional provision) is intended to prevent," the high court said in a unanimous opinion written by Supreme Court Judge Ronnie White.

The law banned full nudity, required dancers to stay at least

10 feet from customers and behind a rail, barred dancers from touching customers, and required all dancers and customers to be at least 21 years old. The law had never taken effect, because Cole County Circuit Judge Richard Callahan ruled against it just a couple days before it was to kick in on Aug. 28, 2005.

The law stated that the intent was to reduce the negative effects of adult businesses, such as crime and dropping property values, and attorneys defending the law said courts have allowed restrictions on adult entertainment to serve a government interest.

Because it determined the bill had an unconstitutional change of purpose, the court said it did not need to address the broader policy question of whether the restrictions infringe on free-speech rights.

The sponsor of the law, Sen. Matt Bartle, R-Lee's Summit, did not immediately return a call seeking comment Tuesday afternoon. But he could propose new legislation that focuses on the strip club restrictions, opening the potential for another court

battle over First Amendment rights.

A few months ago, a federal appeals court threw out another Bartle effort that bans sexually suggestive billboards along Missouri highways as an unconstitutional regulation of commercial speech. Bartle already has proposed legislation to try again on that front during next year's legislative session.

An attorney for the Missouri Association of Club Executives, the adult entertainment industry group that challenged the law, said he expected this battle isn't over either.

"I don't think there's any doubt that Senator Bartle will try to introduce new legislation that will try to push forward his personal thoughts on what morality ought to be," Kansas City attorney Richard Bryant said.

The attorney general's office noted the ruling doesn't address the heart of the matter.

"Today's ruling dealt with procedural rather than substantive issues. The General Assembly will have the opportunity to fix this," attorney general's spokesman John Fougere said.

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



Steve Naught, CIC

Lake of the Ozarks executive elected as Vice Chair of Missouri Tourism Commission



James Divincen

Lake of the Ozarks, MO— James A. Divincen, administrator of the Lake of the Ozarks Tri-County Lodging Association (TCLA), has been elected as vice chair of the Missouri Tourism Commission. •Commission members chose him for the position during a Tourism Commission meeting earlier this month in Kansas City. •••••

Divincen has served as a member of the Commission

since his appointment by Gov. Matt Blunt in April, 2005. •His term as vice chair runs through Dec. 31, 2007. •••••

As administrator of TCLA since 1994, Divincen works to position and market Central Missouri's Lake of the Ozarks to potential visitors throughout a 10-state region. •He administers a \$2.2 million marketing/advertising effort on behalf of TCLA's 250-plus lodging members and is responsible for the operations of group sales satellite offices in St. Louis and Kansas City. •••••

"It is very exciting to be representing the people of Missouri," Divincen said. "Serving on the Tourism Commission is a wonderful opportunity to assist in promoting the tourism industry for the state, region and Lake area. •I look forward to working with our Commission chair, Lt. Gov. Peter Kinder, along with the other members of the Commission and the

Division of Tourism staff in bringing more visitors to Missouri." •••••

Divincen is a 1975 graduate of Southwest Missouri State University in Springfield with a bachelor's degree in management/marketing. •••••

He has more than 30 years of travel industry experience, primarily in the lodging field. Before joining TCLA in 1994, he also worked in the Lake of the Ozarks area as director of marketing and sales for The Lodge of Four Seasons (1992-1994) and as convention services manager for Tan-Tar-A Resort (1976-1979). •He has served as vice president of sales for Wyndham Luxury Hotels and Resorts; as director of operations for Selco Inc.; as director of sales and marketing for Doubletree Hotels in Houston and Overland Park, Kan.; and as senior sales manager for the Marriott Houston Brookhollow Hotel. •••••

At the Lake of the Ozarks,

Divincen has done an "outstanding job" of marketing the area, according to Karen Medders, Tri-County Lodging Association chairperson. "Jim's a great ambassador for tourism in Missouri," Medders said. "We were thrilled when he was appointed to the Missouri Tourism Commission and now – as vice chair – he's in an even better position to ensure that Missouri gets the greatest possible return on its promotional and advertising investment." •••••

Divincen has been actively involved with the Division of Tourism's promotional efforts for the past 10 years. •Prior to his appointment to the Tourism Commission, he served on several Division of Tourism marketing committees. •In recognition of his long-term commitment to Missouri's travel and tourism industry, Divincen was honored with the Division of Tourism's Ambassador Award

in 2000. •••••

The 10-member Missouri Tourism Commission oversees the activities of the Missouri Division of Tourism. Its members include the lieutenant governor, five appointees of the governor, two members of the Senate (appointed by the president pro tem of the Senate) and two members of the House of Representatives (appointed by the speaker of the House). •Commission members appointed by the governor serve four-year terms. •••••

Tourism continues to rank as one of the state's most important job- and revenue-producing industries, employing nearly 285,000 Missourians and generating a total economic impact of more than \$13 billion per year.

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Woman to Woman "Operation Scattered Seed" assists soldiers in Iraq

By Michael Gillespie

Army PFC Amanda Mills is serving in Iraq. Her mother, Deb Crose, is a client of Woman to Woman (W2W), a local organization that helps women help themselves through education and job skills. Amanda's deployment and the attendant dangers was a topic of conversation in one of the W2W classes that her mother was attending. Someone in the class suggested that W2W adopt the eleven women in Amanda's unit as a Christmas

project. The idea caught on, and "Operation Scattered Seed" began.

"We wanted to send things to them that would give them a little fun and joy and let them know they are remembered over the holidays," said Deb. "We really didn't know what they needed; we just went on women's instinct. We supplied some hair care stuff from Bella Donna's Salon; they collected money from their patrons and bought some hair products for them.

Through donations we were able to buy some supplies — some lotions and bath products — from Bath and Body Works. We collected all kinds of things — stuff you put in the water to make it lemonade, and just different things that we thought women would enjoy receiving over Christmas that maybe they couldn't get their hands on where they are at."

The list of items grew to include battery-powered fans, lip balm, eye drops, disposable wipes, body lotion, fly swatters, disposable cameras, books and magazines, craft projects, and hand-held games. In all, 230 pounds of items were mailed in late October to Amanda and her female compatriots in the 24th Quartermaster Company, 80th Ordnance Battalion. All the items were acquired through donations, as was the money for the postage, which Deb described as "a significant amount."

The success of Operation Scattered Seed reflects the ongoing

efforts of Woman to Woman. It's a story that began six years ago when founder Kim Spangler wanted to do something that would bring local solutions to local issues. "I was convinced that that's the only way anything is going to get done in terms of social change," recalls Spangler. "I was a lobbyist in Jeff City and D.C., and I resigned — retired — in 2000. I made a major life change, literally. At that time my only living relative passed away and gave me a small inheritance, and I used it to start W2W. We started in my living room with a bunch of women, some of whom I didn't even know very well. I invited them for tea, and I shared my vision."

Her vision was to help women expand beyond limited opportunities. That would include formal tutoring to help them obtain GEDs, acquire job skills, and learn to dress for success. It also meant setting up job banks. In short, whatever it would take to provide a support system for a woman to set goals, and accom-

plish them, and to overcome addiction, abuse, or other potentially destructive life patterns.

In the six years since its inception, W2W has worked with over 670 women and their families. Spangler describes W2W as a faith-based organization. "That doesn't mean we're a church, or a denomination, or anything of that nature," she explains. "And we don't Bible thump. But I knew that there would be prayer in some of our support groups — that's foundational to what we do in mentoring. And I knew there would be a sharing of beliefs in the mentoring process." For that reason, Spangler does not seek state or federal grant money. "We are supported strictly by local donations and occasional corporate grants," she says.

W2W does not dole money out to its clients. Those women who want to benefit from the program must be willing to help themselves. "We have a three-strikes-you're-out program,"

continued on page 20



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Kelly's Port Gravois location closes, dealer to open new store

A Kansas City bar owner visited the Lake of the Ozarks in 1977, learned of a business opportunity involving a local marina and set up shop as sole proprietor in less than a month. Sound quick? It was— but then Randy Kelly is not the sort of person you would describe as indecisive. Coming from an entrepreneurial family, he knew what he wanted to do the moment he saw the marina. Randy explains, "Jane (Jane Kelly Team realtors) and I wanted to make a change in our lives and move from Kansas City to the Lake of the Ozarks. We bought a marina. There was a guy who used to drink in my Dad's bar, Kelly's Bar— I was originally going to wait until July [to make the move] and this guy came in and said "Randy how's everything going?" I said fine and how's your marina down at the Lake? He goes "pretty good". You know I've got it for sale. And I said, really you've got it for sale? I asked him what he wanted for it, and we exchanged ideas. From that time we had that conversation, to the time that I sold my house in Kansas City, quit [working at] the bar, sold my house that I had at the Lake... bought the marina and moved [to the Lake] was 27 days. So you talk about a spontaneous deal, it was real spontaneous."

The marina became Kelly's Port Marina, and nearly 30 years later Randy is still the sole owner of one of the most successful marinas at the Lake. December however marked a somber note in the story of Kelly's Port. Randy's original marina, the Gravois Mills location, closed its doors for good. Laying off some employees at the location was a difficult task for Kelly.

"It was one of the hardest things I ever had to tackle," Randy said, "I have been very fortunate over the years, and have been involved in expansion of a number of businesses both here and in Kansas City. I never had to "pull the plug" on an operation. It was very tough. I did not sleep the night before — looking all the folks in the eye and telling them it was over was no fun, especially after having it for over 30 years."

With the Gravois location closed, the land will be developed for condominiums, an investment that will show greater returns. Randy explains the process. "This summer a guy

asked me if I wanted to sell the Gravois store to him for condos. I really had not even considered that until he mentioned it. The Gravois location was doing well but not as well as what this guy was discussing, so I started thinking about the possibility and one thing led to another."

At the closing of the store, Kelly has announced plans to build a new location on Highway 54, retailing the line of boats the company sells in a comfortable, indoor environment. Randy says, "It's going to be right next door to the Landmark building. It's going to be I think 8,400 square feet. It'll be big enough that we can have probably 10 good-sized boats inside. It's going to be pretty cool— we're going to have an elevated walkway four feet up in the air and behind the walkway will be the business offices. The sales offices will have decks off of them overlooking the community bridge."

Even with the excitement of the new location, Kelly says there's a sort of bittersweet feeling about closing the Gravois location at the same time.

"I've had it over half my life," he explains, "30 years."

The temporary location next to the Walnut Bowl on the Highway has to go to allow for the expressway slated for completion in 2008.

"Yeah, I've got thrown off the highway," Randy says. "[But] with our showroom...we're going to take the whole showroom at the Lake of the Ozarks to a whole new level. The Lake's never seen anything like what we're going to put in there. It's going to be really, really first class. The big open glass front, to have the lighthouse package with it. To have everything that we're going to offer... it's going to be wonderful."

Boat buyers now for the most part are relegated to outdoor parking lot displays, at the mercy of the weather. Kelly says this will change all of that, and change the way boats are marketed at the Lake. "Well, think about it." Randy says, "The busiest days at the Outlet Mall or when it's real hot or when it's raining and cold... stuff like that. Now all those people out on the road visiting those facilities are going to have in indoor store to shop in. You can walk through boats, you can look at it, you can see it, feel it, touch it."



The architect's rendering of Kelly's Port new Highway 54 location.

The new location on Highway 54, with its distinctive lighthouse design, is slated for opening on April first. Randy says that by the time this article hit the streets, the structure should be up and well under way.

"Yeah, they're sanding the walls. They're supposed to start putting the roof on it tomorrow," Kelly said.

Randy's like that. When he wants to do something, he just goes and does it. Kelly's Port

Marina now with two locations at the Lake, 5250 Dude Ranch in Osage Beach and now a new location on Highway 54 next to RE/MAX and the Landmark Building in Osage Beach.

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LAKE STORIES

With Michael Gillespie

What is that thing, anyway?



It is said that when the bed of the future Lake of the Ozarks was cleared, prior to 1931, that all man made structures in the floodplain were either burnt or knocked down. This was definitely the case with Old Linn Creek, where photographic evidence shows a townsite that looked as though it had been bombed. And it was supposedly so with all the other dozen or so towns that vanished under the lake waters.

Yet from time to time a story will surface (if you'll excuse the play on words) that so-and-so's barn, or such-and-such a building was left standing. These stories usually are attributed to scuba divers who have gone down to recover wrecked boats and found a building in their path. Never having interviewed one of these divers myself, I really can't attest to their accuracy. But there is one building that I know for certain wasn't knocked down. In fact,

you can see it today, and not get your feet wet. Here's the story —

Back in 1871, when the area was still very much a wilderness, and largely unexplored, two men, named Condee and Campbell, happen upon a deposit of iron ore. Thinking there was much more than what they could see, they bought up the land and began working a mine shaft into the rock-solid ground. They unearthed enough ore along Bollinger Creek, in northern Camden County, to convince them that this was a major find. They formed a company known as Osage Iron Works. In 1873 the partners built a smelter on the south side of the creek bottoms. The smelter was about thirty feet high, some thirty feet wide at its base, triangular in shape with a flat top, and constructed of large cut stones with slatted vents. The smelter was built alongside a

steep hillside so that the rising air would create a good draft for the fire.

During the brief flush times that followed, as many as 150 miners and laborers worked at the site, and lived in cabins that were strung along a road that paralleled the creek. The settlement, with its requisite store and post office, became known as Irontown. But the available ore supply soon dwindled and the cost of constructing the furnace and associated equipment had depleted most of the company's capital. Osage Iron Works shut down after only a year.

The settlement of Irontown, however, continued to exist. In the 1890s D.P. Moore, of Linn Creek, kept a general store there. Moore was described as big, tall, jovial, and "a little bit drunk" most of the time. Moore left the daily operation of his store to John White and family. The Whites augmented their

meager income by operating a ferry boat over the Osage River, just above present-day mile marker 44. Originally, the Whites propelled their heavy boat the hard way — by pushing it with long poles; later, when steamboats stopped making runs on the Osage, they ran a cable across the river and pulled the ferry from one side to the other.

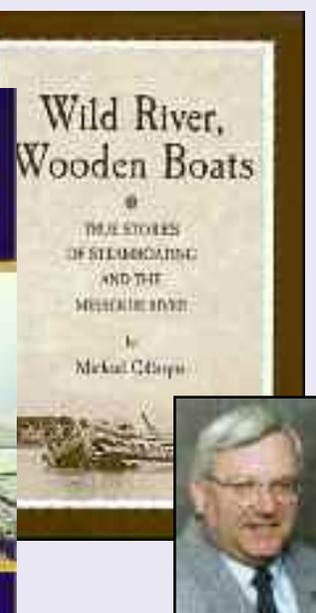
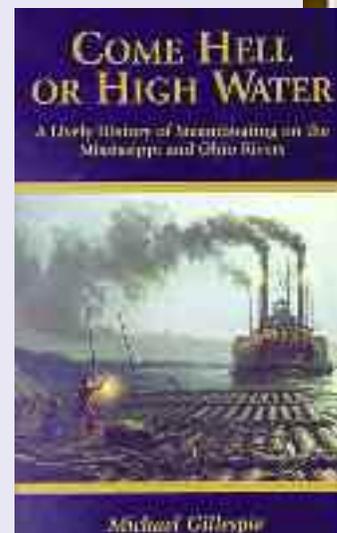
Iron Town was occupied until Union Electric bought up the land in the late 1920s. When the last survey was made of the dying village, about 1930, there were fourteen nondescript buildings and a mile or so of fences in the floodplain to be burnt or knocked down. Another half-dozen buildings just above the projected shoreline probably also were burnt for good measure. The original road, which tended to hug the north shore of what would be known as Bollinger Creek Cove, was mostly inundated under ten or fifteen feet of water. The parts of it that remained were designated as segments of Lake Road 7-13. North of the ferry crossing, the old road later was renamed Route RA.

The story of Irontown should have ended when the

waters came and the townsite went under — but there is something quite remarkable about the place. The Osage Iron Works smelter still exists. It's in the floodplain — that is, the lower half of it is in the floodplain. The top half sticks up above the lake waters, just off the shore line. It is the only known building — out of hundreds throughout the 55,000-acre lake bed — to survive the demolition process. You can see it today, along the south side of Bollinger Creek Cove, about 0.40 of a mile in from the main Osage channel. No one knows why it wasn't knocked down, but the massive stone walls of the structure probably were too much for the wrecking crews.

The 133-year old smelter hasn't melted down any iron ore in a long time. But it still has a purpose. A very modern one: it serves as the base for a TV satellite dish. The only base of its kind, I'll wager.

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



Kit Bond announces deal to protect Missouri's medicaid program from cut

Washington D.C.— U.S. Senator Kit Bond and U.S. Representatives Roy Blunt, Jo Ann Emerson, and Kenny Hulshof announced a deal to protect Missouri's Medicaid program.

Bond, Blunt, Emerson and Hulshof announced that language preventing the Administration from implementing their planned cut to reduce the provider tax rate is included in both House and Senate tax-extender packages. Under the language the provider tax would be codified and protected at 5.5 percent. The House package passed, Senate action on the package is still to be determined.

The Administration had plans to reduce the Medicaid provider tax rates – the maximum amount states can tax health care providers such as hospitals and nursing homes – from the current rate of 6 percent to 3 percent. This reduction would have cost Missouri approximately \$1.3 billion over 5 years according to the Missouri Hospital Association.

Missouri's Congressional delegation actively fought against the proposed cut, stressing that a reduction would have a devastating impact on Missouri's Medicaid program and the care being provided to some of Missouri's most vulnerable residents.

"This compromise will allow Missouri to continue to protect vital medical care to some of the state's most vulnerable citizens, including pregnant women and children, the elderly, and disabled," said U.S. Senator Kit Bond.

"The provider tax cap compromise we agreed to today prevents what could have been a crippling blow to Missouri's efforts already underway to reform and improve the Medicaid program. Working with the governor, our state delegation was

able to make the case for Missouri as this legislation was drafted in order to protect many Missourians and their health care," said House Majority Whip Roy Blunt.

"In Missouri, the provider tax is literally a safety net for the Medicaid program. It has the potential to make up fully half of the funding for our state's program through taxes paid by providers and federal match. I am very pleased this compromise will help secure revenues for state Medicaid programs nationwide, but especially here in Missouri. Governor Matt Blunt played a critical role in bringing this matter to the attention of our state congressional delegation and other leaders in Congress. He deserves special thanks for his efforts," said U.S. Representative Jo Ann Emerson.

Rep. Emerson added language to legislation earlier this year that would have preserved the six percent cap on provider taxes when the Centers for Medicare and Medicaid Services indicated it would pursue a plan to cut the cap to three percent.

"This is a reasonable compromise that will help stabilize the Medicaid safety net. This legislation avoids what would have amounted to a catastrophic cut in Medicaid funding, especially in light of the matching component from the federal government. That would have amounted to a double hit for Missouri. That's why I'm proud to have worked with Chairman Bill Thomas and members of the Missouri delegation to keep the provider tax cap as high as possible. I'm grateful for the leadership of Senator Bond and Governor Blunt on this important issue," said Congressman Kenny Hulshof, a senior member of the House Ways and Means Committee.

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TNT Computers - a local alternative

By Michael Gillespie

Tom Christen started working on computers some twenty years ago. Employed by different companies, he did repairs and performed networking tasks. But he found his services were as much in demand after hours, on his own, as they were during the day. So Tom eventually decided that it was time to go into business for himself, and that led to the creation of TNT Computers.

Besides repair service for both business and personal computers, TNT offers data recovery, networking, wireless network set-up, sales of operating systems and components, and custom-built computers. "We also do one-on-one training for some of our clients - the older people who are wanting to learn more about computers," says Christen, "—and point-of-sales support."

TNT specializes in selling custom-built computers rather than off-the-shelf, pre-assembled brands. "We sell to people who have been down the road with Dell, or HP, or Compaq, and they don't like the support and cannot understand the people," reports Christen. "When our clients have trouble, they get to walk in and see me eye-to-eye. They don't talk to somebody over the phone that they can't understand. They get an American English-speaking local support person."

Christen says that a custom-built computer has a tremendous advantage over the small selection of models commonly seen in large retail and chain stores. "The client tells us what they want to do," he says, "how they want to use the machine,

how fast they want it to be, and how reliable they want it to be."

A custom-built computer will cost more, says Christen, but the difference is worth it: "Reliability to me is one of the key factors. I use name brand components; I don't go out like [some manufacturers] and take bids and put the cheapest hard drive I can get in a computer. If cost is the most driving factor in what you're going to do, then I would suggest you to buy an assembly line machine." But be forewarned, says Christen — sooner or later that assembly line computer is going to have problems, and may end up costing as much in repairs as the owner might have saved on the initial purchase.

Many of Christen's customers bring in computers that have crashed, and they are concerned about recovering lost data. Christen reports a fifty to seventy-five percent success rate, but stresses that not all data can be retrieved. The best hedge is to make back-up files before the computer starts acting up. And get the computer in for service before the crash takes place.

Generally, a computer will give subtle signs that it needs servicing. Says Christen: "If the machine slows down, it becomes somewhat unresponsive at times, periodically doesn't want to boot up, periodically locks up, or emits unfamiliar noises, it needs to be checked."

A computer that seems to be getting slower may have an unwanted visitor. "We do work on all brands," Christen says, "and across the board the biggest thing I see coming in is machines full of malware, spyware, and

viruses. Spyware spies on what you do. Malware is another form of spyware, but it gets its name from malicious software active X. It does detrimental things to your machine. It can put in rats — remote access tools; it allows a person to remotely access your computer from the web. A lot of times when you turn your computer on it will notify them and it sits and runs in the background."

Christen usually can save the data on an infected machine — providing the computer is still able to run. Then he often will recommend a "wipe and reload" of the Windows operating system.

Viruses or not, the average hard drive is going to last about five years, says Christen. Then it's a choice between repairing the computer, and getting a new one. "If the hard drive fails," he says, "you're looking at \$80 to \$85 for a new hard drive, plus another \$60 to \$80 for labor. A lot of times we keep used machines here in the store, and those used machines will be just a few dollars more than repairing their old machine, and it will be two to three years newer — and faster."

As small businesses become more sophisticated, it makes sense to purchase a computer that specifically addresses their needs. Tom Christen can build one to the owner's specifications, and he'll be there to offer first-hand support and service.

TNT Computers is located in Osage Beach at the Stone Crest Mall. Tom can be contacted by phone at 348-2448, or by e-mail at tntcomputer@charter.net.

Medicaid overhaul vital to turn 'cuts' into reform

By David A. Lieb

Jefferson City, MO— (AP) At the midway mark of his four-year term, Blunt is able to recite a respectable list of legislative accomplishments. He touts an improved budget, school funding increases, tougher penalties for child sex offenders, a new eminent domain law and passage of new jobs incentives, lawsuit restrictions and workers compensation limits that were long-sought by businesses.

But "right now, the main policy that he's associated with in voters' minds is cutting people off Medicaid," said David Kimball, an associate professor of political science at the University of Missouri-St. Louis.

A public opinion pollster came to a similar conclusion.

A Research 2000 telephone poll of 800 likely Missouri voters conducted Aug. 28-31 for the St. Louis Post-Dispatch had Democratic Attorney General Jay Nixon with a 52 percent to 39 percent advantage over Blunt in a hypothetical governor's election. That was well beyond the margin of error of plus or minus 3.5 percentage points.

Del Ali, the head of Research 2000, said Blunt appeared to be suffering because of his budget cuts, particularly to the Medicaid program.

A June 19-22 telephone poll of 800 likely voters, also conducted by Research 2000 for the Post-Dispatch, showed 66 percent support for a hypothetical ballot measure "restoring Medicaid coverage to 90,000 Missourians."

In that poll, education and "Medicaid coverage for all" tied as the most important issues facing Missouri, when first-place and second-place votes were tallied together. A close third was "avoiding tax increases."

The good news for Blunt is that he has strong credentials in "avoiding tax increases" and a track record of boosting funding for K-12 schools.

But if Blunt wants to get re-elected (and he hasn't declared yet whether he's running for governor in 2008), he will have to address public perception about the Medicaid program.

Thus the importance of the 2007 legislative session, where Blunt will propose an overhaul of the Medicaid program — giving it a new name, expanding coverage to some categories of people, focus-

ing on preventative health care, offering incentives for people who try to improve their health and encouraging a computer-driven medical system.

Approval of the plan is vital for Blunt to transform "Medicaid cuts" into "Medicaid reform."

"Being able to say to voters 'I'm not just all about cutting Medicaid, but I'm for improving government, so Medicaid better services the people' is very important," Kimball said. "It's very important for him to turn the page."

Blunt also describes passage of the Medicaid overhaul legislation as important.

"It's critical. This is the important year," Blunt said while listing the Medicaid overhaul among his top three priorities for the 2007 legislative session. (The others: tax cuts and education funding increases).

"In 2005 we took steps to essentially save Medicaid," Blunt said. "It required difficult decisions, but we made decisions that balanced the budget without a tax increase and ensured that Medicaid was available for our neediest citizens. At the same time we did that, we all recognized that there's got to be a better way to do this."

That's how Blunt describes it, at least.

The Missouri Budget Project, a St. Louis group that analyzes state fiscal issues for their effects on the poor, describes it differently. It claims the Medicaid cuts "had immense scope."

"The 2005 cuts brought unintended negative consequences for children, the elderly and disabled and undermined the efforts of low-income working families to support themselves," the group said in an October report suggesting that the bedrock of Medicaid reform should be "first do no harm."

Kimball said even if Blunt is successful in reshaping Medicaid into the envisioned "MO HealthNet" program, he still will have to persuade some voters to change their thinking if he seeks re-election.

"The Medicaid cuts are fixed in people's mind," sort of like a first impression when you meet someone new, Kimball said, "and I don't think there's anyway to totally wash away the bad PR that's come from that."

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As we enter 2007, the grape harvest in the northern hemisphere has been over for a couple of months, but our friends in the southern hemisphere are just passing through the middle of their growing season. Reports from those regions are starting to come out about the quality and quantity of the grapes. So let's dive in and take a look at some of the reports.

Australia has so far experienced a pretty tough growing season. Devastating spring frosts are expected to reduce the wine production for 2007 by as much as 50 million cases. The specific valleys hit the hardest were Victoria, Yarra Valley, Coonawarra, Padthathaway, and Wrattenbully. The only major region to escape serious problems seems to be McLaren Valley. Growers aren't totally put out as there is still time left for new growth. Optimism seems to be keeping the Australians going as there is still time left before the harvest, and that is when we will truly now the extent of the damage.

South Africa is expecting a bigger harvest than in 2006. South Africa experienced a cold, wet winter resulting in sufficient water supplies for the current growing season. The vines had good budding and growth. Also contributing to the increase is the push by growers to raise production of medium to low priced products in order to add profitability to those specific wines. So far so good in South Africa, hopefully the good weather continues and should deliver some good wines at inexpensive prices.

There haven't been enough informative reports coming out of New Zealand, Chile or Argentina to draw any assumptions on what the growing season in those countries will produce.

While conclusions on what the growing season will deliver is hard to estimate, these are some pretty good indicators of what will be yielded. Quality is a harder factor to draw on, as weather changes in the last stages of the growing season will be a big factor in the grapes quality. Needless to say the New Year is here and it is exciting to look forward to the new vintage!

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FROM

News and information from the Lake of the Ozarks Marina Dealers Association

For those of you that are expecting "cabin fever" there is light at the end of the tunnel.

This is the time of the year that the days are short and mostly dreary, and it seems that Spring will never get here so that we can get back out on the water.

This Winter has been especially rough on boaters. With the major snowstorm early in December causing so much damage and destruction we are all looking forward to things getting back to normal.

There are three major Boat shows taking place in January, February, and April.

January 25-28 will be the Annual Lake of the Ozarks Marine Dealers Boat show which takes place at the Overland Park Convention Center in Overland Park Kansas.

February 6-11 will be the St. Louis Sports and Boat Show that take place at the Edward Jones

Dome (Cervantes Center) downtown St. Louis.

April 20-22 will be the Lake of the Ozarks Marine Dealers in water Boat Show which is held at The Horny Toad Complex at the 7 Mile mark.

All these shows will give you the opportunity to see the newest and best marine products for 2007. Remember that these are not just boat shows, there will be Personal Watercraft, Docks, Hoists, and Real Estate.

If you are looking to replace or upgrade almost anything marine, these shows are the opportunity to shop for the best deals of the season. Many manufacturers are offering the best incentives to their dealers at this time of the year, and the dealers will pass them along to you to "jump start" the season.

We hope to see you at one of our shows... THINK SPRING!

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Sony's VAIO UX90P



A full-featured mobile PC small enough to fit in your pocket. It weighs just over a pound and features a 4.5-inch touchscreen that slides up to reveal a keyboard. It runs on Microsoft XP Pro, and sports Intel's Core Solo U1400 CPU. It has 512 MB of non-upgradeable RAM, and a 30GB hard drive. The computer uses SmartWi, allowing you to switch between WWAN, LAN and Bluetooth.

The UX90 also has two built-in cameras -- one in front for VoIP communication or for video conferencing and another on the back for taking photos. A VGA adapter is included to connect the PC to a projector for presentations. It is also equipped with an integrated biometrics fingerprint sensor, G-Sensor™ shock protection for the hard drive and a docking station. \$1,800.

Mikimoto's new iTheater glasses



Mikimoto of Japan's (mikimoto-japan.com) new goggle-looking device sports a pair of two-inch LCD screens simulate the effect of a 50-inch TV floating in space before you. The iTheater allows you to attach an iPod (of recent vintage) with an included cable for display of movies and music. It also ships with a component red-white-yellow connector for other input from video devices. No word on availability in the U.S.

ZMP/Kenwood Miuro



Imagined a robot that tags along with you, playing your favorite tunes from your iPod through built-in high fidelity speakers? You have? Well you're in luck. ZMP and Kenwood (miuro.com) from what we can understand the site's in Japanese, have developed a cute little whatsit that does just that. The unit is made to playback whatever music you

choose, controlled via an included remote control. It will also dance and "twirl" as it mimics your every move, following the remote. Very sleek rounded styling includes a docking bay that hides away for your iPod. The 14-inch-wide rolling robot is available in white, red, black, or yellow. No word on availability in the U.S. Around \$930.

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Woman to Woman "Operation Scattered Seed" assists soldiers in Iraq

continued from page 12
 says Spangler. "When a woman comes to us, we help her set goals. There is no money given; that's not the point. The point is to get that job or write that resume or get a make-over and have a video taped mock interview, or whatever. If the women do not do their action challenges in whatever program they're in, they're given a strike. If they have three strikes, they're out of the program. This is what makes us unique among social service

organizations. We don't give to, we work with. They must be accountable. I've struck out between eight and ten percent of our total clients served."
 Women who strike out can return, but they have to convince Spangler that they have undergone a change of attitude and can pass an action challenge. "Certainly, we don't slam the door on them forever," explains Spangler, "but our whole point in this is accountability, and that's what separates us from a lot of

do-gooder type programs."
 One of Spangler's most cherished success stories took place about two years ago when a woman came to her from a desperate situation. As Spangler tells it, the woman had been living in a tent at a nearby campground with her ten year old son: "She had left her home in another state because of a tremendous physical abuse situation. She literally lived in a tent; she had been doing that for several months. She came to us; we



enrolled her in several of our programs. One is called our boundaries class where we deal with victimization and putting boundaries on your life. And we also put her in our job skills class. We had her tested, we helped her find a scholarship to go to LPN school. And that's what she did. She now has all of her children with her. She has a home; she has a job; and she comes in every once in a while and checks in with us and tells us what she's doing and how she's working on her budget."

explains Spangler. "It's also, in that sense, a small community in that we tend to ask out of the same pockets — all of us. I didn't want to get into territoriality or competition because we co-work and co-refer with all of these organizations."
 "We do not have a marketing and promotional plan. It's done by word of mouth, done by our fashion show, and done through people who talk to people. For instance, Central Bank gives us quarterly donations. We never asked for that. It came to us because we placed a client there, and they were so impressed with everything she'd learned that they stated sending us money."

Spangler says that kind of bright success keeps her staff going. Burn-out among the thirty-five volunteers at W2W is non-existent. In six years only two have left — and only because they moved away from the area. "We are not professional counselors, we are mentors," says Spangler. "All of us have another job somewhere so that we can volunteer here."
 Locating funding sources is always a high priority. W2W puts on a fashion show and auction each August. "The reason we only do one fundraiser is because there are so many awesome organizations doing good things here in the lake area,"

Spangler is especially proud of Operation Scattered Seed because the idea came from women in the W2W program. "They were looking beyond themselves and saying, 'Okay, let's do for someone else.' They did it because they wanted to do it and it came from their hearts. I hope it's the first of many client-generated ideas."
 For information about Woman to Woman programs, or to make a donation, call 302-7700, or visit their website, www.womantowomanonline.org.



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"A human being must have occupation if he or she is not to become a nuisance to the world"
 DOROTHY L. SAYERS (1893 - 1957)

GLIMPSSES OF THE LAKE'S PAST

With Dwight Weaver

FRACK'S ACRE, Osage Beach, MO
 – In the mid 1930s, Harry Frack bought an acre of wooded land along U.S. Hwy. 54 in the heart of Osage Beach and proceeded to

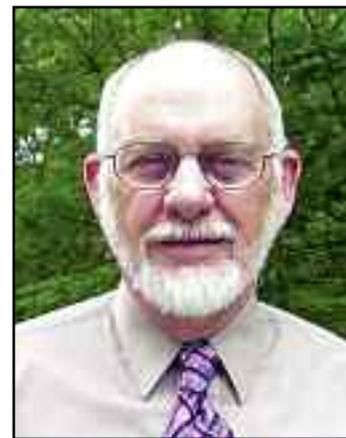
put as many businesses on his acre as possible.

The cluster of businesses included a meat market, grocery store, ice and cold storage, beer

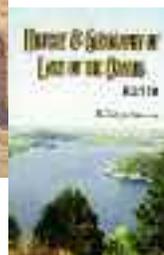
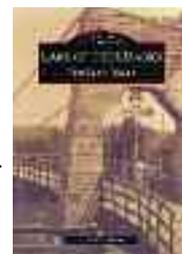
parlor, barbershop, sandwich shop, café and gift shop. • Some of the architecture was unique Ozark folk art such as the Wayside Pottery Shoppe or

Frack's Gift Shop, where Ozark pottery was sold both wholesale and retail. Frack's Acre was located about where the south exit to the Wal-Mart Supercenter in Osage Beach is located today.

The Gift Shop went through an evolution in its appearance and is shown here as it appeared in the late 1940s. Harry Frack is seen in this photo standing with a woman who may have been Francis Cromer, the member of the family who managed the pottery shop. The child may be one of her children.



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



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Linn Creek company a national leader in innovation

By Michael Gillespie

Who says the lake area only supports service industries? Certainly not Jeff Percival, founder of Percy's High Performance in Linn Creek. Percy's is a developer and manufacturer of racing specialty items, and you're likely to see their products in automotive stores and parts catalogs nationwide.

Jeff Percival is an unassuming, pleasant mannered 30-year-old whose story smacks of the American dream. "It started in 1995," he recalls. "I was 18 years old and I had a passion and an interest in performance automotive and racing, and I decided to pursue getting a patent on a product that I had invented."

Not many high school seniors apply for patents. "The product was called the Adjust-A-Jet," he says. "I got the idea because I was constantly changing carburetor jets. When you change jets enough, it's a big hassle; you spill fuel, you take a risk of things catching on fire, you waste gaskets every time. That's when I said, 'Why not just run this through a needle valve instead of through a couple of fixed orifices that you have to change in and out?'"

And so he did. Jeff acquired the patent and started his company the same month that he graduated from Camdenton High. "I had about a thousand dollars that my dad gave me," he recalls. "That was about the extent of my help. Of course, my family supported me in whatever way they could. Mostly it was a lot of learning, and it still is. It started out slow and has grown ever since."

The rights to Adjust-A-Jet were sold to Holley Carburetors in 1999, but Percy's is still the manufacturer. But that's not the end of the story. Jeff didn't just stand still with one successful product; his goal was to develop and produce many more.

The company's catalog is an impressive showcase of innovative products. It includes the Tire Pressure Equalizer. "I'm sure that's a product that's been around forever," notes Percival. "It's just a matter of tying two tires together so that they balance equally. A lot of times it's just a matter of who gets in and gets their hands dirty and gets the job done as far as putting a product into production and into the marketplace."

Then there is SpeedGlass.

Percy's Director of Operations, Laurie Grathen explains it: "All racing windshields are made of polycarbonate, or plastic, for safety. The problem with that stuff is it's not very optical. It scratches real easily. Most scratch resistant coating is put on first and then the plastic is formed after. Because the coating is on there first, the process of



Jeff Percival stands next to some of his windshields.

forming it degrades the optics. Jeff invented a process where we take raw plastic, we form it first, and we coat it after."

It's so scratch resistant that company reps show it off by affixing steel wool to a windshield wiper. Half the windshield is coated with SpeedGlass, the other half isn't. They run the wiper blade for three or four days. "The part that we make and coat is completely clear and unscratched," she says. "The other half looks like it's been through the war."

The SpeedGlass process is now moving into applications outside of the racing industry. Percival says that the company is producing coated windows and windshields for boats, airplanes, heavy equipment, and for the military. Well known corporations such as Bobcat and GE use the process.

Another Percy product is WheelRite, which won the International New Product of the Year Award given by the Specialty Equipment Market Association. "WheelRite is a very novel tool," says Percival. "It is a wheel and tire simulator. It identifies bolt patterns on the hub; it simulates diameter, backspacing, wheel width, and tire profile — all at once within about sixty seconds."

"A lot of times guys will buy a \$2,000 set of tires and wheels and they don't know if they will actually fit on their car until they put them on," explains Grathen. "This tool allows you to simulate

all that before you spend your money on the tires." The product is featured on the December cover of Popular Hot Rodding magazine.

And then there are Percy's gaskets. The firm's Seal 4 Good reusable gaskets are made of six layers of a soft aluminum. Percy's XX Carbon gaskets have a metal core with carbon felt on both

sides of it. The carbon gaskets can withstand temperatures of up to 2,400 degrees Fahrenheit. Several header manufacturers are packaging their product with XX Carbon gaskets in them.

It's reasonable to wonder how

a young man can come up with so many ideas. Percival is modest and sincere in his explanation: "I believe they are all God-given ideas; I give Him the glory. The ideas just kind of come to me. I see a problem — most of it's based on problems, I think—and I find a better solution to solve that problem. Another issue, sometimes, is finding a niche, a market where you have a product that is affordable and applicable."

Percival doesn't sell directly to the consumer. Their products are sold through major distributors, such as Summit, Jegs High Performance, and Arrow Speed Warehouse. "One of our biggest customers is Auto Zone," says Percival. "There are about 3,500 Auto Zones that have our Seal 4 Good gaskets on their shelves, and XX Carbon gaskets."

Percival is a partner in another enterprise called Def Bar Systems, headquartered in nearby Lebanon. The company is involved in developing composite armor — primarily light weight vehicle armor. It's also applicable to marine, aircraft, and body armor. "The technolo-

gy that we've developed is pretty broad," says Percival. "We're working with a lot of defense contractors and with the U.S. Army."

As to his Linn Creek operations, Percival is comfortable with the location. "The good thing about the lake area is that it's growing very fast," he says. "We're lacking a few resources right now for a manufacturing industry, but there's more and more coming all the time, so I'd say the best thing about it is that it's growing up."

And so is Percy's High Performance. The company reports approximately \$2 million a year in sales. It employs seventeen local people. Jeff Percival, inventor and entrepreneur, is happy with the company's growth, and confident of its future. As this impressive young man, born and raised in the area, puts it: "Percy's is going to go on and on, God willing."

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The Vandervort Report

The Great Blizzard of 2006!

What a disaster! No doubt people will be talking about "the great blizzard of 2006" for decades to come. It's been called a hundred year storm, hundreds of residences, commercial buildings, and the majority of the docks on the lake have suffered severe devastation; damage will surely reach into the hundreds of millions of dollars.

Before I relocated to the Lake of the Ozarks, I made my living and built a business rebuilding communities after natural disasters. One thing I can tell you for sure is that the recent blizzard that devastated our community will have a significant impact on our local economy for at least the next year or two. Initially the disaster will have a positive effect on our economy; everything from snow removal and tow truck operators, to body shops, building repair contractors, tree trimmers, and utility workers; everyone can count on as much work as they want to put in for many months to come.

As the weeks continue, dock builders will be set for the next couple of years, not to mention all of the clean up work that is underway. Boat dealers will have a record breaking year, and the boat repair shops could work 24/7 for the next year and still not get caught up!

None of that sounds all that bad, all things considered, until you look at the bigger picture; unfortunately most everyone here at the lake depends on tourism to make up a significant part of their living. The best guesstimate is that there was in excess of 2000 commercial boat slips destroyed by the record breaking snow fall, and an incalculable number of private boat docks. We have some great dock builders here at the lake, but it will be nearly impossible for all of the dock builders combined to replace even half that many docks by the end of this year! If boaters can't get their boat replaced or repaired, or find a slip for their boat, we may not see as many of them here nearly as often, if at all. How about some of the marina owners who haven't updated their insurance policy for several years, and find out that they are way under insured; not to mention all of the boat owners who only carried liability insurance on their boat that is now sitting at the bottom of the lake?

All the people that have been complaining about all of the boat traffic on the lake for the last several years might appreciate having fewer boats out on the lake this coming year; but they should be careful of what they wish for; rest assured, this disaster will undoubtedly have a detrimental impact on numerous people and businesses around the lake.

I would like to extend my sincere condolences to anyone who suffered any loss during this disaster. I was extremely fortunate that all of our new docks at our new Yacht Club Marina at Toad Cove came through the storm unscathed; big kudos to Tim Reynolds and his crew at Ozark Village Docks for doing an incredible job on our new marina! If anyone needs a new home for their boat, we still have a couple of slips available, but they are going fast. We are also making some of our customer docks at the Horny Toad available (at no charge) to boat owners that are in transition for a couple of weeks and need a temporary spot to park their boat to help give them time to figure out a more permanent solution. Contact Colleen Porter at 573-216-1336 for details.

Hope that everyone had a very Merry Christmas and has an incredible New Year! If you haven't already made New Years Eve plans, and if you are reading this before New Years Eve, I would love to invite you to join me at the Horny Toad this New Years Eve for a fantastic party and fire works display!

Merlyn Vandervort, CR, CGR
 President
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Tax Time

FILING DEADLINE: April 16, 2007 (because April 15 falls on a Sunday).

FILING EXTENSION: automatic 6 month extension to Oct. 16, IF Form 4868 is filed by April 17.

WHAT'S NEW: stricter rules for donating vehicles to charity; tax breaks for hurricane victims and those who helped them; higher mileage rate for business use of vehicles; higher ceilings for IRAs and other retirement savings plans; new definition and tests for "qualifying child"; new online IRS tools for determining qualification for alternative minimum tax and earned income tax credit; inflation adjustment for various other tax credits, deductions and categories.

What you can do to reduce your tax burden and avoid audits.

Alternative Minimum Tax hovers over millions of taxpayers - *page 2*

AARP program provides free tax prep for older Americans - *page 3*

We review popular tax preparation software - *page 4*

Errors in e-filing data will cause rejections - *page 5*

Employees or independent contractors? You choose - *page 5*

Tips to avoiding an audit — and the types of audits - *page 6*

Phishing and other scams abound at tax time - *page 7*

Energy tops the tax planning list for 2007 - *page 8*



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PHONE TAX HELP: 1-800-829-1040 for individuals, 1-800-829-4059 (TDD) for those with hearing impairment, 1-800-829-4933 for businesses, 1-866-562-5227 for hurricane victims.

Alternative minimum tax hovers over millions of taxpayers

by Mary Dalrymple

Washington, DC (AP)— They may not know it, but millions of taxpayers could be at risk this year of owing the alternative minimum tax.

Roughly 3.5 million individuals and families filling out their 2005 tax returns or visiting their accountants this spring will discover they owe the tax. It was originally imposed to make sure that the wealthiest couldn't use tax breaks or deductions to eliminate their entire tax liability.

But inflation and recent tax cuts push more and more taxpayers into the grasp of the alternative minimum tax each year. Lawmakers had blunted the tax's effect on upper- and middle-income families in previous years, but ran out of time to keep the fix in place this year.

Those laws expired at the end of 2005. This year, more than 15 million additional taxpayers could get tipped into the tax's reach unless Congress acts first.

Although it's expected that lawmakers will act to retroactively stop the tax from hitting millions more individuals and families, taxpayers and their financial advisers start the year in a cloud of uncertainty.

"Normally, we tell our clients to plan for the worst case and hope for the best. This one's kind of tricky," said Don Weigandt, who advises wealthy individuals at JPMorgan Private Bank.

The alternative minimum tax, also known as the AMT, works as a second system of taxation that runs parallel to the regular income tax. If you owe more under the alternative tax than the regular tax, you pay the higher amount. If you don't, the AMT can still limit the size of your tax credits.

The alternative minimum tax can be unpredictable, but it tends to hit individuals and families with certain characteristics. Tax advisers say those include middle- to upper-income people who live in

states with high income or real estate taxes, have several children or take sizable deductions for things like business expenses.

The Internal Revenue Service has a tool to help taxpayers determine whether they need to pay attention to the tax. The AMT Assistant, available on the tax agency's Web site, is an automated version of a paper form and also an indication of the complexity involved in its computations. It's called the "Worksheet to See if You Should Fill in Form 6251—Line 45."

The AMT Assistant could be most helpful for taxpayers doing their returns by hand. Most tax preparation software checks for the alternative minimum tax automatically. Other taxpayers need to complete a draft of the Form 1040 through line 44 to answer some questions about income and certain deductions.

There's no easy way to know whether the AMT lies in your

future without doing some calculations.

"One of the things about the AMT is that the AMT is illogical and inconsistent in its application as to who it affects and why. There's no real pattern. There's no logic behind it," said Alan Dlugash, an accountant for high net worth individuals and a partner at Marks, Paneth and Shron LLP in New York.

"So the way you have to deal with it is you have to say, OK, let's run the numbers."

Tax advisers recommend that individuals and families who might fall into the alternative minimum tax next year make some of those calculations, even though Congress will probably make sure that millions of threatened families never pay the tax.

Ways and Means Committee Chairman Bill Thomas, the California Republican who serves as the House's top tax writer, said taxpayers take a risk if they assume lawmakers will retroactively remove the tax.

But he said there's a bipartisan commitment to addressing the problem. "The question is when and how," he said.

Even if you know it's coming, it's difficult to escape the alternative minimum tax. Unless you want to relocate to another state, most planning options involve the timing of deductions and incentive stock options.

"The important thing to understand is there are certain things you can do. They may or may not help you," said Jackie Perlman, a senior tax research coordinator for H&R Block. "It's not something that is just totally and completely under control."

If you're totally perplexed by the tax, at least take heart that you're not alone.

"Being somebody who's been a tax lawyer for over 30 years, I find the AMT to be almost inscrutable," Weigandt said.

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AARP program provides free tax prep for older Americans

By Eileen Putman (AP)

As an accounting major, Diane Flook had studied income tax preparation, but the subject truly came alive when she took that knowledge into a senior citizens center and helped elderly people with their tax returns.

"One of the things I ran into was a lot of seniors don't really know anything about their money," Flook said. "Their husband always did their taxes but he died, and the woman came in and it was hard to make her understand it."

Flook is one of more than 32,000 volunteers for AARP's Tax-Aide program, which helps nearly 2 million elderly people with their taxes at some 7,800 sites during tax season. Sponsored by the Internal Revenue Service, Tax-Aide is the largest free tax counseling and preparation program in the country.

Richard Davis, an accounting professor at Susquehanna University's Sigmund Weis School of Business, has been coordinator of the Tax-Aide program in Selinsgrove, Pa., for sev-

eral years. Every tax season, he and his students help 150 or so elderly taxpayers with their federal, state and local tax returns.

"The students have all gone through my tax course and I also give them some material the IRS publishes just for this program that helps them get ready for it," said Davis, a former IRS official in the agency's chief counsel office, which handles taxpayers' audit appeals.

Complicating taxes for many elderly people is income they receive from part-time jobs that supplement retirement benefits or from investments that generate capital gains. And while some elderly people have incomes too low to require filing federal taxes, they may still have to file state or local tax returns.

The IRS provides training materials for Tax-Aide volunteers, mainly about tax issues that pertain to the elderly— like the sale of a home, pension and Social Security income, dividends and bank interest.

Some clients know little about their finances, often because a spouse or relative handled them,

Davis said. That's especially true for widows, he said.

"Things have changed in our country for the better, but we're still dealing with 80- and 90-year-old people who grew up in an era where, gender-wise, things were very different," Davis said. "Husbands took care of everything and the wife doesn't know what her husband did and it's a very real challenge."

Flook, a 21-year-old senior from Corning, N.Y., who plans to work for a regional accounting firm when she graduates, was among Davis' students who helped seniors with taxes last spring and will do so again this year. Much of what she learned wasn't in any textbook.

"While on campus you're in a little bubble," Flook said. "It is nice to go into the community" and "see the people you help because a lot of them would have no idea what to do without us, and they like having the chance to interact with younger people."

The IRS provides tax preparation software for AARP sites and encourages electronic filing. But "at our site we do it all by pencil and paper," Davis said.

"Our senior citizens prefer that we sit down with them and do it the way they've done it for maybe 50 years with a pencil and 1040 and go through the return line by line," he said. "I think they're a little uncomfortable when you pull out the computer and do it electronically."

Jan Cooper, operations coordinator for AARP's Tax-Aide, said volunteers will do a paper return for anyone who refuses electronic preparation. Many Tax-Aide volunteers are themselves close in age to those they are helping and "understand people's reluc-

Track Your Refund



Department of the Treasury
Internal Revenue Service

How soon will your tax refund arrive? You can start tracking your refund seven days after filing electronically, four to six weeks after filing a paper return.

Here's how:

Go to the Internal Revenue Service Web site at

<http://www.irs.gov> and enter "Where's My Refund?" in the search box at the top right of the page. You'll be taken to a secure site to enter your Social Security number or IRS individual taxpayer identification number, filing status and the exact refund amount shown on the tax return. Within a few seconds, the IRS will let you know whether your tax return

has been received and processed and whether a refund has been issued, either in the form of a government check mailed to your home or a direct deposit to your bank account using the account information you provided on your tax return.

If you prefer a lower-tech approach, call the IRS' Automated Refund Service at **1-800-829-4477**.

If eight weeks have elapsed since you filed your taxes and you have not received your refund, call the IRS at **1-800-829-1040**.

tance with the computer," Cooper said.

Regardless of how the return is prepared, all taxpayers get a printed copy for their records.

For 2005, Tax-Aide helped prepare about 1.1 million federal returns. Well over half were filed electronically, Cooper said. There is no charge for tax prep or e-filing.

Most clients are low-to middle-income taxpayers over 60, and Tax-Aide sites tend to be in easy-to-access places like senior centers, libraries, banks and grocery stores. Volunteers will also visit retirement and nursing centers and sometimes elderly taxpayers who are homebound,

Cooper said.

The 2006 filing program begins Feb. 1. People needing help should bring photo identification, Social Security card, wage and earning statements, interest and dividend statements, a copy of last year's federal and state returns if available, and bank routing numbers and account numbers for direct deposit of refunds.

To find a nearby Tax-Aide site, call AARP at 1-888-227-7669 or visit the IRS or AARP Web sites at <http://www.irs.gov> and <http://www.aarp.org/taxaide>.



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Tax Preparation software - which is right for you?

by Darrel Willman

Tax preparation is a time-consuming and tedious task. Estimates say most people will spend on average six hours completing their annual forms for state and federal returns. Luckily, the home computer is ideally suited to take on the job and make the effort less painful. We're reviewing the big three tax preparation packages for 2006.

All of them are equal for the basics— they will get all of the information you need to enter, lead you through a question and answer process and then calculate your return, giving you the option of printing the forms or e-filing them.

It's during the preparation you will find the differences. If you have a complex return, own or partner in a business or have extensive investments, charitable contributions or deductions, you'll want to stick with the standards— TurboTax from the makers of QuickBooks or TaxCut by H & R Block, experts in tax preparation. TaxAct, our third contender is great for those who have a working knowledge of taxes and

don't need a lot of guidance.

Filers with extremely complicated returns that include corporate investments, net operating losses or convoluted stock trades among others will still want to seek out the help of a tax professional.

HHHHH - Our Choice
TurboTax \$19.95 and up
Deluxe: \$45+ \$15 e-filing fee



TurboTax Deluxe from Intuit for 2007 is a complete and thorough software package, for even the most complex returns. While

a bit more expensive than some others, it gives you all of the basics plus a comprehensive deduction maximizer, that will determine your eligibility for more than 350 deductions, real-time accurate values on charitable donations, imports TurboTax, Quicken, QuickBooks and Microsoft Money data, includes federal and state returns and more.

The "life events" segment leads you through common events that can affect your return, like buying a home, having a baby, getting a divorce and others. An audit alert, like the others, looks for common errors and omissions, helping you catch mistakes before they are sent. You also have the ability to access IRS publications from within the program, eliminating the need to go and hunt for them on the IRS forms website. Deluxe includes one free state return (by download). Note that the e-filing of the return once completed is not free like some others, it is \$14.95 each for state and federal returns.

For those with investment

needs, Intuit offers TurboTax Premier (\$74.95), which includes help and forms for stocks, bonds, mutual funds, and rental properties, to name a few. TurboTax Home and Business (\$89.95), adds to TurboTax Deluxe with Schedule C deductions for business owners, with industry-specific deductions you may miss. For those with simple filings, there is TurboTax Basic (\$19.95) that includes the federal filing but charges an additional fee for the state form. TurboTax is offered in Mac and PC versions, is available for download directly off the internet, or in a full boxed version at retailers. www.turbotax.com

HHHHH
TaxCut \$19.95 and up
Premium \$60 includes e-filing

TaxCut from H & R Block, comes in three flavors, Premium with (\$29.95) or without state (\$19.95), and with state and e-file (\$59.95). Their \$59.95 package is complete - no additional charges for filing or forms.

TaxCut is based on the familiar interview process, leading you through preparation, getting

all of the relevant information



before calculating your return and filling out the forms. TaxCut will import your previous year's data from Quicken, Microsoft Money, as well as TurboTax, DeductionPro and last year's TaxCut. New for 2006 is H & R Block's Worry-Free Audit Support, to help filers in the event of an audit by the IRS. While the help will provide assistance, they do not provide legal advice.

continues on page 36

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E-filing errors will cause rejects

Filing tax returns electronically is usually a simple matter, but certain data entry errors or inconsistencies can cause the IRS to reject an e-filed return.

According to H&R Block, rejections most commonly occur because of incorrect entries for a taxpayer's adjusted gross income, date of birth or Social Security number for the taxpayer, spouse or children.

Most tax preparation software will not e-file a return in which it detects a major problem or error. The program may also reject returns with Social Security numbers not in the range of known numbers it has from the government.

To prepare and file a tax return electronically, you need:

- A copy of last year's tax return.
- Social Security numbers for yourself, spouse and dependents.
- W-2 forms from all employers for yourself and spouse.
- 1099 forms showing interest, dividends, retirement or other income paid to you during the year, including refunds, credits and state and local taxes.

- Income receipts from rental real estate, royalties, partnerships, S corporations and trusts.
- Receipts and records for other income or expenses: rental real estate, partnerships, trusts, Social Security benefits.
- Receipts for to your small business.
- Unemployment compensation records. Those who itemize deductions on Schedule A may also need the following:
 - Receipts for medical/dental expenses.
 - Receipts from state and local taxes, real estate taxes, personal property taxes.
 - Form 1098 for home mortgage interest and points.
 - Receipts for charitable contributions and gifts.
 - Casualty and theft losses.
 - Job expenses.

Taxpayers due a refund should have bank account and routing numbers for direct deposit of refunds.

Those owing tax can pay electronically by charging it to a credit card, having it withdrawn from a bank account or enrolling in the U.S. Treasury's Electronic Federal Tax Payment System. See the IRS Web site at www.irs.gov for more information.

Tax preparation programs can e-file a return, as can online tax preparers and tax professionals. The IRS can also find an e-filer for you if you enter your ZIP code in the e-file locator box on the IRS Web site.

The return is transmitted via a modem to an electronic return transmitter, which converts the file to a format that meets IRS specifications and forwards it to the IRS for processing.

Taxpayers who file electronically create a personal identification number, which serves as their electronic signature and requires knowing their 2004 adjusted gross income.

Taxpayers who don't create a PIN can still file electronically but will also have to mail Form 8453-OL after they have received IRS confirmation. n

Employees or Independent Contractors —choices

Whenever there is an increased demand for goods and services in a particular sector, businesses rely upon short and medium-term employees to weather the demand. How businesses classify these employees is important in the eyes of the IRS.

According to IRS guidelines, businesses must classify their workers as Independent Contractors or Common-law Employees. The choice in this classification is the amount of control the business has over the worker. The more control you exert as an employer, the more likely they are an employee and not an independent contractor.

The IRS uses form SS-8 to determine the status of the employee. The form asks ques-

tions regarding where the worker performs their duties, how they receive assignments, their hours, how they are paid, whether they have worked for the firm previously, and many others.

The distinction between the two classifications is pronounced. With an employee, a business must withhold income taxes, withhold and pay Social Security and Medicare taxes, pay unemployment taxes on wages, and generally provide benefits. When classified as an independent contractor, the business usually does not have to withhold or pay any federal taxes on payments made to them. A business that incorrectly or falsely classifies a worker as an independent contractor is subject to fines and penalties. n

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Hybrid Extra Credits

Additional Toyota and Lexus Vehicles now qualify for tax credits

The Internal Revenue Service announced that several Toyota 2007 vehicles qualify for the hybrid tax credit enacted by the Energy Policy Act of 2005.

They are: Toyota Prius, Toyota Highlander Hybrid, Lexus RX 400h 2WD and 4WD vehicles. The tax credit applies to vehicles purchased on or after January 1, 2006, and may be as much as \$3,400



IRS

Department of the Treasury
Internal Revenue Service

October 1, 2006.

If you purchase a qualifying vehicle before March 3, 2007, you can deduct:

- 2007 Toyota Prius \$1,575
- 2007 Toyota Highlander Hybrid 2WD and 4WD \$1,300
- 2007 Lexus RX 400h 2WD and 4WD \$1,100

If you purchase a qualifying vehicle before September 30, 2007, but on or after April 1, 2007, you can deduct:

- 2007 Toyota Prius \$787.50
- 2007 Toyota Highlander Hybrid 2WD and 4WD \$650
- 2007 Lexus RX 400h 2WD and 4WD \$550

After September 30, 2007 there is no tax credit for buying these specific vehicles.

for those who purchase the most fuel-efficient vehicles.

The amounts of the credits (if you purchased prior to 9/30/06) are:

- 2007 Toyota Prius \$3,150
- 2007 Toyota Highlander Hybrid 2WD and 4WD \$2,600
- 2007 Lexus RX 400h 2WD and 4WD \$2,200

The phase out period for Toyota vehicles will began on

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Tips to avoiding a tax audit

Certain "red flags" on a tax return increase the odds of being audited: a six-figure income, home office expenses, unusually high deductions or credits, interest or dividend income that doesn't jibe with IRS records.

And if you're a high-profile celebrity, watch out—the IRS keeps tabs on them, too.

Last year, the Internal Revenue Service audited 1.2 million 2004 tax returns, up about 20 percent over the previous year. Overall odds of being audited are about 1 in 107— 1 in 63 for those with incomes over \$100,000.

Typically, the first inkling taxpayers have that all is not well is a computer-generated IRS notice, which is considered a "correspondence" audit.

"No one wants to get that envelope with 'Internal Revenue Service' in the upper left-hand corner," said Denise Sposato, spokeswoman for H&R Block, the tax-preparation company. "No good can come of that, usually."

Not all problems are serious, though. Tax returns with an incorrect Social Security number or no signature can easily be cor-

rected; resolving other problems may only require sending the IRS copies of records or correcting a math error.

More serious tax issues involve underreporting income and overstating deductions, exemptions and credits. A tax return with a large number of deductions may be flagged.

That shouldn't discourage taxpayers from claiming legitimate deductions and credits, Sposato said, but records should be kept backing up those claims.

The IRS has no single formula that determines which tax returns will be audited, but certain situations increase the odds.

Deducting home office expenses, which has become more restrictive in recent years, may generate a flag. That's because people can only claim the part of the home used exclusively and regularly for business, and other restrictions may apply.

Trouble can also arise from the many 1099 forms people receive each January showing interest, dividend and other payments they received during the year. Though 1099s don't have to be

attached to tax returns, the information on them has already been sent to the IRS, which may later check the taxpayer's return to make sure all income is reported.

The IRS also checks information reported on Schedule K-1 documents, which cover income, deductions and credits from partnerships, trusts and S-corporations.

Celebrities have been known to attract the IRS' attention: Richard Hatch, who won \$1 million on the first season of the reality show "Survivor," was accused of failing to pay taxes on his winnings; former District of Columbia Mayor Marion Barry pleaded guilty to two misdemeanor counts stemming from failure to file tax returns in 2000.

Other high-profile figures with past tax woes include singer Willie Nelson, baseball's Darryl Strawberry, Hollywood madam Heidi Fleiss and hotel magnate Leona Helmsley—who, according to a witness at her 1989 tax fraud trial, once declared, "We don't pay taxes. Only the little people pay taxes."

Even the rich and famous may

quake at the prospect of meeting face-to-face with an IRS agent, and the prospect of that kind of audit seems to bring out the worst in some people.

Richard Davis, an accounting professor at Susquehanna University's Sigmund Weis School of Business in Selinsgrove, Pa., said he saw some "very aggressive, very annoying, very rude" taxpayers during his tenure in the IRS' chief counsel office, which handled taxpayers' audit appeals.

"They somehow get the idea the IRS is out to get them, or maybe they think if they're really aggressive that will get a better result," Davis said. "They are so mistaken." Go in with a respectful attitude, he advises, even if you are contesting the IRS' findings.

Taxpayers truly daunted by having to meet with an agent should hire a tax professional—an attorney or tax preparer—to go in their stead, Davis said.

And, he noted, it's always possible that the IRS is wrong.

"A lot of people have the misimpression that IRS agents know all this stuff cold and they never make a mistake," Davis said. "That's not the case."

Taxpayers have the right to appeal IRS findings and, if the dispute can't be settled, to take their case to the Taxpayer Advocate Service, which is part of the IRS but operates independently and will help taxpayers resolve problems.

The IRS can also work out payment plans for those who owe unpaid taxes, interest or penalties.

Congress set three years as the deadline, or statute of limitations, during which the IRS can go back and make additional tax assessments. But that time can be extended if the IRS suspects serious underreporting of income.

There is no statute of limitations for failure to file a return or when tax fraud is suspected.

Audits

Not all audits are as bad as all that. Some are relatively benign, and others will require the aid of counsel. Here are the various types, and how to respond.

Correspondence

This is usually just to clear up a point or two on your return, often to provide documentation for something by a specified deadline. Dig out your receipts, make copies of the relevant items for the IRS and mail them back with a copy of the audit request.

Office Audit

You are asked to report to a regional IRS office to document or clarify one or more points from your return. You may, in certain circumstances, be allowed to send them copies of the proof you have in advance of the appointment, thus resolving the issue before you have to go to their offices. This type of audit is generally an easy process unless you have discrepancies or errors they want to look in detail at.

Field Audit

This is the one most people dread. The IRS will ask for documentation to support your return, and you will meet with an IRS agent who will thoroughly examine your records. Be aware that you can ask for postponement if you need time to gather and organize your documentation.

You will be allowed to set the time and location for the meeting, be sure to get your tax preparer, tax attorney or other professional help involved. You will generally want to hold the meeting there, as they usually have a better understanding of the tax laws involved. You want to avoid having the meeting at your home or place of business—you wouldn't want a first impression to influence the agent.

Before your meeting, go over your records. Organize and itemize, categorize and package them neatly so that you know where everything is. Be sure to provide them with everything that's requested. You want to present an organized and professional appearance. When in the meeting, be brief. Answer the questions, but don't ramble or volunteer any information. If you feel more comfortable, have your tax attorney or preparer speak on your behalf, but don't withhold or falsify information in any event. This could lead to criminal charges and jail time.

Taxpayer Compliance Measurement Program Audit

According to the IRS this detailed and time-consuming audit requires you to document and prove every single item on your return. The agency says this is done to determine compliance levels and estimate tax gaps—the difference between what is owed and what is paid.

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Phishing, other scams, abound

Common sense says the IRS doesn't e-mail taxpayers offering tax refunds in exchange for confidential personal information. And yet, every year people are fooled by those and other bogus tax schemes.

"If somebody comes to you and says what's your bank account number, it's probably not us," said IRS spokesman Anthony Burke. "We contact taxpayers by U.S. mail first and provide a toll-free number to call the agency."

Among the scams making the rounds this filing season is the latest twist on "phishing": e-mails purporting to be from "tax-refunds@irs.gov" aimed at tricking taxpayers into revealing personal information that is later used to steal their identities or cause other financial damage.

Typically, such e-mails use the same logos and e-mail addresses as legitimate companies and organizations, fooling people into thinking they are genuine. Recipients are directed to a Web link that asks for information such as a Social Security number or credit card information.

The Internal Revenue Service does not ask for personal identification or financial information via e-mail.

"We might ask you in a notice or a letter to explain your answer on something but it would be very unlikely for us to ask you your Social Security number because we already know it," Burke said.

Anyone uncertain whether a purported IRS communication is genuine should call the agency at 1-800-829-1040. Don't open attachments to suspicious e-mails because they may contain malicious code capable of infecting computers.

Other scams that appear

around tax time include:

••IRS tax "collectors": Don't let anyone into your home unless they have identification. IRS special agents, auditors and collections officers carry photo IDs and will normally try to contact you before they visit. If you think the person at your door is an impostor, lock the door and call police. Then call the Treasury inspector general's hot line at 1-800-366-4484.

••Big refunds for "free": Con artists may ask to "borrow" your Social Security number or give you a phony W-2 to make it look as if you qualify for a big refund. They may promise to split the refund with you. Don't sign a tax return without looking it over to make sure it's correct (and honest).

••Pay taxes, win a prize: A caller claims you've won a prize and only have to pay the income tax due on it. It's true that taxpayers who win prizes may need to make estimated tax payments, but the payment goes to the IRS, not the caller. A legitimate prize-giver sends you a 1099 form showing the total prize value that should be reported on your tax return.

••Social Security refund: If you're offered refunds for Social Security taxes paid during your lifetime, don't be fooled—the law doesn't allow such a refund. The scam artist usually asks victims to pay a "paperwork" fee of \$100, plus a percentage of the anticipated refund, to file a refund claim with the IRS.

••Earned income credit: Unscrupulous tax preparers "share" one client's qualifying children with another client in order to allow both clients to claim the earned income tax cred-

it. In fact, stricter rules for claiming this credit went into effect for 2005 and taxpayers need to make sure they qualify.

••Military service tax refunds: A caller posing as an IRS employee informs a taxpayer that he or she is entitled to a \$4,000 refund because of a relative's military service, and then requests a credit card number to cover a \$42 fee for postage. To appear legitimate, the scammer may provide an actual IRS toll-free number as the callback number. IRS employees who telephone taxpayers do not ask for credit card numbers or request fees for payment of a refund.

••Improper home-based business: Promoters claim that taxpayers can deduct most or all of their personal expenses as business expenses by setting up a bogus home-based business. In fact, the IRS has strict guidelines for deducting home office and business expenses. Taxpayers who claim such expenses should be prepared to document them during an audit.

Bill would implement .08 on Missouri's lakes, rivers

Proposed legislation by the Missouri State Water Patrol would stiffen penalties for repeated offenses of operating a vessel while intoxicated, and lower the blood alcohol level limit to .08, (eight-hundredths of one percent by weight).

Governor Blunt has endorsed the idea, and the water patrol is seeking a sponsor in the legislature. The session is set to start this month.

Under the law third and subsequent offenses would now be charged as a Class D felony. Criminal negligence while intoxicated and operating a vessel resulting in physical injury on another person, will be charged as second degree assault, a Class D felony. Involuntary manslaughter with criminal negligence will be charged as a Class C felony.

Under the proposed law, receiving another conviction within ten years is considered a second offense and has addi-

tional penalties: a minimum of 2 years probation and the loss of boat operating privileges for one year. Afterward, another offense within twenty years is considered the third offense, and a felony. The penalties are a minimum of 3 years of probation, with a loss of boat operating privileges for five years.

The proposed statute also defines "prior," "persistent" and "chronic" offenders, with charges escalating from a Class D felony to a Class B felony.

Minimum sentences for these are also outlined, with "chronic" offenders to serve a minimum of two years in prison (four or more offenses).

The Lake of the Ozarks has been repeatedly deemed a hazardous area in which to operate watercraft, and the water patrol seeks to clean up the Lake's image through improving safety and toughening laws.



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Energy tops tax-planning list for 2007

Taxpayers who put their money into energy-saving home improvements and hybrid vehicles in 2006 will reap big rewards next year at tax time: new tax credits, among the tax code's most potent gifts.

Though Congress' dithering with the alternative minimum tax poses some challenges for those who like to plan their tax year in advance, there's no doubt that energy-conserving moves make smart tax sense for 2006.

Replacing the tax deduction for hybrid vehicles, which expired at the end of 2005, is a tax credit, a bigger benefit. Deductions only reduce the income against which tax is assessed, while credits are a dollar-for-dollar reduction in tax liability.

Taxpayers who buy or lease a new hybrid gas-electric car or truck in 2006 are eligible for a credit of \$250 to \$3,400 per vehicle, depending on its fuel economy and weight.

Homeowners who install new energy-saving devices like solar water heaters or rooftop

solar panels are eligible for an energy credit of up to \$2,000 per system. Certain insulation, heat pumps, air conditioners and furnaces can qualify for a credit of up to 10 percent of their cost, to a total maximum lifetime credit of \$500.

"The first thing I would do is think about any necessary improvements to your home because we have the opportunity for an energy-efficient credit. It applies to everything from new storm windows and doors to more energy efficient furnaces," said Maggie Doedtman, tax advice specialist at H&R Block.

Saving for retirement, always a good idea, receives more favorable tax treatment in 2006, with higher contributions to qualified retirement plans permitted. Additional "catch-up" contributions for taxpayers over 50 also rise by between \$500 and \$1,000, depending on the type of plan.

That means taxpayers should try to contribute the maximum allowable this year, starting as soon as possible so

that savings can build over the course of the year.

Another important task for early 2006 is deciding whether the right amount of tax is being withheld from your paycheck. Taxpayers due refunds for 2006 should realize that the government has essentially had free use of that money for much of the past year, notes John Battaglia, director of Deloitte & Touche's private client adviser division.

"If you're getting a significant refund, you're probably withholding too much and you're giving the government an interest-free loan," Battaglia said.

Those taxpayers should file a new W-4 form in 2007 decreasing the amount of tax withheld. Similarly, those who owe tax for 2006 should have more withheld in 2007.

Beyond those fairly simple steps lies a thicket of more complex tax planning issues for those hardy enough to delve into them.

One of the most bedeviling tax issues is the alternative min-

imum tax, a tax figured separately from regular tax and originally designed to prevent the wealthy from avoiding taxation. Because the AMT was never indexed for inflation, each year more middle-class taxpayers find themselves subject to it.

Without congressional action, an estimated 15 million taxpayers could have to pay AMT in 2006 for the first time. Most are married couples with incomes over \$100,000, high state and local taxes, and multiple children they can claim as personal exemptions.

Though it's unlikely lawmakers will decline to help so many voters, taxpayers may want to hedge their bets with AMT-reduction strategies.

First, consult the Web site of the Internal Revenue Service at www.irs.gov, which features an AMT "assistant," an online test that can tell taxpayers whether they might be subject to the tax.

Those flirting with AMT should be careful about making large charitable deductions during 2007 and exercising large "incentive" stock options typically given corporate executives. Taxpayers may wish to

avoid or dump "private-activity" municipal bonds that lose their tax-free status under the AMT.

Beyond staving off the AMT, there are other strategies for saving taxes in 2007. Consider giving appreciated assets or cash to children who are in lower tax brackets. The amount a taxpayer can give someone without having to pay a gift tax rises to \$12,000 this year for each recipient, up from \$11,000 in 2006.

Beginning in 2006, taxpayers who contribute to a 401(k) plan may designate some or all of those contributions as "Roth" contributions, if their employer plan permits. Such contributions are included in taxable income in the year they are made.

But Roth distributions later in life— when, presumably, they are needed— aren't taxed, so taxpayers who think they will be in a higher tax bracket at retirement may want to make Roth contributions in 2007.

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Many will now be able to apply online for a payment agreement. The

Online Payment Agreement (OPA), now available on IRS.gov, provides an easy way to voluntarily resolve tax liabilities. This new Web-based application allows eligible taxpayers or their authorized representatives to self-qualify, apply for, and receive immediate notification of approval.

Taxpayers must have filed all required tax returns in order to use the online application.

Three payment options are available when applying online:

Pay in full: taxpayers who

Department of the Treasury
Internal Revenue Service

pay within 10 days save interest and penalties.

Short-term extension: receive a short-term extension of up to 120 days. No fee is charged, but additional penalties and interest will accrue.

Monthly payment plan: a \$43 user fee will be added to the amount owed, and interest and penalty will continue to accrue on the unpaid balance.

The application is available Monday through Friday from 6 a.m. to 12:30 a.m., Saturday from 6 a.m. to 10 p.m. and Sunday from 4 p.m. to midnight (all are Eastern Time).

Are you ready for Windows Vista®?



No "Start" button, floating transparent windows. The Vista desktop will be an unfamiliar landscape for many users. *Images by Microsoft*

by Darrel Willman

Microsoft's much-delayed revision of the codename "Longhorn" operating system, Windows Vista, began shipping to large-volume corporate buyers in December. Home users, small businesses and others won't be able to get their copies until sometime this month. So perhaps by the time you read this, you can dash over to your favorite retail outlet and get your new (or upgrade) copy of Vista. But should you?

Windows Vista reportedly contains hundreds of new features, including completely redesigned networking, new indexed searching features and new applications including the likes of Windows DVD Maker. Vista also brings version 3.0 of

the .NET Framework, which reportedly makes developing applications easier for developers. .NET Framework is essential for applications like accounting packages. Windows Vista will also include a file-sharing system similar to Kaaza (peer-to-peer) for home networks, designed to make moving multimedia files like movies and music easier.

One of the more controversial features of Vista is Windows Aero (Authentic, Energetic, Reflective, and Open). The hardware-based GUI (graphical user interface) with transparency, animations and shadows is an add-on that brings a look that is more modern, cleaner and up-to-date than Windows XP out of the box. Current builds of Linux deriva-

tives and the Macintosh OS, "Tiger" have included such eye candy for some time. The feature is controversial because it will require a DX9 (Direct X version 9; Direct3D9Ex, with Hardware Pixel Shader v2.0 and WDDM Driver support) compatible graphics card (GPU) in order to run. Users with older systems will have screen refresh performance degraded with stock on-motherboard graphics, such as those that share RAM with the system. AERO can be disabled by the user, and is disabled in systems that do not support it. Consumers that own and use

laptops may be out of luck, their graphics systems are almost always not upgradeable, and are rarely fast enough to run AERO as specified by Microsoft.

Vista itself will also mandate some heavy system requirements. Microsoft gives two standards, "Vista Capable" and Vista Ready". Capable indicates the software might run but the experience will be less than they would prefer users to have. "Vista Ready" systems (1 GHz or faster CPU, 1 gigabyte of RAM, DX9 GPU card, 40 GB (gigabyte) hard drive) will get the look and performance intended.

Comments and observations from Beta version Vista users have indicated that this "ready" specification is perhaps a bit low, essentially a "bare minimum" configuration. A real-world Vista-ready system according to many may need a 2.4 GHz Intel/1.7 GHz AMD processor, 256 MB of graphics RAM and a modern 7,200 RPM ATA drive in order to be usable without frustration. Results may vary, what a given user defines as acceptable performance is up to them.

continues on page 34
continued from page 33
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Windows Vista sports a new "Explorer" window. Windows Explorer is the program that is used to display a folders contents, among others. The new tasks "ribbon" along the top as well as browser-like navigation and search features are for enhanced usability. *Images by Microsoft*

Are you ready for Windows Vista®?

Home Basic edition: \$199 new, \$100 upgrade
 Home Premium edition: \$239 new, \$160 upgrade
 Business edition: \$300 new, \$200 upgrade (like XP Pro)
 Ultimate edition: \$400 new, \$260 upgrade

The budget "Basic" edition will not include AERO and will be supported until 2012. 32-bit and 64-bit available.

Home Premium will have all of Basic, and add HDTV support, DVD creation, backup, and Media Center features.

Vista Business is like XP Professional, includes all of Home Premium except the Media Center features, includes fax support, file system encryption, dual processor support, system image backup and recovery, remote desktop, and more. Supported through 2017.

Ultimate includes all of the above and WinSAT a game-performance tweaker, plus Vista "Extras" an unspecified bonus for users. Supported through 2012. Aimed at high-end users and game enthusiasts.

The Bottom Line

Without a shipping version of Vista (our review copy is coming) we can't say it's right for everyone. What is immediately apparent, is there are some great additions to the upper editions of Vista that warrant upgrading. Also apparent — this is the first shipping version and so can be expected to have problems. Windows XP had thousands of patches (and counting) and two complete Service Packs. Once in the hands of consumers, patches for Vista will be forthcoming. There will be a learning curve for the majority of home and business users. Significant changes in the look and feel have been made, expect some adjustment time. Businesses and users with highly-critical data and applications may want to wait and integrate slowly. Not all applications and peripherals will necessarily be compatible with Vista. Device drivers for obscure brands may take some time, WDDM drivers and generic drivers will give limited usability for some devices. The expense will also be a factor for many. Multi-station business

users with lower discounts will face higher than usual upgrade costs.

Other new features

"Windows shell" a file system interface that gives added organization, navigation and searching features to windows. The familiar task panel at left in the windows is gone. A toolbar at the top now has those options. A "Favorite links" panel is new, with one-click navigation to your favorite folders.

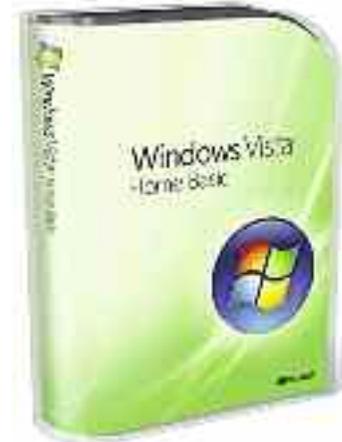
Some Windows users will be in shock to discover the comforting "Start" menu at the lower left is gone. Yes, replaced by a new "Orb" with a new way of navigating to programs and folders.

Search features (which is significantly faster) are added to windows and bundled applications in Vista. Of course the feature adds indexing time in order to accomplish this.

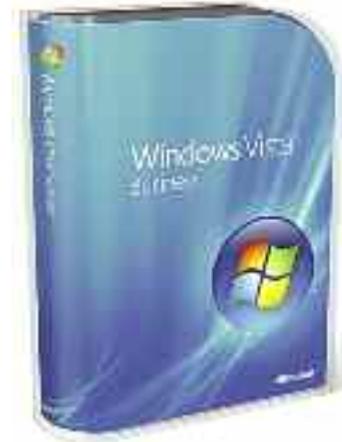
The Windows Sidebar is another addition— If you have Aero enabled, this transparent (or not) panel has quick links to music, games, photos, recent programs, the network, My Computer and search, to name a

few.

It is also a place to put your "Gadgets" a new-to-Windows" feature. Long a fixture to Linux and Mac OS X, previously avail-



Windows Vista Home Basic. \$199 Retail, \$100 upgrade.



Windows Vista Business. \$300 Retail, \$200 upgrade.

already familiar with IE7.

Likewise you have likely seen Windows Media Player 11 the black look application for playing and organizing music and video.

Windows Mail is included with Vista, a new mail client replacing the venerable Outlook Express (calm, now— first the Start menu — now Outlook Express?) that is completely redone in favor of stability, enhanced searching, junk mail filtering and security. This is real-



Windows Vista Home Premium. \$239 Retail, \$160 upgrade.



Windows Vista Ultimate. \$400 Retail, \$260 upgrade.

able to Windows users through applications like Yahoo Widget Engine, Konfabulator and DesktopX. These gadgets are small programs designed to bring you news feeds at a glance, the weather, sports updates, stock tickers and so on. Gadgets can also be placed anywhere on the desktop, displaying your favorite information underneath working windows at all times.

Good news for movie and TV lovers, Windows Media Center, which was previously a separate version of Windows XP, will be incorporated into the "Home Premium" and "Ultimate" Vista editions.

Vista also includes Windows Internet Explorer 7, a "phishing protection" upgrade to IE with a new look, rearranged buttons, tabbed browsing, and a host of new security features.

Chances are if you have automatic updates enabled you're

ly a catch-up to the other mail application on the market and available through other operating systems.

A long overdue enhancement included in Vista is the new Backup and Restore Center. With it, you can backup and restore files on your computer (or the entire thing), and then do periodic backups of the data that has changed. If you have a problem, you can then restore from the latest backup, and if all goes well, everything is as it was.

Windows Calendar is a new calendar and task application. Similar products are online and continues on page 41 continued from page 34 in other OS's.

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Employees or independent contractors

Whenever there is an increased demand for goods and services in a particular sector, businesses rely upon short and medium-term employees to weather the demand. How businesses classify these employees is important in the eyes of the IRS.

According to IRS guidelines, businesses must classify their workers as Independent Contractors or Common-law Employees. The choice in this classification is the amount of control the business has over the worker. The more control you exert as an employer, the more likely they are an employee and not an independent contractor.

The IRS uses form SS-8 to determine the status of the employee. The form asks questions regarding where the worker performs their duties, how they receive assignments, their hours, how they are paid, whether they have worked for the firm previously, and many others.

The distinction between the

two classifications is pronounced. With an employee, a business must withhold income taxes, withhold and pay Social Security and Medicare taxes, pay unemployment taxes on wages, and generally provide benefits. When classified as an independent contractor, the business usually does not have to withhold or pay any federal taxes on payments made to them. A business that incorrectly or falsely classifies a worker as an independent contractor is subject to fines and penalties.

W-4 Form Changes

The IRS does not require businesses to routinely submit Form W-4 for employees, instead they now monitor withholding on an individual level through the use of internal records. The only instance when a form is required to be submitted now is when they specifically ask for it.

Occasionally, the IRS will now determine that an employee does not have enough withhold-

ing. In these instances, the IRS will notify businesses to increase the amount of income withheld through the use of a "lock-in" letter that specifies the number of withholding allowances permitted for the employee. The IRS will provide a copy of the letter for the employee as well. The employee then must submit a new W-4 form to the IRS redefining the number of withholding exemptions, and justify any amount in excess of the IRS' "lock-in" number.

The employer must alter the number of withholding exemptions claimed by the employee as directed in the lock-in letter, unless otherwise directed by the IRS. Employers that fail to implement the lock-in will be liable for paying the additional amount of tax that should have been withheld. Additionally, the employer cannot accept new W-4's from the employee directly after the lock-in notification.

Additional Toyota and Lexus Vehicles now qualify for tax credits

The Internal Revenue Service announced that several Toyota 2007 vehicles qualify for the hybrid tax credit enacted by the Energy Policy Act of 2005.

They are: Toyota Prius, Toyota Highlander Hybrid, Lexus RX 400h 2WD and 4WD vehicles. The tax credit applies to vehicles purchased on or after January 1, 2006, and may be as much as \$3,400 for those who purchase the most fuel-efficient vehicles.

The amounts of the credits (if you purchased prior to 9/30/06) are:

2007 Toyota Prius \$3,150
2007 Toyota Highlander Hybrid 2WD and 4WD \$2,600
2007 Lexus RX 400h 2WD and 4WD \$2,200

The phase out period for Toyota vehicles will begin on

October 1, 2006.

If you purchase a qualifying vehicle before March 3, 2007, you can deduct:

2007 Toyota Prius \$1,575
2007 Toyota Highlander Hybrid 2WD and 4WD \$1,300
2007 Lexus RX 400h 2WD and 4WD \$1,100

If you purchase a qualifying vehicle before September 30, 2007, but on or after April 1, 2007, you can deduct:

2007 Toyota Prius \$787.50
2007 Toyota Highlander Hybrid 2WD and 4WD \$650
2007 Lexus RX 400h 2WD and 4WD \$550

After September 30, 2007 there is no tax credit for buying these specific vehicles.

You can contact the I.R.S. for more information. Live telephone assistance: 1-800-829-1040. For businesses: Toll-free, 1-800-829-4933. For people with hearing impairments: 1-800-829-4059 (TDD). 7:00 a.m. to 10:00 p.m., M-F.

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Tax Preparation software - which is right for you?

continued from page 28

Like the others, TaxCut looks for errors and omissions along the way, to prevent common mistakes from happening prior to filing. Their Life Events section also looks for tax-altering changes in your life like divorce and child birth. TaxCut also includes business expense calculators and depreciation tools for business, with industry-specific tax tips and advice. Those that are self-employed, are starting a new business or are looking for retirement planning will also find sections for them included at no additional cost. TaxCut has the most extensive reference and help sections of the three (online). www.taxcut.com

HHHH - Budget Pick

Tax Act - FREE and up

Ultimate \$20 e-filing included

Tax Act Ultimate for 2007 (Windows only), by 2nd Story Software is just \$19.95, making it the most affordable in our line-up. Once you complete your return, you can then e-file it for free, adding to the value. It features an easy, lead-you-through

interview of questions to determine your information, and then like the others, does the math for you. Over 120 different forms and schedules are included in the package, making it right for everyone that does not have a

very detailed return to prepare.

The Ultimate and Deluxe editions (Deluxe \$12.95) also include bonuses like free technical support, a state tax estimator, a comparison to last year's return, and expert advice featur-



ing J.K. Lasser's "Your Income Tax Guide".

Both the Deluxe and Ultimate editions will import data from GainsKeeper (capital gains software), W-2 information from some payroll providers and last year's data if you used TaxAct.

New for 2006 is College Student Financial Aid Worksheet that students can use to complete the FAFSA (Free Application for Federal Student Aid) form.

You can also compare your return to national averages, use a "what-if" feature that allows you to quickly see the difference when choices are presented. Compare the results for married filing joint and filing separately, see information on depreciation, and workup self-employment adjustments.

The Ultimate version also includes free telephone support and your state return, while the Deluxe includes phone support and federal tax filing only. 2nd Story also offers an online or download free version that includes e-filing and web support. TaxAct is by far the cheapest (free) and is great for preparers who have some basic tax knowledge and have done their own returns in the past. www.taxact.com

You may also want to check out TaxExact online at www.tax-exact.com, CompleteTax (www.completetax.com) and EasyFile (www.easyfile.com). More information on tax preparation software is available through the IRS at www.irs.com/tax-software/info.htm.

Ask your mortgage professional

You now have the opportunity to ask "The Mortgage Professional" questions you have always wanted to know and not sure who to ask. Andrew Conner, a Certified Mortgage Planning Specialist will answer your questions. If you have questions about mortgage lending, 100% financing, credit issues, investing in real estate or others that relate to today's real estate market send your questions to answers@lakelooan.com. Andrew will answer them in this column each month.

Question: With the rising interest rates will it slow the real estate market? How important are interest rates to potential home buyers?

Answer: Results in a recent survey indicated that mortgage rates play a minor role in the decision to purchase a home.

The top motivations to purchasing a home are:

1. Retirement and Relocation.
2. Bigger Home or More Property
3. Eager to become homeowners for the investment value
4. Avoid the restrictions of renting
5. Tax Benefits of homeownership

Lake of the Ozarks real estate market caters to every one of these motivations. The Lake Area is the retirement destination for retirees from all 50 states. According to the National Association of Home Builders, 3.5 million baby boomers turned 55 in 2004 with an additional 32 million turning 55 in the next eight years. Expect

home sales to explode as baby boomers have a high propensity to move after retiring. The destinations of choice are near lakes and golf courses. The beach destinations have become less desirable with the onslaught of several natural disasters in the past couple of years. With the decline in desirability of beach front homes there has been an increase in the popularity of lake front homes. The baby boomer generation is highly educated and understands the velocity of money; many put much of their wealth to work in real estate and other investments that yield a higher rate or return.

The value of property in the Lake Area has increased because of the development and economic growth. A vibrant economy continues to encourage a strong real estate market.

The main objective in financing is ensuring the borrower has a mortgage plan designed to meet their financial goals. The interest rate is not always the number one issue for all borrowers.

If you have any questions please email them to answers@lakelooan.com.

Andrew Conner is a Certified Mortgage Planning Specialist. CMPS, specializing in the areas of Mortgage Planning, Cash Flow Management, and Real Estate Equity Management, Andrew can be reached at 573-317-1400.

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Reclaiming the "jewel of the Ozarks" - a Lake Ozark outlook

by Jeff Van Donsel

Lake Ozark City Alderman

Some of positive things that are unfolding may be elaborated on while some, because of confidentiality agreements, cannot be. But an unbelievable amount of development is in the planning stages!

To begin, there is the new Horseshoe Bend Parkway Extension, a planned four-lane, tree lined parkway with controlled access that will extend from Bagnell Dam Blvd. at the HH intersection, to a new interchange on Highway 54 just south of the Osage River Bridge. This will open up almost 1000 acres in the heart of the city— the plats include millions of square feet of available retail space, as well as over 1,700 new housing units from single to multi family

dwellings.

Several new roads in this new interior development will connect most areas of the city together that are on the south side of the Dam to ease and improve the traffic flow within the city. City officials and the developer agree that this is an opportunity to literally build a "new city" within a city, and both agree it should be done right. Planned are architectural standards that must be met to help preserve the aesthetics and appeal of our Ozark region, to provide for a pleasing and enjoyable shopping experience for our tourist industry as well as appealing and comfortable neighborhoods for our year round citizenry.

Funding for this new development is being provided by a TDD

for the roadway, a TIF for new infrastructure as well as private and corporate investment. Actual clearing for construction will start soon after the first of the year!

Then there is the new development planned below the Dam on the Osage River and the approximately 200 acres surrounding it. Initial plans call for a family style restaurant along the river with possibly an outfitters facility to provide for the enjoy-

ment of the beautiful Osage River, along with an upscale travel park facility. If approved, we have been assured that public access to the river will not be affected, and will even be restored and maintained to a park like setting. Also planned are indoor and outdoor "Branson" style family theaters, a kids animal petting zoo, and possibly more additional housing along the hillside overlooking the bottoms. This property

extends also up to the large parking lot at the end of the dam, and plans are yet pending on new development there at the end of the "Strip".

There is also the new development supported by the recent approval of a TIE for the area known as the quarry at the north end of the Osage River bridge. Plans there call for several brand name box stores, an indoor multi screen theater complex, a hotel,

continued on page 38

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The Realtors at Gaslight Properties GMAC, HH Office delivered mittens to the Osage Lower Elementary School. More than 1000 pairs of gloves and mittens were collected by the agents and their clients for the Christmas Holiday. Margie Stafford, Broker Manager of the HH office stated. "I gave every agent a 12 ft. rope to hang in their office to display their gathered mittens. We ran out of room, so we began hanging them on the tree and banister railing. Everyone who came in the office loved the idea and would return with a bag of mittens. • Mr. Sybert gave us a list of the number of mittens needed for each class room and the number of boys and girls in each class. Each class received a bag of mittens, with extras just in case they lose their mittens," stated Stafford.

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Eagles and Eagle Days return to Lake

Lake of the Ozarks, MO—The popular Eagle Days program and its namesake birds are making their annual return to the Lake of the Ozarks. The event will be held 9:00 a.m. to 4:00 p.m., Saturday, Jan. 6, and 10:00 a.m. to 4:00 p.m., Sunday, Jan. 7, at historic Willmore Lodge on Highway 54 just northeast of Bagnell Dam in Lake Ozark. The free program is sponsored by the Lake Area Chamber of Commerce and the Missouri

Department of Conservation's Runge Nature Center.

In addition to viewing live eagles in the wild, visitors to Eagle Days will get an up-close look at live eagles and other birds of prey from the World Bird Sanctuary in St. Louis. Naturalists will be on hand to answer questions. Interactive exhibits and videos will explain fascinating facts about eagles and high-power scopes will be available for eagle viewing. Other

eagle observation sites will be set up at the Missouri Department of Conservation river access above and below Bagnell Dam.

If the weather permits, on Saturday the paddle wheeler Tom Sawyer will offer 30-minute Eagle Watch Cruises at \$4 per person. During each excursion a Missouri Department of Conservation naturalist will be onboard to point out eagles indulging in their favorite daytime activity perching in large

sycamore trees along the water's edge. Tickets can be purchased at the Tom Sawyer prior to departure. Visitors are urged to bring binoculars and cameras and to dress for the weather.

The first live-eagle program held in 1999 attracted 651 participants. Last year the event drew more than 4,700 visitors, setting a new record.

Only Alaska and Washington have more bald eagles than Missouri. The birds move south from the Great Lakes and Canada along the Missouri and Mississippi Rivers between late December and early February and they stay until mid-March.

Today more than 2,800 eagles annually migrate to Missouri, including more than 100 that congregate at the Lake of the Ozarks to spend the winter and hunt for fish.

For details about 2007 Eagle Days contact the Lake Area Chamber of Commerce at 800-451-4117 or visit www.lakeareachamber.com. For information on other Lake-area events, as well as attractions, shopping, lodging, dining and more, contact the Lake of the Ozarks Convention & Visitor Bureau at 800-FUN-LAKE or visit www.funlake.com.

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Reclaiming the 'jewel of the Ozarks' - a Lake Ozark outlook

continued from page 37
and a large nationally known "Green" store known for its huge tourist and shoppers draw. The start of this development should occur hopefully within a year as soon as egress issues are resolved between Modot and the developer.

There are also several areas developers have presented interests to develop in the near future, including the old city park area along Hwy 54 which was recently rezoned, and is now in the process of being cleared off.

The property adjoining it, up to and across the Hwy from Denny's and Baymont Inn has developers preparing plans for yet another large scale retail development!

Still in the planning stages are developments in the new CR3 zoned areas of the city overlooking the lake with multi-story buildings providing exclusive living suites on the upper levels with the bottom 2 floors containing commercial use.

Approvals have already been issued for a new condominium complex on the Edgewater Resort property, a new Townhouse subdivision on Thornsberry Rd., and two new commercial buildings in C I zone on the Strip. Construction has already started on the new Twiggs Restaurant on business 54 across from Central Bank, and the new Woods Auto Gallery, an enclosed auto dealership across from JB Hooks!

The city of Lake Ozark is staged to embark on a complete shift in its future, that could possibly make Lake Ozark the largest retail and entertainment area in this region. All this while maintaining the integrity of the historic, eclectic, mom & pop, "Bagnell Dam Strip" area. The "Strip" is the last bastion to the past here at the lake, and its preservation is in force.

This renewed interest underscores the importance of the preservation and promotion of the historic Bagnell Dam Strip as it will most certainly continue to be a large tourist destination draw to our city. In my opinion, the new developments and the old Strip will have reciprocal complimentary effects to one another which will benefit and enhance both areas.

I have not even touched on the steady growth in residential construction, particularly on the North Shores and the Osage Nationals areas of our city.

Because of the recent level of investment and development interest in our city, and if past trends are a reliable indicator, we can look forward to phenomenal growth and renewed prosperity for our little city by the dam.

Yes, Lake Ozark through hard work, diligence and patience, is posturing itself, and is certainly poised to reclaim its title as "The Jewel of the Ozarks"!

Business accounting software reviewed

retailers.

Peachtree Complete 2007
\$300 www.peachtree.com
HHHHH



Peachtree Complete for 2007 from Sage software is a great choice for small to medium-sized businesses that want a traditional double-entry accounting system, but also need some of the ease of use built into smaller packages. Peachtree offers features and reporting tools superior to packages that retail for hundreds more. On setup, a user-friendly walk-through guides you along, making suggestions (like others) as you set up databases of customers and suppliers, inventory, employees, *continues on page 42*



Quickbooks Premier 2007
\$400 www.quickbooks.com
HHHHH

Intuit software, Mountain View, CA, has released QuickBooks Premier 2007 (September 2006). Overall, it's a fantastic package for most businesses to easily handle bookkeeping and business-related chores. Easily the most popular and arguably the best. Intuit has over 20 years in producing financial software. Their current titles include TurboTax, Quicken and the QuickBooks line of products from QuickBooks Simple Start (simple checkbook and basic tools, \$100) to QuickBooks Pro (business up to 10 employees, 3

users, \$200) to QuickBooks Premier (20 employees, 5 users, \$400) to their line of bigger-business Enterprise Solutions (\$3,000 and up). One of the best features of QuickBooks is its ability to take information and export it for use with TurboTax in order to prepare your tax return.

QuickBooks Premier for 2007 offers some minor changes to an interface that according to our interviews, already offered stellar usability and intuitive design. It is Intuit's partnership with Google that headlines the changes from last year's major overhaul. You can now get your name and address on Google maps, use Google AdWords to create your very own ad campaign and use Google Base to promote your business' offerings. For some, this alone is enough to upgrade.

From an interface perspective, the 2007 Forms Designer now has a preview window updating as you make your alterations. QuickBooks 2007 handles sales taxes better, and leads beginners and new users through the setup process with more streamlined tools. One other change of note is

the reduction in classifications for expenses, now at 30. The reduction means fewer chances to misclassify expenditures, resulting in less difficulty at tax time.

QuickBooks now also remembers accounts you access frequently in transactions, once you enter the same payee and account three times. It will then associate that payee with that account. The new "dividing time" feature lets you to continue to enter transactions while you "freeze" those before a given date— great for sending data off to the accountants.

It has also simplified the payroll and account payable sections allowing for easier entry, and added additional unit measurements to the inventory section, allowing to specify the contents of a case, and sort by them, as opposed to case units alone.

QuickBooks Premier 2007 is available in industry-specific editions like non-profit, manufacturing, professional services, wholesalers/distributors and others. The Accountant version includes all of the industry versions offered.

You can print checks, pay bills,

monitor sales and expenses, do payroll and manage time sheets, do estimates, create invoices, purchase orders, generate reports and more. The package works hand in hand with Microsoft's Word, Excel and Outlook. It allows you to track inventory (with associated costs) and set reorder points. Download credit card and bank transactions, plan and forecast sales trends. Everything a small business needs to set up shop— probably a bit more than most will use.

QuickBooks Premier 2007 retails for \$400 for a single user, the five-user edition goes for \$1500. While the SQL database can handle 5 separate users over the LAN, each user must have a unique license. Support is free for 30 days, after that the charges are \$49 for a one-time call, or you can opt for an annual plan if you anticipate needing more frequent assistance.

Even though the list of improvements over 2006 as provided is a bit sparse, we'd recommend upgrading to those who have not, especially 2005 and previous owners. About \$400 retail, direct from Intuit or through



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Happy New Year!

National scholarship program provides financial assistance to seniors

Osage Beach, MO— In May 2007 Simon Youth Foundation (SYF), a non-profit organization dedicated to serving at-risk and disadvantaged youth, will award one-time, post-secondary scholarships to deserving students across the country.

The SYF Community Scholarship Program will award a scholarship of up to \$1,500 to high school seniors living in communities with Simon malls and Chelsea Premium Outlet Centers®, who plan to enroll in any accredited college, university, vocational or technical school. In 2006, a total of \$263,900 was distributed to 195 recipients nationwide.

Applications are now available. Osage Beach students can also visit the Simon Guest Services Center at Osage Beach Premium Outlets, or visit the SYF website at www.syf.org for more information on the program.

The completed application, along with their official school transcripts and parents' most recently filed tax form, must be sent to Scholarship America, SYF's third-party administrator

of the program, by January 31, 2007.

Scholarship America will evaluate all applications, as well as select the scholarship recipients based on their financial need, academic performance, leadership skills and participation in school and community activities. Those students who are the first in their family to pursue a post secondary education will also be given close consideration.

Simon Youth Foundation, a 501(c)(3) public, non-profit organization established in 1998, fosters and improves educational opportunities, career development, and life skills for at-risk youth through focused programs and initiatives. SYF accomplishes its mission through two initiatives: Education Resource Centers (ERCs), alternative schools that enable students to complete high school and its multidimensional scholarship program. The foundation has awarded more than \$3.5 million in post-secondary scholarships and operates 21 alternative schools in 11 states.

Slead accepts position of President of the LAPAG

Lake Ozark, MO— Jo Ann Slead, Buyer Specialist, GRI, of the Tonia Grein Team, recently accepted the position of President of the Lake Area Performing Arts Guild for the 2006/2007 term. Slead has been involved with LAPAG for over 20 years. Her involvement has ranged from board member to leading actress to director.

Slead has a true passion for theater. She has expanded her knowledge by attending workshops and broadened her horizons by attending many performances around the country. Currently Slead is planning a retreat for the board members to include a workshop by an artistic director from another area to share information and ideas.

"I'm very excited about the upcoming year. Our performance of The Sound of Music last fall was so successful, we're planning another musical produc-

tion for the fall of 2007," commented Slead. "We think very



Jo Ann Slead

highly of Jo Ann and her skills. She is very passionate about theater and we believe bringing the arts to our community is important," concluded Tonia Grein.

Slead can be reached at the Horseshoe Bend Parkway office of the Tonia Grein Team at 573-365-2547.

Coast Guard Auxiliary reminds boaters about new rules for emergency beacons

Washington— The Coast Guard Auxiliary is joining with the United States Coast Guard to remind all boaters that beginning January 1, 2007, both 121.5 and 243 MHz Emergency Position Indicating Radio Beacons (EPIRBs) are prohibited from use in both commercial and recreational watercraft. Boaters wishing to have an emergency rescue beacon aboard their vessel must have a digital 406 MHz model.

The January 1, 2007, date to stop using 121.5 MHz EPIRBs is in preparation for February 1, 2009, when satellite processing of distress signals from all 121.5/243 MHz beacons will terminate. Following this termination date, only the 406 MHz beacons will be detected by the International Cospas-Sarsat Satellite System which provides distress alert and location data for search and rescue operations around the world.

The regulation applies to all Class A, B, and S 121.5/243 MHz EPIRBs. It does not affect 121.5/243 MHz man overboard devices which are designed to work directly with a base alerting unit only and not with the satellite system.

This change, in large part, was brought about by the unreliability of the 121.5/243 MHz beacons in an emergency situation. Data reveals that with a 121.5 MHz beacon, only one alert out of every 50 is a genuine distress situation. This has a significant effect on expending the limited resources of search and rescue personnel and platforms. With 406 MHz beacons, false alerts have been reduced significantly, and, when properly registered, can usually be resolved with a telephone call to the beacon owner. Consequently, real alerts can receive the attention they deserve.

When a 406 MHz beacon signal is received, search and rescue personnel can retrieve information from a registration database. This includes the beacon owner's contact information,

emergency contact information, and vessel/aircraft identifying characteristics. Having this information allows the Coast Guard and Coast Guard Auxiliary, or other rescue personnel, to respond appropriately.

In the U.S., users are required by law to directly register their beacon in the U.S. 406 MHz Beacon Registration Database at: <http://www.beaconregistration.noaa.gov/> or by calling 1-888-212-SAVE. Other users can register their beacon in their country's national beacon registration database or, if no national database is available, in the International Beacon Registration Database at <https://www.406registration.com/>.

The United States Coast Guard is the lead agency for coordinating national maritime search and rescue policy and is responsible for providing search and rescue services on, under and over assigned international waters and waters subject to United States jurisdiction.

The United States Coast Guard Auxiliary is composed of uniformed, non-military volunteer's who assist the Coast Guard in all of its varied missions, except for military and direct law enforcement. These men and women can be found on the nation's waterways, in the air, in classrooms and on the dock, performing Maritime Domain Awareness patrols, safety patrols, vessel safety checks and public education.

The United States Coast Guard Auxiliary was founded in 1939 by an Act of Congress as the U.S. Coast Guard Reserve and redesignated as the Auxiliary in 1941. Its 30,000 members donate millions of hours annually in support of Coast Guard missions.

For more information on the United States Coast Guard Auxiliary, visit us at www.cgaux.org or www.axupa.org.

Ready for Vista

Windows Meeting Space is the new NetMeeting. Share applications (or your entire Desktop) with other users over the local network, or over the Internet using peer-to-peer technology. Although no video or audio teleconferencing.

Windows Photo Gallery, a tool for managing your photos and movies. It imports items from digital cameras, then allows you to "tag" entries and rate them. Once imported you can adjust the color and exposure, create

slideshows (with pan and fades), and then burn the slideshows to DVD. Similar to Mac's "iMovie" and Picasa, Google's popular free photo application. Also similar to Apple's offerings, Windows DVD Maker is the side-kick to Photo Gallery, letting you create DVD's with the movies you have made, your photos and music, etc.

Other Additions

New games like Chess Titans, Mahjong Titans and Purble Place. Windows Mobility Center is a new control panel that gives relevant information for laptop users. Windows Update is now a

control panel instead of over the internet. Parental controls now let Mom and Dad control which websites, programs, and games each kid can use and install. New fonts, including several designed especially for screen reading—ClearType has been enhanced and is enabled by default.

Improved sound and volume controls (Yea!) for system-wide volume and the volume of individual audio devices — even individual applications can now be controlled separately. n

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Accounting software

continued from page 39

as well as entering data for online banking, bill pay, forms and other identifying information. For 2007 the completely redesigned interface has a central "home" page with navigation to other elements of the software from there. This Business Status page brings all of the relevant information to your fingertips. It includes charts and graphs to give you a real-time sense of what is lacking, if anything. Find out who owes money, balances, revenue to date, aged payables and receivables, bills to pay—or get a specific report with the information you want.

The key business sections are first and foremost, but can easily be moved to the back for completing tasks like payroll preparation. Quick clicks along the side bring up other sections.

Peachtree's strongest features are the depth of its analytical tools, its customizable forms, the bullet proof database and its ease of use. Some of its exemplary features (for the price) include the extensive vendor details, company consolidation, inventory

management and a fixed assets module. Other strong features are bill-pay, online banking reconciliation and job costing features. It's a bargain for the price.

If you currently use Act! for your contact management software, Peachtree Complete integrates its customer information for tracking purposes. It also gets along well with Microsoft's Office, allowing you to do mail merges for mailings, as well as export reports to Excel. \$300 direct from Sage Software or retailers. Sage offers a unique online trial section that lets you open Peachtree through your



browser, without having to download software.

Microsoft Money Home & Business 2007
\$90 www.microsoft.com

HHH

Microsoft Money Home and Business 2007 is a financial planning and management program that for \$90 or so, can fulfill the basic accounting needs of many small businesses and individuals. For everyone else, it's an amazingly powerful tool for handling your finances. It literally lets you do everything from online checking, savings and bill-pay to investments, bookkeeping and more. All online, all secure, and with a very easy-to-use one screen interface.

Now, to be certain it is not a Peachtree or Quickbooks. But if you don't need all of the advanced features you can save a lot.

The program is separated into nine different sections: Home, Business, Banking, Bills, Reports, Budget, Investing, Planning, and Taxes.

The program has sections for invoicing, cash flow management, tax planning, inventory

management, income and expense categorization, among others. Plus, you can do long-term planning related to savings, investments, retirement accounts, including tax-related investments like 401k and IRAs. The software includes an easy converter for data from Quicken. A try-it-before you buy version is available online from Microsoft.com

If you are looking to do your books with it, know that it is limited. Payroll is separate and costs extra, but they include a year free. You can print W-2's, W-3's, 1099's, 940 and 941's, and generate payroll reports. You can do inventory basics like defining items, setting the quantity, and get average costs. There isn't a way to define assemblies or specify alternate costs (like temporary shipping costs). You can manage your accounts, do billing, but it lacks a general ledger section and has no way to assign job costs to a quote. There are no fixed assets other than assets and liabilities. Invoices can be generated and printed or emailed but can't be customized. There's also no way to track whether they've been received. In short, you can do most busi-

ness accounting jobs, but in most instances the implementation is very basic or is available through a separate fee-based service.

Who is it right for? Families and individuals who want to put everything in one place with an easy-to-use interface for managing finances. Self-employed contractors or freelancers with limited accounting needs. Service based businesses that rely on outside firms to complete their annual accounting. Small businesses that want to do preliminary accounting and then hand-off the data to the CPA at year's-end. Anybody that wants an affordable financial program with basic accounting features.

Available from retailers or direct from Microsoft (as a download or CD) \$90. They also include for free, 1-year online backup for Money from Carbonite, a free Credit report and 1-year monitoring from Experian, GainsKeeper for managing capital gains, H&R Block's DeductionPro for tracking donations, 10 Public Information Profiles from MyPublicInfo, and compensation market data from Salary.com. www.microsoft.com. n

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PC-based home theatre system software

So you're looking to buy a new wide-screen TV, maybe a TIVO box to go with it, so you'll be able to do lots of cool things-- like pause Live TV, record on-the-fly, skip commercials, time-record your favorite show (or all of them for the season), and more. But is the TV & TIVO setup right for everybody?

TIVO is based out of Alviso, CA. The company pioneered the record-TV industry with their set-top boxes in 1997. But TIVO has a few drawbacks. You can't take the recorded media off the box and watch it elsewhere. There's a monthly charge for the programming guide, unless you buy the sometimes-available expensive lifetime plan. You can't use the TIVO to watch media recorded elsewhere, your home movies, or downloads from the internet.

Alternatives to TIVO

The alternative to TIVO is the media center PC. Microsoft was one of the first to make this easy and mainstream, with the Media Center edition of Windows XP. There are other software solutions we'll look at later, but the MCE edition was marketed ini-

tially with certified PC hardware designed especially for Windows XP MCE, and while expensive, provided a simple, out of the box solution for consumers.

Since MCE, more software companies have developed programs that allow you to have the same features as MCE and TIVO, running on top of Windows XP. They provide program listings that are free most of the time, offer the same delayed recording features, the same commercial skip, pausing live TV and so on, but without the restrictive recording scheme, and without the monthly service charges and ads that populate the listings on your TV.

Media Center disadvantages

You can't buy one ready-to-go easily. You have to buy a PC that meets the minimum requirements (varies) and then install the TV tuner card and software for yourself. For the most part, (especially with the polished commercial software installers) this is easy-- but it may well be beyond the ability of many. Your local computer shop (BCS Computers in Eldon, TNT

Computers in the Stonecrest Mall, others) can install the card and the software so that it's ready to use.

Media Center advantages

Along with TIVO-like functionality, the Home PVR (personal video recorder) system offers the ability to surf the internet on your television (outside the PVR software), with its content like streaming video and music, organize and view photos and home recordings, playback downloaded multimedia in many different formats (movies, music, photos, etc.).

What does TIVO cost?

TIVO boxes can be purchased for as little as \$69.95 for an "80-hour" (13 gigabytes) unit. The monthly service charges (in addition to your cable bill) range from \$12.95 to \$19.95 per month, depending on the length of your agreement. You can get as low as \$8.33 per month by selecting and pre-paying for a 3-year plan.

What do Media Centers cost?

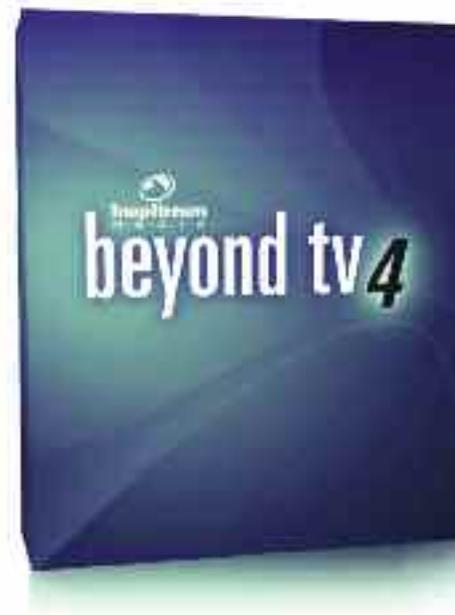
The Home PVR route requires a PC. You may already own a PC that will meet your needs, but it is just as likely you won't want to

dedicate it to watching TV.

Dell and similar online retailers, market computers that meet the specifications for around \$350. Adding the software and the tuner card in most cases, is around \$150. At \$12.95 per month for service, that's around a 3-year payoff against a TIVO system. However, the PC adds

functionality the TIVO cannot. Users who like the idea of browsing the internet, shopping online, watching streaming video and music and displaying photos and home movies all from the convenience of their sofa will find the 3-year payoff acceptable. Those who find these features

continues on page 45



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AGNES DE MILLE (1909 - 1993)

Government and military appreciation week

WHAT: Annual Government and Military Appreciation Week. In appreciation to the men and women who serve in the military and work for the government, Osage Beach Premium Outlets® cordially invites them to present their military and government identification at our Information Center, located on Level 1 next door to Big Dog Sportswear, to receive a free VIP Coupon Book (\$5 value) worth hundreds of dollars in savings. In addition, the first 10 military or government guests will receive souvenir tote bags each day of this appreciation week.

WHEN: Tuesday, January 9 – Monday, January 15

WHERE: Osage Beach Premium Outlets, 4540 Hwy. 54, Osage Beach, MO. (573) 348-2065.

For directions, operating hours and complete list of stores, visit www.premiumoutlets.com/osage.

WHO: Osage Beach Premium Outlets is home to over 110 designer and name-brand outlet stores offering savings of 25% to 65% every day. Brands include Coach, Coldwater Creek, Eddie Bauer, Gap, Jones New York, Liz Claiborne, Mikasa, Nautica, Polo Ralph Lauren, Reebok, Tommy Hilfinger and many more.

Gingerbread house winners announced

Osage Beach, MO— Employees from Lake Regional Hospital recently competed in a gingerbread house contest which was judged by Mike Castle of On the Rise and Richard Dolphin, Bakery Manager at Paul's. The Recovery Room staff won 1st place with their version of "Candyland". Respiratory Therapy received 2nd place honors and the Outpatient Department won 3rd place.

Hospital departments were given a kit with pre-formed walls and basic ingredients. Employees were allowed to add to the kit but everything on the house had to be edible.

Participants used everything from traditional gumdrops and candy to crispy chow mien noodles and fruit roll-ups.

According to Foundation Director Laura Gajda, "The talents of those who participated are truly remarkable. There are a lot of very talented and creative people who work here."

The contest was a fundraiser for the Lake Regional Hospital and the houses were auctioned off by sealed bid. Proceeds from the fundraiser will be used to landscape the area by the new Wish-U-Well gift shop near ER.

Ribbon Cuttings



Affordable Concepts Inc. was welcomed into the Lake West Chamber of Commerce with a recent ribbon cutting. Contact George Gezendorf at 573-374-4567 or cell: 573-552-6600. Pictured are owner George Gezendorf with his wife Ann and daughter Krystle along with Chamber ambassadors.

Media center software

continued from page 43
meaningless and want to just watch and record TV will be better suited for the TIVO system. You can learn more and buy a box at www.tivo.com.

Getting a Media Center PVR

For those still with me on the PVR, getting a PC is the first step. You'll need at minimum a Pentium 4 PC operating at 1.8 GHz, a hard drive to store the video and software (minimum 80 GB), a tuner card to capture the video (hardware encoding preferred), and enough RAM to do the job (512K minimum, 1 GB preferred). You can upgrade or modify an existing PC to do the job, or get one new. The Dell system we priced used their least expensive offering, and then added a DVD burner to save recorded shows that can later be played back on any DVD player. The total was \$419.

Similarly configured systems can be purchased at your local computer store or discount store.

The PVR software

There are several good packages out there, but the one that we recommend, BeyondTV, is available bundled with a remote control and a TV tuner card with hardware encoding. The folks at Snapstream.com also offer add-ons that allow you to effortlessly move your recordings to DVD, stream the TV you're watching to other computers in your home wirelessly, and change the channel/control the computer with a wireless remote.

What does BeyondTV cost?

At the time of this writing, the bundle for the card, software and remote was just \$99. A setup with 2 tuners (watch one, record another) was just \$199.

The all-in-one solution is \$199, including a single tuner, software to view and play photos and other media, software for the PVR, the remote control and updates/DirecTV cables. All told, our PVR could range between \$519 for the basic setup to the \$910 "Medusa" (a system that can record/watch up to six different channels or sources simultaneously). Other bundled configurations are also available.

Other free software available

Some of you out there are doubtless saying "what about free software offerings?". Yes, there are free alternatives, like MythTV for Linux operating systems, GB-PVR for Windows,

Media Portal for Windows, and others. Right now, due to configuration and setup issues, these software packages can only be recommended for advanced users.

Commercial PVR software

Commercial software offerings include BeyondTV (does not do photos or music), Sage TV (also very good, can also play audio and view photos) Cyberlink's PowerCinema, and finally Windows XP Media Center Edition (or Windows Vista Home Premium Edition- also does mp3s and photos). Windows MCE has matured with the most recent version, but still lacks the ease of use and polish of the third-party software. It also forces Windows media formats on the user and uses restrictive DRM (digital rights management to the recorded and downloaded media files-- i.e. you cannot share them with others). Sage TV is a very capable software package that is also offered in bundles and includes programming guides for free (at the present)-- but it is not as easy to setup and lacks the interface polish of Beyond TV. ReplayTV is a new offering, and while very slick, is more expensive (\$100) and charges for its programming guides.

The bottom line

Beyond TV is the clear winner for the purposes of this article, as it offers the lowest cost with the most features, and it is extremely easy to setup. All of the software offerings mentioned can be downloaded (some free) and evaluated free, letting you decide for yourself.

BeyondTV

www.snapstream.com
\$69.99

SageTV

www.sagetv.com
\$79.95

ReplayTV

www.replaytv.com
\$99.99 +programming.

Cyberlink PowerCinema

\$99.95 (remote \$24.95 extra)
www.cyberlink.com

Windows Media Center Edition

www.microsoft.com
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www.gbivr.com
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Myth TV

www.Mythtv.org
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The Al Elam Column

With Bobby Wilson

A real estate salesperson is more than just a sales person. They act on your behalf as your agent, providing you with advice and guidance and doing a job - helping you buy or sell a home.

While it is true they get paid for what they do, so do other professions that provide advice, guidance, and have a service to sell --such as Certified Public Accountants and Attorneys.

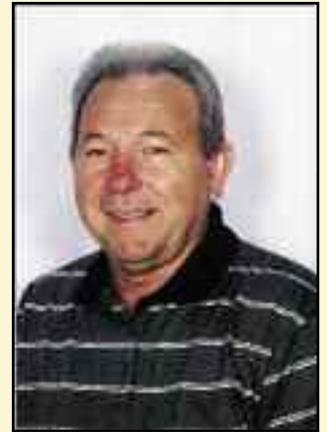
The Internet has opened up a world of information that wasn't previously available to homebuyers and sellers. The data on listings available for sale is almost current - but not quite. There are times when you need the most current information about what has sold or is for sale, and the only way to get that is with an agent.

If you're selling a home, you gain access to the most buyers by being listed in the Multiple Listing Service. Only a licensed real estate agent who is a member of your local MLS can get you listed there - which then gets you automatically listed on some of the major real estate web sites. If you're buying or selling a home, the MLS is your agent's best tool.

However, the role of an agent has changed in the last couple of years.

In the past, agents were the only way home buyers and sellers could access information. Now agents are evolving. Because today's home buyers and sellers are so much better informed than in the past, expertise and ability are becoming more important.

The real estate agent is becoming more of a guide than a salesperson; your personal representative in buying or selling a home.



Bobby Wilson

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.

Rustand earns instructor certification

Marilyn Rustand of Facial Designs Permanent Cosmetics, LLC in Osage Beach has recently completed the advanced training requirements for Certified instructors in permanent cosmetics, a cosmetic tattoo procedure of eyeliner, eyebrows and lip color.

In January, Rustand will begin teaching the art of permanent cosmetics to students from anywhere in the U.S., at her new location in Camdenton, next to Lake Area Clinic.

For more information, you



Marilyn Rustand

may contact Marilyn Rustand at 573-216-5051.

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MICKEY ROONEY (1920 -)

Hankins becomes President of the Bagnell Dam Board of Realtors

Lake Ozark, MO— Bill Hankins of the Tonia Grein Team was installed as 2007 President of the Bagnell Dam Board of REALTORS at the installation banquet held at the Country Club Hotel on December 2, 2006. He served as Vice President of the Board during 2006. Along with his duties as President of the Board, Hankins will also serve on the Legislative & Regulatory Policy and Governmental Affairs committees of the Missouri Association of Realtors in 2007.

JoAnn Sleed of the Tonia Grein Team acted as Master of Ceremonies at the banquet. Bruce Aydt, 2007 President of the Missouri Association of REALTORS® performed the duties of Installation Officer. Along with Hankins the following were also installed: Mary Albers as Vice President, Ryan Gattermeir as Secretary and Karie Jacobs as Treasurer. Richard Elefson will continue on the board as Immediate Past President.

"The number of team mem-



Bill Hankins

bers who attended the banquet in spite of the snow and ice was evidence of how proud we are of Bill," commented Tonia Grein. "Bill's dedication to the real estate profession and his accomplishments in the field have been a true source of pride for our team," concluded Grein.

Hankins can be reached at the Tonia Grein Team office on Business Highway 54 office or by calling 573-365-9700.

Lake Regional announces new medical officers

Osage Beach, MO— The physicians on the Lake Regional Hospital medical staff recently elected Robert Hyatt, M.D., to serve a 2-year term as Chief of Staff. Muthu Krishnan, M.D., was elected as Vice Chief of Staff and Andrew McKibben, M.D., was named Secretary/Treasurer.

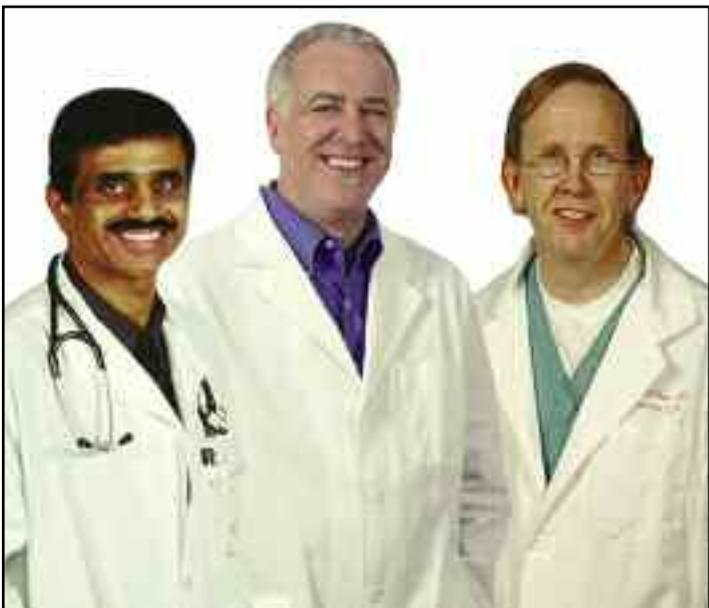
New Department Chairs are as follows:

Corrine Rao, M.D., Medicine Family Practice

George Hubbell, M.D. Maternal Child Health

William Harris, D.O. Surgery

Congratulations to these physicians. Lake Regional Health System and the citizens of the Lake area appreciate their leadership and dedication.



Robert Hyatt, Muthu Kirshnan & Andrew McKibben

Can Do Challenge raises 75% more than last year

On Saturday, December 9, 2007 groups turned in boxes and canned goods to Lamb House in Camdenton for the "Can Do Challenge" as part of Christmas on the Square. This year, a total of 5,391 items were collected—a 75% increase from the previous year.

Pictured are Linda Marrs with Lake Presbyterian Church—first place with 1,311 cans; Laura Sauvage representing Community Christian Church and Save-A-Lot—second place with 850 cans; Cassie McCain with New Life Church of the Nazarene—third place with 841 cans; and Jaron Humeston with First Baptist Church—fourth place with 485 cans. Next year the turn in date will be December 1 as part of the annual Christmas on the Square event.

Also pictured are Jaron Humeston representing First Baptist Church youth group; Can Do Challenge co-chair Tiffany Miller; Cassie McCain representing New Life Church of the Nazarene youth group; Pat Woodward, Director of Lamb House; Linda Marrs representing Lake Presbyterian Church youth group; Laura Sauvage representing Community Christian Church youth group; and Bob



Pictured from left to right Linda Marrs, Laura Sauvage, Cassie McCain & Jaron Humeston



Pictured from left to right Jaron Humeston, Tiffany Miller, Cassie McCain, Pat Woodward, Linda Marrs, Laura Sauvage, & Bob Reiskamp

Reiskamp, chair of the Can Do Area Chamber of Commerce. Challenge for the Camdenton

Lake West Chamber Spotlight Community Bank of the Ozarks

Mark Shellenberg is a familiar face to chamber members. Throughout the years, he has served a total of nine years as a Lake West Chamber Director, was a past president, worked as a director on the chamber's fishing tournament for over 10 years and likes to taut his participation in the fundraising dunking booth 2 years running.

Mark is proud to serve in his 19th year with Community Bank of the Ozarks, starting as a loan officer when the bank was established in 1988, and moving up to his current position as Executive Vice President.

Community Bank of the

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Mark believes the people of the westside make it the best side. Look for Mark at the main bank at 13932 N. State Hwy 5 in Sunrise Beach, call him at 573-374-5245 or visit them on the web at www.cbobanker.com.



Mark Shellenberg

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Marilyn Rustand

Karie Jacobs joins the Al Elam Real Estate Co.

The Al Elam Real Estate Co. is pleased to announce the addition of a new agent to its professional staff.

Karie Jacobs, whose background has included a strong interest and involvement in real estate for 26 years, joined the Al Elam Co. in December. Coming from Battle Creek, Michigan, Karie has lived in the Lake of the Ozarks area for over 7 years. She is the Treasurer and a Director on the Bagnell Dam Board of REALTORS and is active on the MLS Committee and Finance Committee. Karie received her BS Degree at Western Michigan University.

"Our agents and staff are



Karie Jacobs

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

Grein Team adopts a family through CADV

Lake Ozark, MO— During this holiday season The Tonia Grein Team has adopted a family through Citizens Against Domestic Violence (CADV). Each team member made a financial contribution, which was matched by Mike and Tonia Grein. As the holiday has drawn near the agents and staff have divided into small groups to do the shopping, gift wrapping and delivery of the items.

"Sharing is the true spirit of the holiday. We have traditionally adopted a family for Christmas but this year has been exceptional. All of our team members have worked diligently to make this a very special Christmas for this family and we're very excited to share our Christmas spirit with them," remarked Tonia Grein.

The Tonia Grein Team mem-



Tonia Grein

bers are involved in many functions to benefit organizations designed to bolster residents in the Lake community year-round. YMCA, Hope House, March of Dimes, CADV and Lake Regional Hospital are just a few of the organizations supported by this fine group of business people.

Homeowners and businesses urged to report on damages

The Office of Emergency Management in Camden County is asking for your cooperation in notifying homeowners and business owners that have experienced damage from the snow storm to call the Camden County Office of Emergency Management with information on the type and extent of damage.

The reason for this information is to provide the State

Emergency Management Agency and, finally, Governor Blunt, with a dollar amount for damages incurred.

This information could release Federal low interest SBA loans to individuals or businesses which are not insured.

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CVB welcomes new partners/enhances membership services

Osage Beach, MO— In a continuing effort to better serve members, the Lake of the Ozarks Convention and Visitor Bureau (LOCVB) leadership team is pleased to announce the roll-out of a new marketing plan. The new plan is aligned to assist CVB partners' businesses, attract new members ("partners"), and ultimately, increase marketing dollars used to promote tourism to the entire Lake area.

Each year, the LOCVB invests more than \$1 million to promote and advertise our Lake tourism community. This expansive marketing plan allows the LOCVB to target tourists, potential visitors, local residents and 2nd homeowners, promoting the Lake as a premier family vacation, group, boating, golf and relocation destination. The campaign funds are utilized to place advertising in magazine, newspaper, TV and radio, resulting in 437 million impressions in a ten-state surrounding area. In FY'06 the campaign drove 115,000 inquiries to the CVB office—potential visitors requesting the Vacation & Service Guide magazine—and over 1 million visitors to its website, www.funlake.com.

In 2005 each partners' free directory listing on the LOCVB web site received on average 1,500 visitors and over 600,000 visitors were driven from funlake.com to partners' web sites. Most importantly, the LOCVB helped bring an estimated 5 million visitors to the Lake area.

"We're working hard to build the most effective plan to increase tourism for the Lake of the Ozarks. We were very pleased by the results of an independent study recently conducted to test the effectiveness of our advertising campaign in cooperation with the Missouri Division of Tourism. The study found that 66.3% of potential visitors that inquired through our office for information actually did visit the Lake and they spent in upwards of

\$50 million in our community. Typically, a good conversion rate is in the 50% range. Our team is proud of those results, and we're excited by the challenge to work together with our partners to continue to increase tourism and our community businesses' success. By pooling our dollars together, we can make a difference," said Tim Jacobsen, Executive Director, LOCVB.

To better understand current partner business needs for development of the 2007 marketing plan, the LOCVB conducted a survey in early November with its 500 partners. The LOCVB hopes to obtain information on challenges local businesses face, and current LOCVB benefit service offerings and how they may be improved upon to best assist partners. The survey also inquired about events to draw more tourism to the area and topics for future workshops, conferences, business training and networking opportunities.

Lisa Burton, LOCVB Director of Marketing said, "We're changing our terminology referring to our members now as 'partners'. This better describes how we work together to increase tourism to the Lake. More tourism means more income for our local businesses, and in the end that ultimately translates into regional and local economic development—new and better infrastructure, schools and community attractions and services that we all enjoy. I'm very interested to learn the results of our survey and how we may further enhance our current benefits to better serve our local businesses. We look forward to sharing these results with our partners in our 2007 marketing campaign".

The LOCVB encourages feedback from the community. Business owners, please provide your input through the marketing survey at: funlake-life.com/cvb. For more information, please contact Lisa Burton at 573 348-1599.

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Lake Regional employee recognized

Osage Beach, MO— The Excellence in Missouri Foundation recently presented the 2006 James Williamson Award for Achievement in Quality. Senator Pro-Tem Honorable Michael Gibbons presented the James Williamson Award on behalf of Governor Matt Blunt to Sue Fletcher, RN, of Lake Regional Hospital. Ms. Fletcher was chosen for her outstanding contributions as a volunteer in the pursuit of performance improvement, for her dedication to the principles of total quality, and for her commitment to the core values of the Missouri Quality Award program.

Additionally, Ms. Fletcher was recognized for: 1) Being actively involved in the Missouri Quality Award process. 2) Aiding organi-

zations in the pursuit of performance excellence for at least three years. 3) Being instrumental in Lake Regional Hospital's pursuit of performance excellence. 4) Encouraging, inspiring, and assisting others in the pursuit of performance excellence. 5) Being a role model, problem-solver, and motivator for others.

Ms. Fletcher was the fifth employee hired at Lake Ozark General Hospital, now Lake Regional Hospital. As Director of Quality Management, she has provided leadership to lift quality to a higher status. These efforts brought Lake Regional Hospital recognition in 2003 when it was the first community hospital in Missouri to receive the Missouri Quality Award.

Jackson Hewitt of Eldon announces grand opening



The Jackson Hewitt Tax Service of Eldon has opened its newest office, conveniently located at 204 South Mill St, near the Eldon Community Center. The office, owned and operated by Steve and Shelia Reece, will be open from 9am to 6pm Monday thru Saturday to serve customers who need individual federal and state income tax preparation services.

"We're so excited to open an office in Eldon so we can provide community members with fast, accurate tax preparation services and the quality customer service that Jackson Hewitt is known for," says Larry Gerdes, Office Manager of Jackson Hewitt Tax Service. "From reviewing past tax returns to finding some of the most commonly overlooked deductions, we're ready to serve the residents of Eldon."

Jackson Hewitt offers full-service, individual and state income tax preparation and pro-

vides free electronic filing (IRS e-file) to all tax preparation customers. Jackson Hewitt customers have a wide variety of convenient products and services from which to choose, including Deductions@Work, our occupational-focused system that enables our tax preparers to tailor the tax interview to more accurately address taxpayer needs based on their profession; W-2 download, where W-2 forms provided by ADP, CIC Plus or TALX can be downloaded into the Jackson Hewitt's secure tax system so tax returns can be completed prior to receiving the hard copy Form W-2 in the mail; and the *ipower* CashCard, a pre-paid MasterCard card that can be loaded with a taxpayer's refund or related financial product proceeds. Terms, conditions and fees apply. Call the Jackson Hewitt Tax Service of Eldon at 392-0829 to schedule an appointment.

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Realtor Morgan McNally accepted to CCIM program

Lake of the Ozarks, MO— Realtor Morgan McNally has been accepted into the rigorous Certified Commercial Investment Member education program.

CCIM is the recognized standard for commercial and investment real estate resources. Only six estimated 125,000 commercial real estate practitioners nationwide hold the CCIM designation.

McNally, who is associated with McNally Properties in Osage Beach, recently completed the Sale/Leaseback Analysis portion of the CCIM program.

Morgan McNally works with



Morgan McNally first-time homebuyers and commercial developers. The commercial and residential divisions of McNally Properties are located on Highway 54 in Osage Beach.

Gattermeir's attend National Realtor Convention

Bob and Margie Gattermeir of Gattermeir & Co., Inc., Realtor's of Lake Ozark, recently attended the National Association of REALTOR® Convention held



Bob Gattermeir

November 10-13 in New Orleans, La. They attended the REAL-



Margie Gattermeir TOR® Expo as well as functions for Chase Manhattan Bank and the Offutt Multi-Listing Service. Mr. Gattermeir is a past President of The Bagnell Dam Board and former member of the Missouri Real Estate Commission.

Need help to quit smoking?

Osage Beach, MO— Get the help you need to quit smoking by attending the next smoking cessation class at Lake Regional Hospital. This program begins January 10, 2007, and will be held at 6:00 p.m. for five consecutive Wednesdays in Cardiac Rehab. Anyone who wants to kick the habit is encouraged to register.

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.

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- **SATOP/ADEP** – substance abuse traffic offenders program

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- **Substance Abuse Group** – two-hour group sessions, which cover the basics of addiction, abuse, and making better choices.
- **Aftercare Group** – Its goal is to maintain a successful life in recovery from substances. 12 –26-weeks.
- **Anger Management Group** – Education, insight & treatment to persons with aggressive/assault behavior. 12-weeks.
- **Financial Management** – For persons convicted of bad check offenses or having difficulty managing personal finances. 10-weeks.
- **Corrective Thinking** – Intended to help the student find appropriated ways of thinking to produce successful results his or her life.

Seminars

One-time events that aim to cover a subject of need in a concentrated form. Most are 2 or 3 hours.

Victim Impact Panel (VIP): Confronts alcohol and drug related traffic offenders with the human, emotional and psychological consequences of their behavior through presentations by victims sharing their experiences of loss. 2 hours

Financial Management: 3-hour version of the above seminar for short-term need to control personal finances.

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Lake rebounding from millions in damages

continued from page 1

going to have problems! That's just something you can't prepare for," he said, adding that in many cases the wind caused snow to pile up at uneven levels, causing further stress on supports.

Pacenka agreed on those points as well.

"Not one of our docks built under current UE standards failed," he said. "The standards that are in place now are very substantial and very adequate for this environment. This was a freak storm and the placement in the cove and the way the wind stacked the ice on the roofs played a bigger part in the failures than anything."

Green also squelched rumors that the non-encapsulated flotation replacement requirement had been temporarily waived.

"They still have to be re-foamed by Dec. 31, 2008. That's two years off and I expect that they'll be able to get to them in that amount of time," Green said, adding that all replacement docks must meet the standards adopted by Ameren UE and must be built

by certified dock builders. However, new permits will not be required unless the docks are going to be modified or expanded from the original version.

Sgt. Ralph L. Bledsoe, public information director for the Missouri State Water Patrol, also put to rest rumors that the Lake had been designated "off limits" to recreational boating until further notice.

"That isn't true. At no time did we close down the Lake or even restrict traffic. We did, however, ask that boaters be courteous and slow to idle speed in areas where there was dock damage."

And while the prognosis appears good that owners won't have to wait too long to get their docks repaired, the bad news is that some may have to pay for those repairs out of their own pockets.

Gerald Frank, an agent with American Family Insurance in Osage Beach, said that insurance coverage varies by company, "so I can't speak for everybody."

"Some cover docks as personal property, some as adjacent struc-



tures," he explained. "We cover docks as personal property but to be covered for collapse caused by

the weight of ice, sleet and snow, you have to take out an endorsement. However, with any compa-

ny, the time to find out is at the very beginning when you're taking your policy out – not several years down the road, especially after there's been a snow and ice storm."

December's storm hurt other pocketbooks as well, according to reports from officials around the Lake.

· Cities, counties and road districts reported paying out several hundred hours of overtime to road crews and together spread more than 10,000 tons of sand and 5,000 tons of sand at some \$60 a ton.

· The Osage Beach Premium Outlets mall remained closed for one full day during what is typically the busiest shopping time of the year.

· Morgan County reported a significant number of collapsed roofs on turkey barns, which also means a huge loss of turkeys.

· Roofs on dozens of businesses either collapsed or suffered significant damage, which prohibited them from opening for several weeks while waiting for repairs.

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Hankins attends NAR convention

Lake Ozark, MO— Bill Hankins, buyer specialist with the Tonia Grein Team and President-elect of Bagnell Dam Association of Realtors, attended the National Association of Realtors' Convention in New Orleans. With attendees nearing 30,000, this was the largest convention to be held in New Orleans since Katrina.

Among the multitude of speakers at this year's convention were 41st US President George W. Bush and 42nd US President William J. Clinton. The Presidents addressed the capacity crowd praising REALTORS®



Paula and Bill Hankins

efforts to rebuild New Orleans after Katrina as well as their efforts in their own communi-

ties. During their stay in New Orleans, Hankins and wife Paula, along with other attendees volunteered their time with the organizations Rebuilding Together and Habitat for Humanity. When they were not listening to speakers or attending seminars, they were cleaning, painting and helping to rebuild New Orleans. "I have never felt so welcome and appreciated for being in any city as we were in New Orleans. People were coming up to us on the street and thanking us for being there and asking us to spread the word that the city is open and ready for business", Hankins noted.

"We are very pleased that Bill could represent our area at the convention as 2007 president of our local board of Realtors," commented Tonia Grein. "Our community is very fortunate to have such a dedicated member and we're very proud of Bill for his efforts in New Orleans," continued Grein.

Hankins can be reached at the Business Hwy 54 office of the Tonia Grein Team in Lake Ozark or by call 573-365-9700.

Castle in the Clouds health retreat

Castle in the Clouds is located 230 feet above the Niangua river. The "Castle" was built by its owners Dr. Mark and Sherrie Sexton. Mark is a Naturopathic Dr. with 30 years experience with natural health care and Sherrie an Herbologist and Massage thera-

patient services that include nutritional counseling, weight loss, electronic acupuncture, electronic facelift, bio-electronic therapies, urine and saliva testing, massage, oxygen baths, complete systems rejuvenation and much more.



Castle in the Clouds

apist with 13 years experience. Open for two years now this Health Retreat has become quite busy with patients from all parts of this country and others.

Castle in the Clouds offers relaxing retreat packages and out

Castle in the Clouds Health Retreat is located about 6 miles down D road past Ha Ha Tonka State Park above Tunnel Dam. www.castlehealthretreat.com or 573-317-1912.

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Contractors talk about bad weather

continued from page 3

the roads and the paths. Make sure your doors and windows are shut and your projects are sealed up as tight as you can be." Adds Frisella, "We try to plan our projects so that the buildings are under shingles before the bad weather season arrives. Last year we didn't have any bad weather to speak of, but you generally plan on having a few weeks of delay built into your schedule."

Q: ProBuild is working on significantly large projects in three different areas of the lake. I've heard nothing but good from your developers. How do you keep your sites manned and everything coordinated? Says Frisella, "ProBuild specializes as a construction manager for large multi-family, condominium and residential structures. The company is structured to accommodate the demands of multiple large projects. For a specific example, the way the Superintendent manages the subs, is we have a weekly informational - safety meeting which gives everyone a chance to say how everything is going and trouble shoot on the spot." Adds Hubbs, "Each subcontractor has a date they've agreed to be completed by. I

make sure we stay in constant contact so we can keep coordinated and are able to make any adjustments we need in the schedule and can be looking ahead for problems. Each site also has its own superintendent to make the chain of command and information go smoother for close monitoring. Dealing with utilities is much harder in the counties than in the city. At Monarch or Lands' End we can just hook up to city water and sewer, get our inspections right away and have a designated office to call for answers. In the county, there is no designated person to call for answers when you need them. You're also dealing with DNR on water and sewer, so inspections can sometimes take months instead of days."

Jason Harper is owner of Strait-Line Construction, Inc.

in Lake Ozark which specializes in concrete construction and retaining walls and pavers. Previously Harper Construction, he has nineteen years of experience and is currently contracted to six large area projects.

Q: Explain how the weather affects your job and how you work around it.

"You can minimize the impact of cold and wet by using concrete blankets. Typically ideal conditions are dry and 70% which gives nice working and cure time, but you can add calcium and hot water to help concrete set up quicker."

Q: How significantly have your costs increased or decreased over 2006 in comparison to 2005 and 2004?

"Fuel has definitely been the number one factor in increase in expenses. 2004 was significantly more affordable than the last two years have been. The chemical aspects that make up concrete have also risen based on fuel prices. Delivery charges go up and we burn a lot of fuel in our equipment. A lot of surcharges have been added this year to delivery and pump trucks which have an additional \$10 to \$30 fuel surcharge fee. This is typical for all the area concrete guys."

Q: Will bad weather have any effect on the prices?

"Fuel factors aside there are still price increases in winter because adding hot water and calcium as well as the labor on installing the blankets is costly. Also being cold out, your labor is not as efficient. Low 30's and colder is when those factors start taking the most effect. We missed three days over the storm. We were probably the only ones in town that worked over that 10 day period. We knew it was coming so we protected ourselves as much as we could with prep so we could go to work when the roads were plowed. We had some minor water run-off damage from the melting snow and ice. That involves some tear out and usually in cases like that the cost of repair has to be worked out between the builder and

the sub. I haven't heard of or seen any seawall damage since the storm."

Brothers, Jeff and Rob Morris and father, Darrel Morris own Morris Contracting in Brumly and have been in the siding business for 35 years. They employ eight full-time people and are currently working on two large condominium projects.

Q: Explain how the weather affects your job and how you work around it.

"Safety is the main thing for us. As far as to install, the weather actually impacts the siding because the expansion of the vinyl is affected. It will cause bellies in the siding so we have to watch what we are doing. Of course there are hazards of snow and ice coming off the roof. If there's too much we won't put our workers in that position. We'll work in covered areas like decks."

Q: How significantly have your costs increased or decreased over 2006 in comparison to 2005 and 2004?

"The petroleum prices brought the prices of vinyl up 42% between 2004 and 2006. It impacts my bidding as far as materials. Seasonal changes do not affect our prices unless of course it's something like Hurricane Katrina which impacted the price of fuel which impacted the price of vinyl."

Q: Will bad weather have any effect on the prices?

"We work weekends so basically it put us out of service for five days. Just being able to make it to the job site was a challenge in itself. When we got to the job, as far as the safety issues we decided not to work since even the decks were covered in ice. As long as it's above freezing we can install our product. We try to keep our materials in a heated room, but it's difficult when other contractors need to be in that room at the same time -- drywallers, electricians, plumbers, etc. We all have to work together."

Ribbon Cuttings



Arthur Maier Plumbing Co. was welcomed into the Lake West Chamber with a recent ribbon cutting. You can reach them during normal business hours as well as after hours and weekends for emergencies at 573-480-7797. Pictured are Mark and Leslie Schaub, owners, and Chamber ambassadors.



At a recent ribbon cutting, the Lake West Chamber welcomed Johnah's Outsourcing Business into its membership. Visit them on the web at www.jobvirtualassistant.com or call them at 573-207-4091. Pictured are Johnah and Dick Terbovic, owners and the Chamber ambassadors.



The Camdenton Area Chamber of Commerce recently welcomed new member Midwest Direct Charters with a ribbon cutting. Call 573-434-1962 for rates and scheduling or visit their web site at www.midwestdirectcharters.com. Participating in the ribbon cutting from left to right: Steven Craig, City Assistant Administrator; Corey Leuwerke, Pilot; Bob Stewart, Airport Manager; Tim and Tiffany Miller, owners; Elmer Meyer, City Administrator; Kerry Shannon, Mayor; Sherry Meissert, Camden County Treasurer; and Bruce Mitchell, Chamber Executive Director.

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rate luxury homes on this site. This property will sell for the value of the land and Belle Vista Court location! Incredible interior features, all Four Seasons Amenities! **MLS#3033785 \$1,395,000 Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365-cme1**

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The business of fishing—A look at guide services and tournaments

By Michael Gillespie

Over the years, Lake of the Ozarks has gained a reputation as one of the nation's top fishing lakes. Although shoreline development and heavy boating traffic have changed the look and feel of the lake, the big reservoir is still very much a sport fisherman's paradise.

And for good reason. Lake of the Ozarks has produced some big fish. A 134-pound paddlefish was caught in 1998; a 47-pound striped bass was taken in the winter of 1988-89; and the lake once yielded a 103-pound catfish. Lake of the Ozarks has rendered several state records, including an 80-pound bighead carp; a 36-pound smallmouth buffalo; a 41-pound muskellunge; a 20-pound hybrid striped bass; and a 40-pound drum.

For nearly as long as the lake has existed, there have been local guides willing to take the vacationer out for a few hours or a whole day of fishing. The Lake of the Ozarks Convention & Visitors Bureau lists six guide services in its business index. Some specialize in specific varieties, such as catfish, while others, like Chip Weeg's Hook 'Em Guide Service, will take the client out for "anything that tugs back on your line."

"This lake is good for bass and crappie," says Weeg, "and that's basically what we go after." Weeg has been guiding for the past sixteen years. He ventured into the business for the simple reason that he had a boat and he liked to fish. As Weeg tells it: "I got into it over at the Lodge of the Four Seasons. They were looking for somebody to guide. A buddy of mine worked there and said, 'Hey, I got a guy that can do it for you.'"

Weeg's clients run the gamut

from children looking to catch their first fish, to adults who don't know where to search for a good spot, to serious fishermen who are scouting the lake in preparation for a tournament. "We'll take a ten year old kid, or a seventy year old man. It doesn't really matter," he says.

"We get people on vacation who don't have a boat," says Weeg, "or they're new to the area and want to learn the lake." Some of his clients are repeat customers. "I take out a lot of newlyweds who come to the Lake of the Ozarks on their honeymoon and call me every year when they come back on their anniversary," he says. Weeg also estimates more than half of his clients are women. "A lot of guys come down on a convention, and surprisingly their wives or girlfriends call me. They get a boat ride and they get to fish!" he says.

Hook 'Em caters to both individuals and corporate groups. In a good year, the service may handle 500 trips, which include twenty to thirty Anheiser Busch-sponsored outings. "We take two people per boat, and we furnish everything but the fishing license," Weeg says. "I have around eighteen to twenty guides who work for me."

Some of Weeg's guides are stars in their own right, such as Bob Cox, founder of Charger bass boats, and Chad Brauer, who has qualified for three Bassmaster Classic tournaments. But most of the guides, in Weeg's words, "are just local guys who like to fish anyway."

The trick to successful guiding is knowing what baits to use, what the fish are doing, and where to find them. It's very simple, Weeg explains, he goes to places where he knows his

clients can catch fish. In general, Weeg prefers the mid-lake area, from Horseshoe Bend through Turkey Bend. "But," he adds, "if somebody wants to fish up at the 40 mile marker, we'll go up there; if somebody wants to fish at the dam, we'll do that. We'll pick them up wherever they are. A lot of people come down on conferences and business trips. Most of them just want to get out and take a boat ride. They don't care if they catch a fish or not." Weeg says that a lot of the guided trips are at night in the summer; it's cooler, there are fewer boats, and the fish are more active.

Since Weeg prefers a part of the lake known for its heavy boating traffic, he usually takes his clients into coves where the water is calmer. Although the fish don't seem to mind the boat traffic, it can be wearisome on the fishermen — especially on the ride home. "I try not to do anything on the weekends, just because the clients are not going to enjoy it," he says.

Guide services commonly charge \$150 to \$175 range for four hours; \$275 to \$300 for eight hours.

Because Lake of the Ozarks supports a large bass population, it is a frequent site of tournament fishing — some 500 tournaments a year. It's big business and it brings a lot of money into the local economy. An average tournament will attract 150 to 200 fishermen. The entry fees commonly range from \$100 to \$300 per person. Two of the lake's annual tournaments are strictly professional — the FLW (named for Forrest L. Wood, founder of Ranger bass boats), and the B.A.S.S. circuit.

Most lake area tournaments operate out of the marina at Public Beach 2, in Lake of the

Ozarks State Park. Tournament prizes typically are awarded based on the total weight of five fish caught during a set period of time. That's one reason why bass fishermen have such high-powered boats — they need to get to their favorite spots, and back to the weigh-in, in a few short hours.

Springfield resident Mike Eutsler is a director of the 5,000-member Heartland Trails Tournament Association, which hosts contests in Missouri, Arkansas, and Oklahoma. Eutsler said that Lake of the Ozarks was the site of four Heartland tournaments last year.

"There are four separate circuits," Eutsler explains, "and they're all under the umbrella of Heartland. One of them is what we call the Elite. It is a tournament for the guys who fish by themselves in the boats. Then we have a Team series, which is for teams of two guys who fish together, and we have a Pro-Am. In the Pro-Am you have one guy that owns the boat and runs the boat and pays the higher entrance fee; an amateur fishes with him. They don't fish against each other, and their weights don't count against each other, but it's kind of like two separate tournaments. Our fourth one is new this year. We call it the BFT, or bass fishing tournament, and it's a buddy tournament.

"To fish these tournaments, you have to belong to Heartland, which is a hundred dollar membership. Each one of these tournaments has different prizes. In the Elite and the Team series, they are fishing for a \$25,000 first-place prize."

"In our Team series at Lake of the Ozarks during the last weekend of October, we had 150 guys there. We gave away a \$25,000

Nitro Mercury combo pack, and fifty runners-up got to take a check home."

Floyd Lee, facilities manager at Lake of the Ozarks State Park, says that all tournaments must apply for a regatta license from the Missouri State Water Patrol. "Once they get the regatta, we are notified," says Lee, "and if the group needs an area to conduct the weigh-in, we provide it. A lot of the smaller ones don't need an assigned area, they just tailgate it."

Lee says it's common to have two or three small tournaments scheduled for the same weekend, and his staff works to provide a place for all of them. "They will use areas in the park to conduct their weigh-in," he says. "They have scales and all set up, and they weigh the tallies of fish. There are small areas assigned that they can use, in the proximity of the marina."

Tournaments can be single or multiple day events. "Either they will do a two-day tally on the fish caught and weighed, or they may do a first-day elimination type," explains Lee. "They may start with one hundred fishermen the first day, cut it down to fifty the second day, and then the top 25 may fish the third day."

No matter what the area may offer in the way of shopping areas, restaurants, and fine living, fishing remains a popular lake attraction and a lucrative business for many. It's a labor of love for guides like Chip Weeg, who'd be fishing even if he weren't paid to do it. Like all jobs, it has its limits. "You go thirty times straight in a row, yeah, you get tired," admits Weeg. But as the adage goes, a bad day at fishing is better than a good day at work.

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