

LAKE OF THE OZARKS

# BUSINESS JOURNAL

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# Firemen seek 30¢ levy increase

By Darrel Willman

Lake Ozark Fire Protection District's Chief Gary Woodson and the board of directors are asking voters to approve a 30 cent levy increase on August 8th.

The monies generated by the increase will go to fund replacements for aging fire-fighting equipment, improvements to the existing four firestations and personnel changes. Woodson and the board have put together the proposal after extensive consideration.

What will it mean for property owners in the area?

"On a \$250,000 house, your assessed value is \$47,500, then the 30 cents on that— it's about \$12 a month. It's 19% of the appraised value. So for less than 2 Starbucks a week." Woodson says.

The district was formed in 1976 with a base 30 cents tax levy on appraised value for property within the district— 43 square miles. Prior to that time, it was membership based. For the past thirty years since the initial levy, they have struggled to grow with the area, providing ever-more services and protection— with the same funding.

Looking at the growth in the Lake area, it's difficult to see how it was possible. Protecting the burgeoning business community, responding to fires for an



increasingly-expanding number of private homes and condominium developments— on land and on the water.

The department has in the past 30 years, benefitted the public for it's support through its improvements. The district's ISO (Insurance Services Office) rating has improved from a Class 9 (10 is the worst) to a Class 6, and Woodson expects a four or five in the current review.

This has meant a savings in the amount residents and businesses have had to pay for insurance.

The department has also added services and equipment — ambulances, paramedics, EMT's, a fire boat, ladder trucks, full-time personnel and three additional fire stations— all within the original budgetary constraints.

Stretching their dollars, tight-

ening the budget, buying used or refurbished equipment— these tactics worked for a while.

However, costs like insurance, payroll and fuel have skyrocketed in recent years. It's no longer possible, the department says, to maintain the current level of service - much less accommodate additional growth with funding at these levels.

*continues on page 7*



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<b>Publisher</b>	<b>Production Assistants</b>	<b>Contributing Writers</b>
Denny Benne	Corey Scott	Michael Gillespie
<b>Editor</b>	Katie Miget	Monica Vincent
Darrel Willman	<b>Marketing Consultant</b>	Dwight Weaver
	Monte Kent	

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# A NAFTA super highway?

By Darrel Willman

*This is an unusual little story about an article on the internet. Apparently a conspiracy theorist believes Bush secretly plans to unite the three North American nations and build a super highway linking them. -Ed.*

Is the Bush administration quietly building a new super-highway stretching from Mexico to Canada? The story surfaced recently in the internet "press" (<http://www.humaneventsonline.com/article.php?id=15497>).

The author, Jerome Corsi holds a Ph.D. and is apparently the author of several books: "Unfit for Command: Swift Boat Veterans Speak Out Against John Kerry", "Black Gold Stranglehold: The Myth of Scarcity and the Politics of Oil", and "Atomic Iran: How the Terrorist Regime Bought the Bomb and American Politicians".

In his story, he proposes the "NAFTA Super Highway" is secretly set to bisect the country from the Mexican border at Laredo, TX, northward to Canada. Since he mentioned the route included Kansas City, we took a look.

The NAFTA highway he talks about was mentioned in Congress as early as 1991, and was authorized in 1997. The system exists today (I-35 to I-29, to I-69) and there are currently publicly and privately funded plans to augment the route in Texas and Indiana. The plan was to classify highways in the central US as essential to the flow of goods and services in North America, and direct federal dollars to them. But it was never "four football fields wide" with five lanes in each direction.

Corsi accuses the Bush administration of using the super-highway to bypass the Longshoreman's Union at US harbors, bringing a flood of truck containers from the "Far East" into the country using the "SENTRI" system.

US Customs says SENTRI (Secure Electronic Network for Travelers Rapid Inspection) is a process that allows them to speed the inspections of "certain low risk, pre-enrolled crossers" at selected US ports of entry—these don't currently include Laredo.

The story goes on to say "The first customs stop will be a Mexican customs office in Kansas City, their new Smart Port complex, a facility being built for Mexico at a cost of \$3 million to the U.S. taxpayers in Kansas City."

Maybe he's referring to the Lazaro Cardenas port, a rail port not associated with Smart Port.

We called Chris Gutierrez, President of SmartPort in Kansas City, who assures us Corsi is indeed mistaken. Smart Port is a non-profit group putting together a US-based inspection location for south-bound exports, aimed at relieving some of the congestion at the border. It won't be a Mexican facility and it will deal with goods leaving the US, not the other way around.

Mr. Corsi then speaks of the TTC (Trans-Texas Corridor, [keptexasmoving.com](http://keptexasmoving.com)), a real-life proposed super-highway to cross Texas. The TTC plans to include separate lanes for trucks and cars, freight railways, a high-speed commuter rail and utilities. It's planned to take 50 years to construct. Nothing to see here,

move along.

But wait, there's more. Corsi says: "The American public is largely asleep to this key piece of the coming "North American Union" that government planners in the new trilateral region of United States, Canada and Mexico are about to drive into reality."

We're not exactly sure what this is insinuating, but he gives the "SPP" as an example. The Security and Prosperity Partnership (SPP) is part of the US Department of Commerce. They examine ways to streamline the cooperation of the three members, US, Mexico and Canada and ways to enhance North America's competitive position in regard to the remainder of the world. One of these would be to ease the congestion at the border points.

He says "The border at Laredo should be reduced to an electronic speed bump for the Mexican trucks containing goods from the Far East to enter the U.S. on their way to the Kansas City SmartPort." What would we call the new 'union'- "Americalexico"?

Corsi continues: 'Missing in the move toward creating a North American Union is the robust public debate that preceded the decision to form the European Union. All this may be for calculated political reasons on the part of the Bush Administration.'

If Bush is indeed planning a unified North American 'Union', you can bet he wouldn't want a lot of public debate. We bet Corsi's wearing his tinfoil hat a bit too tightly. They'll write anything on the internet, won't they?

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# Lake Area construction on the rise

by Monica Vincent

In May of 2006, the Commerce Department reported that sales of new single-family homes increased by 4.6 percent nationally. Lake of the Ozarks Business Journal checked in with local districts to see how permits are faring over the first two quarters of 2006. Despite rising interest rates and heavy fuel costs, the lake area appears to be more than holding its own versus the heavy growth of 2005.

According to Val Valent, Building Official for Osage Beach, in 2005 from January to May, the city had 49 commercial permits for \$17,227,057 and 30 residential for \$2,176,383 compared to this year, from January to May, 56 commercial permits were issued for \$7,642,745 and 51 residential permits for \$5,253,480. Total from last year, Osage Beach issued 104 commercial permits for a total of \$33,215,339 and 98 residential permits for a total of \$8,110,787. Said Valent, "Quite a few major projects will run the overall figure up considerably."

Among those major projects were the new imaging center at Lake Regional Hospital, several condominium projects at Lands End, Diamond Pointe and Mystic Bay, the Landmark Building and the Curran Building. Most of the commercial construction took place at the north end of Hwy 54 with residential construction dispersed throughout the city. Osage Beach has a couple of big projects in the works, including the Premier Bank at KK and 4 retail units there as well as Purcell Tire. Said Valent, "We have several projects right now that we expect to permit yet this year that will equal last year providing these projects come to fruition before year's end. Residential should be at least what it was last year." With the highway 54 expansion looking to start sometime next year, Valent says, "I think the expressway is going to be a plus for the whole community."

According to activity reports provided by Marci Bunch, Community Development Director

for Lake Ozark, over 70 combined residential and commercial construction permits were issued in 2005 with an estimated value of over \$12,000,000. From January to May of 2005, 39 permits were issued totaling \$6,561,920 in estimated value. City Administrator Charles Clark states that first two quarter returns for 2006 "have basically doubled over last year. We increased the budget by 75% because we anticipated that much more revenue would be coming in. We've gotten almost 100% of our budget in the first 6 months." In sharp contrast to Camdenton and Osage Beach, Lake Ozark has seen primarily residential construction, with only about 10% of construction projects commercially applicable. According to Clark this year's figures will reflect a different story with contractor licenses up 300% and commercial projects on the rise in the form of condominiums such as Edgewater Resort and Thornsberry Cove, and a rezoning of 105 acres of the

old city park to expanded residential and commercial C-3 zoning, among other projects still in the works which will include the approximately 2,000 acres residential/commercial development proposed by the Stanton development group.

According to Rick Callahan Building Inspector for Eldon, the city "had a good year last year and are down a little this year, but maintaining steady growth. We've heard a lot of maybes on both new residential and commercial construction." With steadily increasing business construction in Osage Beach and Lake Ozark, Callahan sees Eldon growing as a bedroom community with improvements in the school district and the impending arrival of a new Wal-Mart as contributing factors. 65 permits were issued from January to May of 2005 totaling \$1,164,177, with the total number of permits for the year at 158 for an estimated value of \$2,289,958.75. From January to May 2006, 49 permits have been issued totaling

\$741,915.16.

According to Camdenton Building Inspector Dennis Croxton, construction permits are running about the same as last year. As for the value of construction material and labor in May of 2005, Camdenton had \$8,904,159, and as of May of this year \$4,499,598. By May of 2005 they had issued 50 construction permits and by May of 2006, the city had issued 66. Said Croxton, "Despite the increase in permits, this year we just have smaller projects - last year was an exceptional year." Between January and May of 2005, Camdenton had several major commercial projects including big restaurant remodels, KFC and McDonalds, and the shopping center strip by Wal-Mart, among others. As another for instance, in 2005 the city had over \$40,500,000 in new construction with close to 75% attributed to the new high school. Said Croxton, "We run closer to 30% commercial and 70% residential." As for the

*continues on page 4*



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# Lake Area construction on the rise

*continued from page 3*  
future, Camdenton has annexed two large acreage areas - 100+ acres on north Hwy 5 for residential construction, and 100+ acres on east 54 across from the Wal-Mart Supercenter which is all commercial. Adds Croxton, "We see the highway extension to be nothing but a plus."

Chris Bachman, Fire Marshall for the Mid -County Fire Protection District says construction permits issued for 2005 broke down to 180 residential permits and 28 commercial permits totaling 208 with a cost of construction of \$38,462,419. From January to June of that year, there were 85 residential permits, and 18 commercial for a total of \$20,476,079. From January to June of 2006 there have been 96 residential permits, and 24 commercial for a total of \$24,763,774.

Bachman attributes this strong 2006 growth to condominiums including Miramar, Cedar Heights, Tuscany, Sierra Bay and Clearwater, as well as commercial buildings in Keystone Industrial park, and several commercial permits with Old Kinder-

hook. They will be issuing permits for

Trinity Pointe in the next two weeks. Bachman says fees are about 50% residential versus commercial. Permitting was

where Osage Beach takes over, and out Hwy 7 past Montreal.

According to Sunrise Beach Fire Marshall John Norris, January to May of 2005 showed 85 permits issued valued at



established in September of 2004 and encompasses from Lake Rd 5-61 all the way to the county line in Decaturville on Hwy 5 and on Hwy 54 west from Davies Baskets to V Road on east 54

\$21,303,023. The total for 2005 came in at \$40,466,327 with 178 permits issued. January to May 2006 showed a total of 69 issued permits with an estimated value of \$39,006,675. Norris says these

numbers reflect, "any number of things -- people are looking for a good investment and primarily residential." Over 90% of their permits are residential and concentrated in Porto Cima and the Villages as well as development areas on the water. But, according to Norris, they are seeing an increase on the second tier level. He says mainly the commercial permits are for commercial suppliers such as docks or roofers. However, "There have been some start-ups over the last two months that have been slow in coming for lack of public water and sewer systems, but now Villages and Porto Cima have a public water and sewer system - Lake Regional sewer and water." Norris refers to two new developments on MM - a retail sales establishment and some strip stores, convenience store, car wash etc. There will be another by Shawnee Bend 3 with a bank and convenience store. The Sunrise Beach fire district covers almost 60 square miles up to southern border of Laurie and stops at Lake Rd 5-61.

According to Ed Young, Direc-

tor of Public Works/Building Inspector for Laurie, the permit process began May 9, 2005 when the ordinance was passed. Building permits do not have a construction value attached to them, but rather are based on square footage and are considered a less arbitrary means of determining the fee. Unless the repair of the structure is exceeding \$3,000, it need not have a dollar amount attached to the permit. Young says their fees are a fair mixture of residential and commercial, but more residential because of the nature of the permits - i.e. a new deck requires one. As for future growth, Young says, "Several questions are being asked right now that lead me to believe commercial and residential are on the rise. Our biggest commercial project right now is Helen Riggins Remax building, an 11 building self-storage unit, and a couple of properties being looked at by zoning in July. We are also completing two subdivisions with sewer and water lines that will open up to 45 new residences."



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# Ozark TV to bring local programming to the lake

by Darrel Willman

Paul Meyers, owner of Ozark Media Group, intends to bring original and informative local TV content to residents and tourists alike through cable channel 98, called Ozark TV. Now on Hwy. 54

across from Mc Donald's, the company has purchased the building that is currently World Class Collectibles at 3621 Highway 54. The remodeling and construction on the new facility inside will be finished some time

this summer. The new building will house the sets, offices and production studios for the TV station. Meyers indicated they will have some form of grand opening through which the public could tour the studios and see

how a television station is set up. The tower for the broadcasting of the signal is already in place.

While Meyers could not set a definite time the station would go "live", he said they would begin broadcasting in the late summer or early fall.

They plan to offer a diverse mixture of locally-originating programming centered around the interests and businesses at the Lake. How-to shows, cooking show, outdoor shows, community calendars, weather and event information, business profiles—all are topics he and consultant Murray Ferris mention.

duce original programming. We're going to be doing a lot of commercials in two minute infomercial type— about businesses. That's going to be a big part of it. Some of the programs that we're talking about... we're going to do current events, a home repair show, overviews of businesses. We're really targeting people that are in their condos or hotels and people that want a bulletin... saying this is what's going on at the Lake today," he said. "We're hoping (to start broadcasting) late this summer. The actual date is really up in the air. We have a lot of renovation

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Paul Meyers and Olmedo Herrera, video editor, work on a production.

While original content is a daunting task for any fledgling station, Meyers is nonplused. He is also the owner of "A Memory in Motion", a custom video and DVD production company.

The experience gained with his other firm offers Meyers a solid base for originating programming. Meyers has already assembled a professional staff including a video editor and programming director. They will begin shooting footage for future programming this summer, and Meyers says the company already has a significant amount of prior footage. At the time of the interview, they were nearing completion of the documentary produced to coincide with the 75th Anniversary of the Bagnell Dam. The DVD sells on their website (www.ozarkmedia-group.com) alongside commercial production services ranging from \$1500 to \$3500.

Meyers said: "As far as TV, what we're going to do is pro-

and construction to do on the building."

Obviously OzarkTV, like any media will depend on advertising for revenue. What separates it from the other available advertising vehicles, Meyers says, is the local angle.

"When I first came down here, one of the things I wondered, was where is the local programming? Is that all there is to learn about the Lake— the weather? And the advertisers had three or four channels on cable to put there ads and hope somebody saw them. Broadcast you have to go to Jefferson City, Columbia or down to Springfield. You have to put them on with the news and even then there's not that much of interest to the Lake. What Ozark TV will do is give businesses here the opportunity to bring their advertising to a local level. And people are going to tune in to our channel because it will be informative. They'll learn things about the area." he said. ■

# Firemen seek levy increase

*continued from page 1*

A pumper truck was \$85,000 in 1976, today the same truck is \$400,000. Gasoline then was .59¢ per gallon, today it averages nearly \$2.75. You could buy a new car for \$4,100 thirty years ago, today it's more like \$20,000.

While Woodson does allow for some increases when budgeting, there is no way to accommodate increases like these.

Making matters worse is state regulation, of the .30¢ that is allowed, the department is only able to receive .28.8¢.

"We've been doing feasibility studies and looking at our needs and necessities and trying to put together some long and short range plans— there's never really been anything official done. Yes, funding is tight and we're trying, as we always do, to get the biggest bang for the buck— but we just haven't been keeping up. Property values go up and we bring in more money, but then the Hancock Amendment kicks in.

"There's some formula in there that says, 'O.K., the property value went up this much, and so you can't have a windfall of taxes. Every year they change it. You wouldn't think between .2880 and 30 cents is much. Currently it's about \$149,000, a substantial amount of money.

"If you think back, Sunrise Beach and Mid-County rolled back your taxes this year, and we did too. The ceiling on our levy for our general fund is 30 cents— no that's non-compliant. The most you can levy in this year is .2880.

"So we've been playing catch up. The district ten years ago should have asked for a tax levy increase. I have people that say, 'Why are you asking for 30 cents in August, why not just go for 15?' Well because, ten years ago we should have asked for 15 then and we would have been asking for an additional 15 cents now.

"Because we've incurred double-digit increases. Just our Blue Cross Blue Shield health insurance has gone up over 100% this year.

"So we're playing catch up. Our apparatus— we've got trucks that are over 20 years old. Quite honestly, we've been putting some band-aids on some issues. The ladder truck that we refurbished is a 1982 that we bought for \$41,000 and then refurbished for \$45,000. It's a good truck now. A new ladder truck like that is going to cost almost a million dollars."

Woodson saves money using arrangements like these when possible, but the chief says many of the trucks are just too old to be reliable. Of course if a breakdown occurs on a call, another will respond from one of the other stations—but delays, when lives are on the line—are costly.

Woodson explains, "Of the levy, 15 cents of the 30 cents will go into an apparatus replacement program. We intend to do a lease purchase. It's hard to explain and convince people that a 1984 truck— how many cities are running garbage trucks that are that old?"



Firemen from the Lake Ozark Fire Protection District fight a fire in this undated photo.

Part of that will also go to renovate and or replace the four stations that currently serve the district. They were not designed to house full-time personnel or accommodate the large ladder trucks needed to fight today's high-rise fires.

"The stations are too small and they've been modified as much as they can. Ideally, what we need in these stations are an engine, a tanker, a brush truck, and then a facility for an ambulance or a reserve truck.

"Some were modified to allow for an ambulance— but there's structures we can't put an aerial apparatus in, because it won't fit. We need flexibility."

Without the right equipment at the right station, response times are longer. Woodson explains they not only have to catch up for the current needs, but try to estimate what will be

required—a tough job given the Lake's seemingly never-ending growth.

"We're not building something for today, we're building it for — 'where do we want to be in 10 years, 20 years from now?' The property itself is in a good location, but the way we utilize the property itself isn't always good. In 20 years, I see us stacking all 4 stations. We're stacking 3 of the 4 right now."

Woodson and the board have no choice but to try and see what the needs of the district will be.

"As bad as people thought the economy was even five years ago, it didn't slow the progress of the Lake area. It continued to grow, it

will continue to grow."

Their responsibilities don't end at the fire.

"Fire prevention and education— we go to the schools and we have our fire safety house that we take. We are always doing tours." None of that comes free, but Woodson explains, "No, but that's the best PR in the world."

The role of a fire department is more than "putting wet stuff on the red stuff" as Woodson likes to call it.

"Quite honestly, in 1976 you went to fires. If there was a fire, they dialed a seven-digit number and there was a fire call. Now if there's any kind of emergency, they're dialing 911. If the dispatchers aren't sure who to send, they send us. Because we're an 'all hazards' type of responder. We have our dive rescue team, we have our swift water rescue team, we have our structural collapse

team."

All these special teams require training that often can't be done at the Lake.

"Specialized training and specialized equipment. You know we could do it the McGuyver way, with a gum wrapper and some manila rope but there's still specialized equipment and things that you have to have."

The area's topography also demands specific techniques and equipment. Narrow, winding roads with steep inclines, winter weather, fires on or near the water. There aren't a lot of fire departments that require a fast water rescue, a dive team, a fire boat— and a 100 foot ladder truck all at the same time.

"We're training our fire fighters now in high-rise fire fighting. That's something you wouldn't have thought of as a requirement at the Lake years ago. If you look at the new condominium developments being built now, ten stories is commonplace. We've equipped all of our trucks as well as our fire boats with high-rise packs and equipment. Now we can go up five, six, seven stories, 10 stories, whatever it takes. These are challenges that we're addressing and trying to stay on top of— but we're hampered financially."

Even with the new levy, it's doubtful the department would have the funding required to get the trucks and equipment they need for the area— they're simply out of reach.

"It'll get us to where we need to be at this point for immediate concerns— and then we're planning for the future— hopefully with the assessed property values going up and the new construction that's taking place, we can keep up with the progress. Remember, we're talking about equipment right now, but we also have personnel issues."

Companies that sell fire equipment are often anxious to show Woodson new products, then realize they have shortcomings.

"There are the apparatus sellers— when they come around and say 'Look, you can use this truck'. When they bring a demo down here and try it, then they realize — 'Oh wait, with the switch-backs and things, that doesn't work.'"

The department will need to look at increasing the payroll for the career firemen. When they are placing their lives in danger, the Lake area's departments, Lake Ozark's included— become merely a stepping-stone.

"It's hard to attract and retain volunteers and career fire fighters — people will work here 2 or 3 years and get the experience and then they move on— I can't pay what St. Louis County or K.C. Metro pays. We just don't have the ability to do that, nor do I expect that we will ever be able to. You're basically in those instances funding other departments. If you look at public safety in general, if you want to get rich, you don't become a fire fighter or a police officer— but it's a rewarding career. Rodney (Eldon P.D.) has the same challenges, the Sheriff's department and Chief Hasker here in Lake Ozark— all lose personnel. People will apply here and they'll get experience here and then they'll move on to the better paying jobs."

From the report:

"The Lake Ozark Fire Department was formed by a group of volunteers in 1952. The tax-supported district was formed in 1976 and established a tax rate of \$0.30 per \$100 assessed value. We have been operating at this rate for the past 30 years.

The fire district has been able to lower the ISO rating from a class 9 to a class 6 in 1994, and currently going through a review process with ISO. The call volume has gone from 100 calls in 1976 to over 975 last year.

The district has increased the types of services provided since the early days. Instead of responding to strictly fire related incidents, we now respond to emergency medical calls, rescue calls, water related emergencies, hazardous materials incidents, as well as search and rescue incidents.

The district is also more active in public education. We offer fire and EMS (Emergency Medical Services) education and fire prevention classes to citizens and businesses.

The district is now staffing full time personnel at three of four stations, 24 hours a day, 365 days a year.

The fire district is a combination department of 29 career personnel and 30 volunteers. The district maintains the following apparatus: three (3) engines, three (3) ladder trucks, four (4) tankers, one (1) reserve engine, one (1) heavy rescue, four (4) brush trucks, three (3) ambulances, two (2) fireboats and four (4) utility vehicles. This equipment is operated from four (4) stations and two (2) locations on the water for the two fireboats within the district.

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## Al Elam Column

With Greg Tolbert

### Why Isn't My Home Selling?

Let's say your neighbor's house sold in about 15 minutes for way over the asking price. His house had a bit of a view and yours has none. But your house seems fairly priced, the inventory is low and yet your home is unsold. Why isn't your home selling when others are? Are all home sellers in your area really selling their homes quickly?

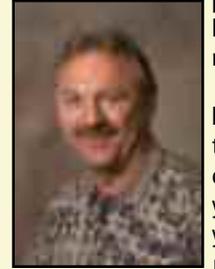
To find out what really is going on ask your agent to provide you with a list of all the homes in your price range that were listed around the time your home went on the market, and all those that have come on the market since then.

How many of these listings are pending or sold? How long did they take to sell? This data is easily retrievable from the Multiple Listing Service (MLS). Then find out if the pending and sold listings received multiple offers, or only one? This information isn't readily available from the MLS, so your agent will have to ask other listing agents for the information.

The next step is to compare the list price and amenities of your home with the listings that sold. If you see a big difference between your price and your competitor's

prices, and you're on the high side, the answer to why you're home isn't selling is simple. Your asking price is too high for the market.

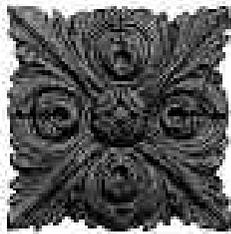
This may be difficult to accept, especially if you thought you had priced your house right for the mar-



Greg Tolbert

ket to begin with. Your agent is able to speak with the buyer's agents who have shown your home. This will give you valuable feedback regarding why their buyers turned your home down. It may be because of a fixable condition that you can do something about, like a garish paint color or pet odor. If the common theme is that there's something about your home that buyers can't live with, like traffic noise or no yard, you should seriously consider reducing your list price. Everything sells at the right price.

If you have any questions or concerns regarding the buying or selling of a 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.



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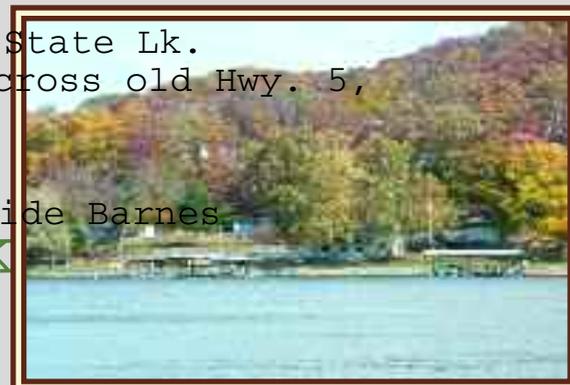
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## LAKE STORIES *With Michael Gillespie*

# "Tommy Webber, seaplane pilot"



by Michael Gillespie

The 1950s were interesting times at the lake. Simple roadside attractions were the rule of the day, and that usually included a trip to the dam to sample the various amusements and souvenir shops, and maybe take an excursion boat ride. Those

boat rides at the dam had been around since the '30s, and were immensely popular. Beginning in the post-war years a new twist was offered — seaplane rides.

A host of different seaplanes were used over the years. Old postcard views show Republic Seabees, Aeroncas, and Cessnas at the Loc-Wood dock, which would later become the Casino Pier. (Near the end of the era, in the '60s and early '70s a Bell helicopter joined the flying fleet.)

Tommy Webber was among the first seaplane pilots at the dam; some say he was the first. He flew excursion flights from the late '40s through 1956. He captained the Larry Don in its early days and drove speedboats at the dam. But those were merely the final accomplishments of an extraordinary life.

Thomas Bert Webber was born in Great Britain in 1884. In

1909 he witnessed the first airplane crossing of the English Channel. That was at Dover, England. Tommy was 25; he decided then and there to become a pilot. It took four years, but he got his license. A year later World War One broke out in Europe and Tommy became a Royal Air Force pilot. He was shot down over France in 1915.

Hospitalized for seven months with a crushed throat, Webber then went to Canada to train military pilots for the Royal Canadian Air Force. In 1917 he came to the United States and served in the Marine Corps air arm.

After the war Tommy remained in the United States and took up barnstorming. He flew at exhibitions throughout the central states and became a flight instructor. By 1934 he operated his own flying school in Sedalia. He held pilot's license number 1786.

When World War Two broke out, Tommy became a civilian instructor at army air fields in California and Kansas. By war's end he had accumulated some 18,000 flying hours.

Shortly after the end of the war, Webber began piloting

excursion flights and boat rides for Glenn Wood, owner of the Loc-Wood boat concession at Bagnell Dam.

Glenn Wood marveled at his new employee. Tommy Webber was well into his sixties, a lean man standing five-foot-seven, with a bronzed face deeply etched by lines of age and experience. He usually wore a boat captain's hat with the edges rolled down in the "thousand hour crush" made famous by World War Two pilots. Pilots that he had trained. Tommy was thought to be the oldest active commercial pilot in the country. His health was excellent; his eyes were sharp. He still retained a British accent.

By the late-'40s, the excursion business at the dam was booming. Interviewed by a Kansas City Star reporter in 1949, Glenn Wood estimated that 100,000 people were riding the boats and planes each summer. When Tommy Webber wasn't flying or piloting the boats, he would hawk the rides over a loudspeaker. "Here you are, folks," he would call out in the King's English. "Right here for those speedboat rides; those thrilling airplane flights. Tickets on sale below, step right along. It's exciting, it's marvelous. See the lakeshore from the skies."

Wood said that Webber "could even stop a school bus with that chatter. They love it!"

The excursion business was still brisk in 1956. On September 27, an elderly couple from Ontario, Canada, visited the strip and talked with Tommy Webber. They had never flown before, but after chatting with the former RAF pilot, they decided that Webber was the kind of man they could trust in the air. So they bought their tickets and soon found themselves a thousand feet above the lake, circling over Horseshoe and Shawnee Bends. Tommy then turned the plane back to land in the waters in front of the dam. He pulled the nose up when just a few feet above the water to lose some air-speed. For a few seconds the nose obstructed his view ahead and to the right. That's where the boat hit him.

An excursion speedboat had come tearing out of the Loc-Wood dock on its usual high speed thrill ride. The boat pilot didn't see the plane flaring overhead. The boat grazed the right pontoon of the plane just as the aircraft settled onto the water. Miraculously, the boat missed

the airplane's propeller and tail section.

Webber's plane touched down and slowed to taxiing speed, but something was wrong. The plane began to list; the right pontoon was punctured. Webber cut the engine and the aircraft started to settle into the water on its right side. A second boat came out from the dock to assist. Webber, 72 years old at the time, got the woman passenger out of the plane and into the boat. By that time, the airplane's only door had dipped into the water. Tommy swam under the wing, and through the half-submerged door, to rescue the trapped man inside.

Tommy was unhurt, but it was his last flight. A friend convinced him that after 43 years of flying, it might be time to quit. Webber had logged over 20,000 total hours in the air.

Webber continued to live at Lake Ozark, in a stone house that he built himself. In the spring of 1963, his failing health forced him into a Sedalia rest home. He died on October 10 of that year.

From the days of open cockpits and canvas-covered wings, Tommy Webber had flown for three air forces and had trained hundreds of pilots in two world wars. Later in life he had charmed countless tourists and had taken them on a magical ride over the lake that he had come to love. Most of those gawking sightseers never knew that the man at the controls was truly a legend — an aviation pioneer, and a lake original. ■

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



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# The ABC's of buying your next new boat!

There is nothing more fun and exciting than buying a new toy and all of us that have been around the water for any period of time know that boats are one of the ultimate toys. You can not only enjoy them by yourself, but there is no greater way to bond with your family and friends. Here are a few thoughts to consider on your buying excursion:

**A. SHOP AROUND** — There are very few situations where someone buys a home, auto or any major investment without investigating at least 2 or 3 options before "pulling the trigger". There are many new and innovative things that have taken place within the 4 walls of some established manufacturers in addition to some newer boat manufacturers that are creating their own identity. By doing this

it will reinforce your decision to purchase the boat you had originally reviewed or it can open the door to other possibilities.

**B. CHECK OUT THE DEALERSHIP** — Take a few minutes and stop by their main facility and see what you think of their service department.... we do it all the time when we purchase our new car. Introduce yourself to the service manager or service writer.

**C. ASK ABOUT THEIR "CSI" RATING** — Very briefly this is the national rating that all dealerships receive from the NMMA (National Marine Manufacturer's Association) on the boats they have sold in the past. This is very similar to the surveys we all receive from not only auto dealers but from hotels and even appliance companies. Every

dealer has a CSI rating, just ask and find out how well they have taken care of their past customers.

Good luck with your new boat, have a great summer and enjoy The Lake of the Ozarks.



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## Media treated to golf to promote Lake courses

Lake of the Ozarks, MO— Thirty-one journalists experienced the golf and travel fun at the Lake of the Ozarks during the 2006 Media Golf-A-Round sponsored by Central Missouri's Lake of the Ozarks Golf Council.

The June 7-9 event attracted golf and sports journalists from throughout Missouri and surrounding states. •They came to the Lake at the Golf Council's invitation to play 81 holes of golf over three days and get a firsthand look at the Lake's visitor appeal.

Golf-A-Round participants represented Missouri news media, as well as print or electronic media in Alabama, Arkansas, Illinois, Kansas and Oklahoma.

"The Lake area really has a lot to offer golfers," noted Dave Weretka of Golf Chicago! magazine in Joliet, Ill. •"The courses make maximum use of the scenic, natural terrain. •And the Golf Council does a great job. This is the best-organized media event I've ever participated in."

The annual event is designed to focus attention on the Lake's appeal, according to Danna Kahrs, vice president of the Golf Council and general manager of Sycamore Creek Golf Club in Osage Beach. •"Having these journalists experience our outstanding golf opportunities will help get media exposure for the Lake, solidifying its position as the Midwest's premier golf destination," she said. •"Basically, it's a way to get more coverage and attract more visitors to the Lake area."

While at the Lake, the journalists played 27 holes of golf each day - nine in the morning and 18 in the afternoon. •This year's event included play at Indian Rock Golf Club, Laurie; Rolling Hills Country Club, Versailles; Sycamore Creek Golf Club, Osage Beach; The Club at Old Kinderhook, Camdenton; The Oaks Course at Tan-Tar-A Resort, Osage Beach; and Osage National Golf Resort, Lake Ozark.

Lodging for this year's tour was provided by Golf Council members: The Resort at Port Arrowhead; Tan-Tar-A Resort, Golf Club, Marina & Indoor Waterpark; Best Western Dogwood Hills Resort Inn; and Lake Ozark Vacations, a PMG Company.

Although most of their time was spent on golf, the journalists also enjoyed an evening excursion on the Tropic Island Cruises motor yacht plus social/meal functions at participating golf courses/lodgings. •Several of the visitors arrived early or stayed longer to sample other aspects of the Lake's vacation fun.

"The golf here is great," said Kent Casey from the Birmingham (Ala.) News. •"When you combine a large number of quality courses with your central location and family-oriented activities, the Lake of the Ozarks is one of the most appealing golf destinations in America."

The Lake of the Ozarks Golf Council sponsors the annual Media Golf-A-Round, now in its 14th year. •The event receives strong support from Golf Council members, the Tri-County Lodging Association and Lake-area businesses. Funding through a cooperative marketing partnership with the Missouri Division of Tourism also is a significant factor in making the event possible.

Founded in 1990, Central Missouri's Lake of the Ozarks Golf Council works to publicize the Lake area's golfing opportunities through aggressive marketing programs and cooperative efforts with other area promoters. The Council's membership includes 13 Lake-area golf courses, four of which offer accommodations for visitors, along with eight lodging members not affiliated with golf courses.

For more information about golf at the Lake, visit [www.golfing-missouri.com](http://www.golfing-missouri.com) or contact the Lake of the Ozarks Golf Council at 800-490-8474.

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*One is as though nothing is a miracle.*

*The other is as though everything is a miracle."*

— ALBERT EINSTEIN (1879-1955)



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If you are fortunate enough to have a considerable capital gains issue, you may be faced with the challenge of finding investment property for a 1031 exchange. Many investors automatically look for "like-kind" property in their local market. However, you take on a huge risk by buying one very expensive property in your local market that might only be considered because its market value is enough to shelter your capital gain and is located "close by." You are then saddled with the burden of managing the property, keeping it repaired, collecting the checks, and always "be there" for the tenant. This is the less desirable part of land-lording and is often referred to as "toi-



lets, trash, and tenants." The alternative to this type of labor-intensive management is Tenants-In-Common (TIC) ownership of an absolute net leased property.

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ronmental, condemnation, and casualty responsibility belongs to the tenant. You receive tax benefits, income, and growth that is directly proportionate to your interest in the property. The hardest thing you do is go to your mailbox to receive your monthly check. Tenants-In-Common programs allow you to diversify in many property types in different regions, preventing an economic slowdown in one region from affecting your other investments. You may even want to explore investing only in States with no tax on Income. For your 1031 exchange, consider purchasing property in a Tenants-In-Common program and go from "toilets, trash, and tenants" to "tennis, travel and time with the family." Visit [www.j-garrett.com](http://www.j-garrett.com) for more info, or call 573-302-2320 today.

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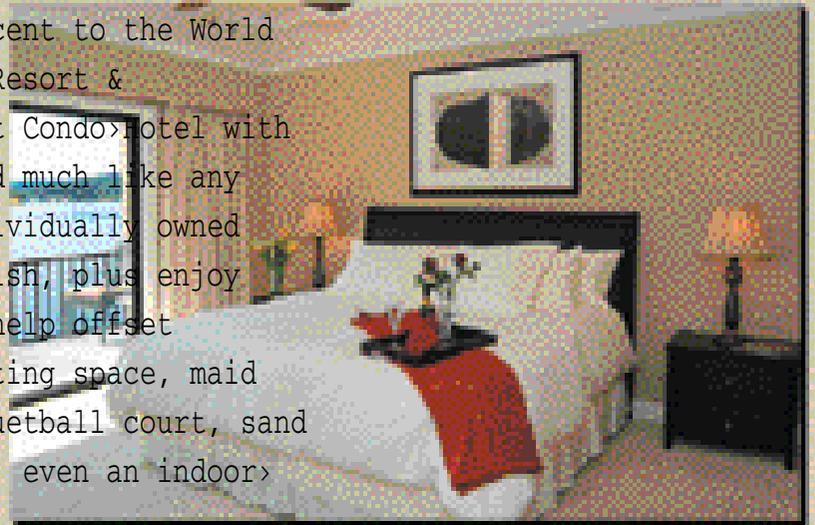
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# The Vandervort Report

Summer is definitely upon us, and the lake is definitely booming! Development continues to flourish; beautiful new homes are being built across every foot of shoreline, and every inch of highway frontage is quickly being bought up for new commercial businesses.

Rising interest rates and the price of gas hasn't seemed to affect our local economy one little iota! Anyone who is kicking themselves right now for not investing in the lake five years ago, will be kicking themselves again five years from now if they don't get off the fence today, and put their dollars into some real estate here at the Lake!

Five years ago, there wasn't one "big box" retailer here at the lake other than Wal-Mart, and there wasn't one "dine-in" chain restaurant anywhere close to the lake. Today you can hardly count the amount of new "chain" businesses operating at the lake and more and more coming in every day. You can bet the corporations that own those businesses have done their research, and know that the lake is "in play" and on the move!

Less than ten years ago, you could purchase a very nice waterfront lot for \$1,000 per shore foot; today you can easily spend three times that amount for a quality lot; that's a three hundred percent appreciation in less than ten years! Where else can you get a 300% return, on a safe investment, that's secured by real estate, in that little amount of time? If anyone has a better investment opportunity than that, please fill me in. Oh, but what about the real estate bubble? Nonsense! As high as lake property may seem to us Mid-westerners, it's still a great bargain compared to any other waterfront resort communities across the country. The one thing they are not making; is any more shoreline, and when it's gone it's gone.

If you are looking for a fantastic real estate opportunity, don't miss out on our new Resort Condo-Hotel currently under construction adjacent to the Horny Toad Complex. You can purchase a beautiful luxury suite with all the amenities of a fine resort for as little as \$275k, and the best part is that you have the option of a rental management program to offset the cost of owning your vacation home! This is the first project of its kind here at the lake, but it is the hottest thing going in Resort areas all over the country. For more information look at our website; w , or call Colleen at 573-216-1336 or Lisa at 573-434-6626.

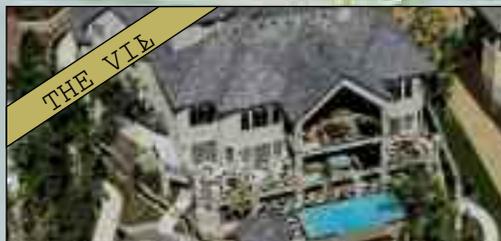
Have a fun and safe summer, and I hope to see you at the Toad!

Merlyn Vandervort, CR, CGR  
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# GOLFTECH: A Better Game in Four Steps

## Part 2: Stance/Setup

With Larry Salsman  
PGA Professional

by Darrel Willman

The best money you'll ever spend addressing the ball with the correct, neutral grip, as we covered in June, should place your hands out in front of you relaxed and square to your body. The club forms a 90° angle to the line formed by your shoulders and hips, as shown in photo 1.

Notice the clubs lying on the ground at Larry's feet, like railroad tracks. They form the lines we "square" our body up to. The ball will go in the direction they point. If we align our shoulders, hips, knees and toes parallel to the "tracks" on the ground, the ball comes off of the face squarely and in theory, flies in the direction everything is pointed to. We



can get another look in photo 2.

Instructors like Larry always use these pointing aids during lessons, as they reinforce the sight-line formed when the student addresses the ball. They will also stress the use of a "pre-shot routine" that becomes habit over time. Eventually, the golfer forms this sight-line and goes through the pre-shot routine without having to think about it— each and every shot.

It might go something like this, although every golfer will differ on what's important to their swing: "Good neutral, relaxed grip, thumbs forming a line down the grip... shoulders square and level, in line with my toes— toes pointing at the flag... knees slightly bent, back bent at the waist... push off with the left arm, weight to the right— now,

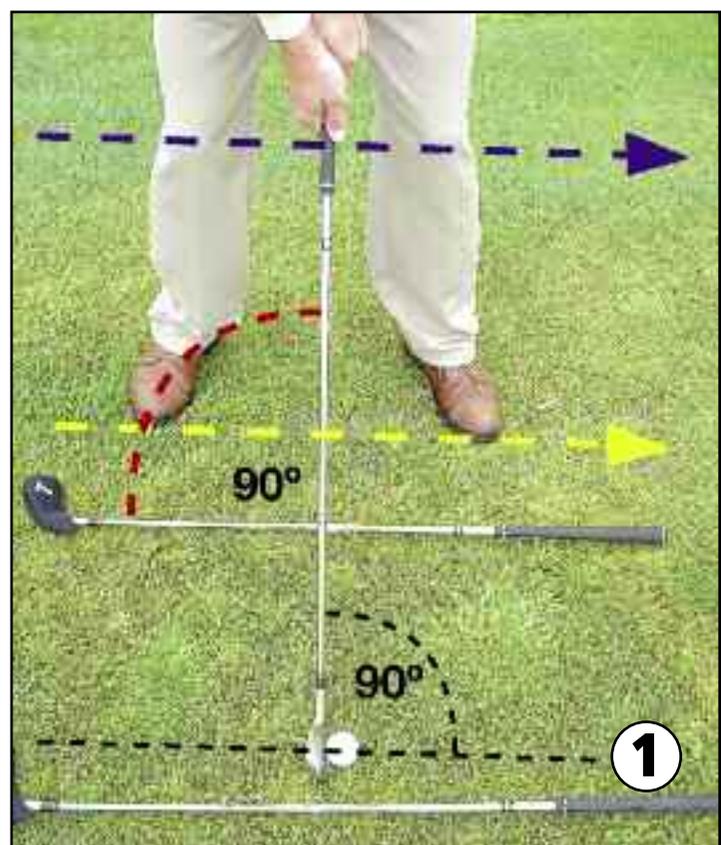
swing and release the club..."

In addressing the ball, as the pre-shot covered, the tips of the toes form a line that is parallel to the line formed by the hips and shoulders (photo 2). The face of the club points in the same direction, with the shaft forming a 90° to our lines.

The knees are slightly bent. Larry shows us in photo 3 that they line up roughly with our toes. In photo 4 he demonstrates bending from the hips rather than the middle of the back, this "stoop" sets up the "coiling" effect crucial to a good swing.

With your solid neutral grip and the proper alignment to the ball and the target, it's time to practice. As with most things, practice is key. Larry tells us that when we go to the range, we need to do more than just hit drives.

"You know, it's funny and I have to admit, I'm not a huge Tiger Woods fan, but Tiger's got one of the best books out that I think is called, "How I play golf," and one of the quotes he had in there was it doesn't matter how much time you spend on the range, it's how effective that time is that you spend on the range. He said some of the best sessions he ever had were only 15 min-



utes long.

"What I do is start out with a wedge or a low iron and hit a few shots. Just kind of get loosened

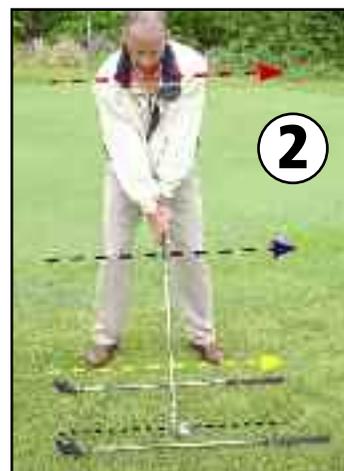
have a club that you want to work on, I'll work my way up and I might sit on that club for a while."

But no matter what your practice routine, every pro will tell you to take a couple sticks or old shafts and lay them on the ground as shown in photos 1 and 2. It's important to re-inforce the alignment with each shot, training your memory, and more importantly, your muscle memory. The shoulders, knees and toes "automatically" line up in time. And hit your practice balls with a purpose— Larry explains.

"To me the most effective range session isn't just the clubs as much as to pick a target. Don't just bang drivers. Take out your 7 iron, aim at the 150 marker, and hit 5 golf balls at it. Don't look at distance, look at direction. If I hit a ball, and it's 50 yards one way or the other left or right, it's not necessarily a good shot— where 50 yards long or short, I know how far I hit my 7 iron— so that 50 yards long or short doesn't bother me as long as it's right at the target.

Larry further illustrates this point: "How many soccer players go out and just try to kick it over the stand in the parking lot? That's not the point of the game, you know? It's like baseball players trying to see how many foul balls they can hit, and that's not the point of the game. I'll pick 2 yardage signs. Maybe it's the 150, maybe the 200 or whatever, and see if there are maybe 2 trees in the background and make that

continues on page 44



up, get warmed up. Then work your way up through the irons. You can always hit some woods and then work your way back down. And, if you know that you



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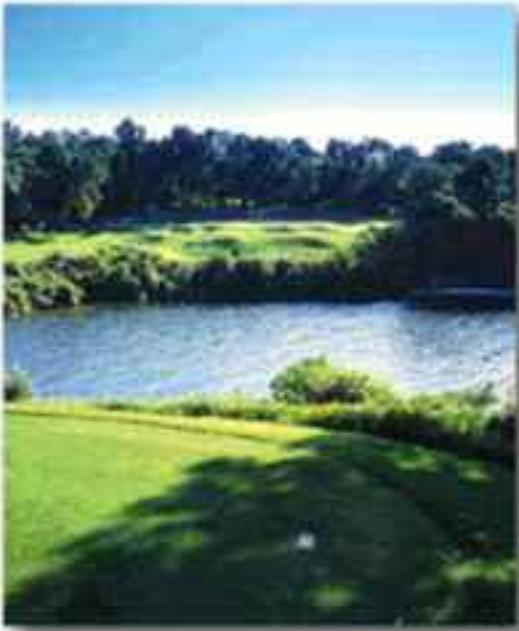
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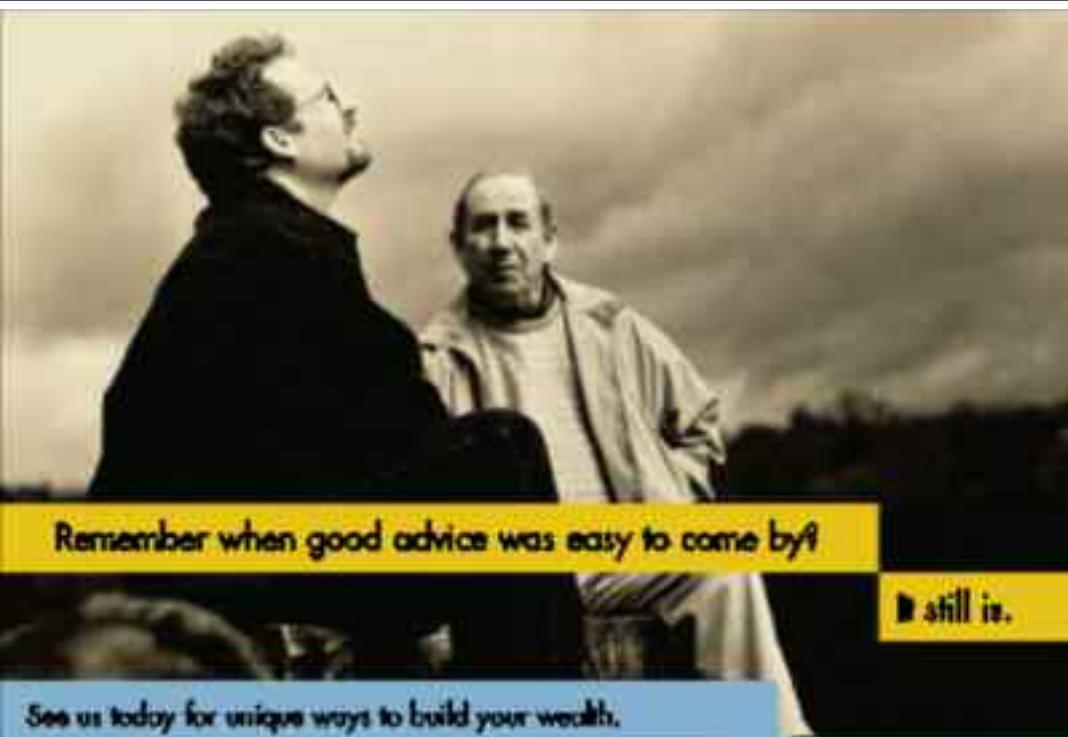
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# Cops Corner

## Psychic Scam

with Sergeant Arlyne M. Page,  
Osage Beach DPS

OSAGE BEACH— We would all like to think that our futures could be predicted so that if necessary, changed, of course for the better.

Another scam has come to the lake area and this one promises to improve your financial situation, bring you health and happiness, find that perfect love and improve your current relationship. This is an old one, just recycled.

Many people have received mailings from a Skye Alexander, claiming to be a psychic, magical practitioner, wanting personal information and your credit card/bank information. The credit card would be charged a monthly fee for a Monthly Revelation for Success.

Of course your initial investment would net you a "Blessing Keeper" that you get to keep if not satisfied. Wake up!

If you fall for this scam and complete the paperwork mailed to you, these people already have your credit card number and other necessary information to clean you out. If you thought your fortune was bad before, just wait.

There is an author by the name of Skye

Alexander, however from research conducted by others who have received these mailings, they are not the same person and in fact the same mailing has been sent out under several different names making the same promises.

Before preparing this article I checked the web by simply putting in the name Skye Alexander. I found several sites with her name including the scam association on, the website "How-ToComplain.com" and "Scam.com".

It made for pretty interesting reading and they go into great detail with all the complaints.

Along with all the charges that these thieves should face, Greenpeace should go after them for killing so many trees.



# Lake Regional Hospital's Emergency Team

Left to right: Guy Kline, MD; Robert Hyatt, MD; Terry Berry, DO; Franz Vanderpool, MD; Angela Clay, DO; Robert King, MD; Steve Martin, MD; Howard Peth, Jr., MD; John Loney, MD

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## Psst... What's Your Password?

by Brenda Christen

### Tips From TNT Computer

In today's world, it is smart to keep your information yours. How? By using passwords on your computer.

A password or phrase is simply a way of telling the computer that the user is you and you have the authority to be on that machine. We have seen several people that tell us...well we just let my kids and their friends use my machine and BAM...the next thing you know...your computer is corrupted, all the important information you need to have isn't backed up...(that's another story) and now because the computer is so corrupted it is just better to wipe the harddrive and start over. Now you've lost your information...you can't find your disks to reinstall all the programs...it just keeps snowballing until you would just rather throw the machine away!

You must always try to keep your computer clean, so that the hackers, and RATs (Remote Access Terminals) can't get in and steal all of your important information. First and foremost, use a firewall. Second, get a good strong password. The biggest problem with a strong password is that it is much harder to remember it. A random eight-letter password using lower-case letters can be hacked in a matter of days!

Wow! Guess what...your information isn't that terribly safe.

I usually tell people who prefer to keep their information private, use a good password. A good password is usually six to ten characters, use at least one capital letter and numbers or symbols along with the lower case alphabet. This makes the password stronger and just a little harder to hack into. Examples of passwords could be your favorite color, your favorite state, flower, etc. and throw numbers into the middle of the word, (Bl45ue, Ala9ska, Dah62lia)

Pass Phrases are much longer, usually 20-40 characters long and use a series of numbers and words. If you just can't think of a pass phrase...or even a good password, go to the website [Diceware.com](http://www.diceware.com) ([www.diceware.com](http://www.diceware.com)) and it has a solution for you. But...you have to remember your password!!

Now if you are a business owner and your employees have passwords, it is usually a good idea to make sure that you have all of your employee's passwords and that the passwords are stored in a safe place. If someone decides to leave, you at least have the passwords and can get into the system.

After someone leaves, it's always a good idea to change the passwords, in case it was not a happy departure. This just helps protect the company information.

If you have the exact same password on every computer so you don't have to remember more than just one, always remember that if that password gets hacked...it could breach the entire system at the office...then you have another problem to deal with.

Remember, passwords help, but they don't solve the entire problem. Remember to back up your data frequently, don't give out your passwords, use a firewall and keep your computer clean!

# GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

## CHRISTMAS TREE COURT & SOUVENIR SHOP

Christmas Tree Court & Souvenir Shop was once located along old Hwy. 5 about six miles south of Versailles, Missouri. The business was along the east side of the highway

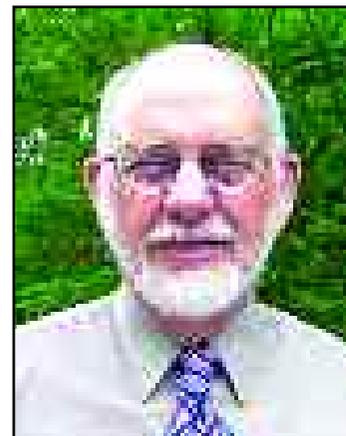
just south of the entrance road to Jacob's Cave. The Court began its commercial life as Urlaub's Palace Cabin Court in 1951. Its neighbor, Jacob's Cave, opened for business in 1932 and was a prominent attraction along the old highway, so the owners

of the Court advertised being within "walking distance of Jacob's Cave."

The business was sold to Dick & Ott Meyer about 1954 and they renamed the business Christmas Tree Court. The cabins were located to the right of the souvenir shop

shown in the old postcard featured here. The souvenir shop was added shortly afterwards, including a covered, shelter-type building where fishing tackle and bait were sold.

New highway construction bypassed the Court in the 1960s but because the business also sold groceries and gas, it was able to remain in business until the 1970s. This portion of old Hwy. 5 is now called Route TT. There is no longer any sign that this once prosperous business was ever located just south of Jacob's Cave; however, its neighbor, Jacob's Cave, is still in operation.



*Lake of the Ozarks. "History & Geography of Lake of the Ozarks, Volume One," his newest book, is now available from Stonecrest Book & Toy in Osage Beach or by mail. For information, contact the author at [dweaver@socket.net](mailto:dweaver@socket.net) or call 573-365-1171. Other books on the Lake by Weaver are available online at [www.lakeozarksbookandphoto.com](http://www.lakeozarksbookandphoto.com)*

*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*



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# Recent legislation from the Missouri General Assembly

By Michael Gillespie

The second regular session of the 95th General Assembly is now history. Of the approximately 1,700 bills introduced in both houses, 164 were passed into law. Among the most important ones were those that dealt with the budget, eminent domain, voter identification, sexual predators, and ethanol gasoline.

The state budget for fiscal year 2007, which begins on July 1, is approximately \$20.8 billion. This figure is \$1.6 billion over the fiscal year 2006 budget. The largest slice of the pie goes to the Department of Social Services, with an \$6.2 billion appropriation. Next comes the Department of Elementary and Secondary Education, which is due to get \$5 billion. The Department of Transportation will receive \$2.6 billion. Higher education is slated to collect \$1.1 billion.

Social services money will reinstate certain medically-related funds that were cut or diminished in last year's budget. For example, funds to purchase eyeglasses and wheelchair accessories for adult Medicaid recipients are now guaranteed.

The Missouri Department of Transportation will receive an additional \$400 million for road and bridge construction and maintenance. Bond proceeds in the amount of \$380 million, from the passage of Amendment 3 in 2004 will be channeled into highway plans and construction.

Education funding includes \$173.4 million for elementary schools, which is based on Governor Matt Blunt's new school foundation formula. This is the second year in a row that elementary schools have received an increase. Money for the state's two- and four-year colleges and universities is up \$17 million from last year.

The budget also includes a four percent across the board raise for state employees. The state workforce is now below 60,000, a six-year low. Critical and high turnover jobs, such as corrections officers, nurses, and certain law enforcement personnel will also receive additional pay adjustments.

Additional funding increases will go towards ethanol and biodiesel production, veterans, the highway patrol, and a new crime lab in Springfield.

The hot topic of eminent domain brought lawmakers into a flurry of action during the

recent session. In June of 2005, the U.S. Supreme Court ruled 5-4 in favor of a Connecticut case that essentially gave cities or other governing bodies the right to condemn private land in order to turn the land over to private developers. In a dissenting opinion, Justice Sandra Day O'Connor wrote that "any property may now be taken for the benefit of another private party. Nothing is to prevent the state from replacing any Motel 6 with a Ritz Carlton, any home with a shopping mall, or any farm with a factory."

In the majority opinion, Justice John Paul Stevens said that local governments know what is best when it comes to creating new jobs and increased tax revenue. He commented that a given city should be afforded wide latitude in seizing property for land-use decisions of a local nature. He argued that hypothetical cases of abuse can be confronted if and when they arise.

It wasn't long before an apparent abuse took place in the St. Louis suburb of Sunset Hills. Less than a month after the Supreme Court decision, Sunset Hills voted to allow the condemnation of 85 homes and additional small businesses in an area called Sunset Manor. The condemnation would make way for a retail shopping development. Most of the homeowners moved out — and bought new homes — on a promise to be paid by the redeveloper in approximately ninety days. But the redevelopment company lost its financial backing and couldn't buy the houses. Most of the former home owners of Sunset Manor were left holding the bag with two house payments.

The original Supreme Court ruling left it to the states to impose restrictions on the use of eminent domain by local authorities, which is what the General Assembly did with the passage of House Bill 1944.

Under the new law the right of eminent domain cannot be used solely for economic development purposes. Nor can farmland be considered as "blighted" for the same purpose. If a property is taken under the provisions of eminent domain, the condemning authority must pay fair market value plus 25 percent. If the property has been in the same extended family for at least 50 years, the condemning authority must pay fair market

value plus 50 percent.

The new law also provides for moving and relocation expenses. A displaced resident may receive a one thousand dollar fixed moving expense, or actual moving expenses to include such things as moving costs, storage fees, utility transfers, connection fees, and first and last month's rent and security deposits. Businesses that are forced to move may collect three thousand dollars in fixed moving expenses, plus up to ten thousand dollars in relocation costs.

The law also addresses situations where the condemnation is abandoned, such as in the Sunset Manor case. In such instances, property owners would be entitled to recovery of reasonable legal fees, plus proven damages that may have occurred from their displacement.

The provisions of the new law will take effect on eminent domain proceedings that begin after December 31, 2006.

The General Assembly has mandated changes in the way we vote. Herein, voters will have to show a photo identification before entering the balloting booth. Paychecks, utility bills, or bank statements will no longer serve for identification purposes. There are exemptions for the remaining 2006 elections. Mentally or physically disabled Missourians, those with "sincerely held" religious opposition to photo IDs, and those 65 or older can vote without photos if they sign an affidavit affirming their identity, or if an election official can identify them. But all exemptions will be canceled after 2006.

The same law does away with straight-party balloting. Voters will no longer be able to make a single selection to choose the candidates of one party. It will, instead, be necessary to page through the entire ballot and select individual candidates.

During the week of June 5, Governor Blunt made several stops statewide to proclaim the signing of a sexual offender bill into law. House Bill 1698, which was modeled after Jessica's law in Florida, introduces a host of new means to strengthen Missouri's sex offender laws. It mandates a lifetime sentence with a minimum of 30 years served for forcible rape or forcible sodomy when the victim is younger than

age 12, and calls for lifetime monitoring for this group of sexual offenders. The legislation increases the penalty for persistent sexual offenders from 30 years to life in prison without eligibility for probation or parole.

The bill strengthens laws protecting children from predators who use the internet to access victims. It creates a grant program to help investigate internet sex crimes against children. It further specifies that laws apply even when a sexual predator is communicating with law enforcement posing as a child. The bill makes it a felony with a prison term of at least five years for enticing, persuading, coaxing, soliciting, or luring a child. The new grant program will provide funding to multi-jurisdictional internet cyber crime law enforcement task forces and other law enforcement agencies to pay for detectives and computer forensic personnel. The governor plans to approve the \$250,000 allocated in next fiscal year's budget for the grant program.

In addition the bill adds new information to existing sex offender registries and a toll free number to make the information more accessible. Under the new law, sex offender registries will include known aliases, available photos, physical descriptions, qualifying offenses, release date, and other details in addition to information already available. The bill also closes potential loopholes surrounding the definition of sexual contact with a student.

The bill contains an emergency clause, which puts it into effect immediately. The bill is considered a furtherance of last year's legislation that strengthened Missouri's sex offender laws and required lifetime GPS monitoring for criminals convicted of certain sex offenses against children as a condition of parole.

And finally, the General Assembly approved legislation that will require most gasoline sold in Missouri to contain a

*continues on page 56*

## Pauls' Fine Wine, etc.

### Headaches— not in the Summertime!

I have a lot of people that tell me they cannot drink a certain wine because it gives them a headache. No doubt, some people have a physical issue with wine, but there is a solution that can solve a lot of people's problems when drinking wine. **Water!**

The alcohol in wine is a diuretic, meaning it has the potential to dehydrate you the more you drink it, and summer weather is a diuretic of sorts. The more steamy, hot weather you're in, the more you sweat and the more dehydrated you become. Put wine (or any alcoholic beverage) and summer weather together, you have a recipe for pain. Often this will come in the form of mild to severe headache. Strive to drink one 8-ounce glass of water for every 8-ounce glass of wine you drink this summer. Remember, a hydrated wine drinker is a happy wine drinker today — and tomorrow morning.

When keeping hydrated in the summer, sparkling wine is a great choice for the other 8 ounce glass. Sparkling wine is a great wine

when it is hot outside. From Champagne, France, to Anderson Valley in California, sparkling wine makers have been trying forever to get Americans to drink their products at sometime other than weddings and New Year's parties. According to sources at Chandon, worldwide makers of bubbly, Americans drank more than 12.7 million cases of sparkling wine in 2004, and a third of all these wines were purchased in the month of December. Those are some out-of-balance sales statistics.

Let's make this summer the season of sparkling wine. And whether it's from Champagne, sparklers from California or Chile, spumante from Asti, Italy, prosecco from Veneto, Italy, sparkling shiraz from Australia, or cava from Spain, all these bubbly effervescent wines have two things in common: refreshing acidity and they need to be served very cold. Do you need more reasons to drink sparkling wine in the heat of summer rather than the cold heart of winter?

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## Know Your Limits

By Steve Naught, CIC

The objective of the Commercial General Liability policy is to provide coverage in the event of a lawsuit when bodily injury or property damage occurs due to your business operations. The limits on your policy have separate functions to protect your assets in several ways.

The Each Occurrence Limit is the most that the policy will pay out for any one occurrence on the policy. If you have a \$500,000 limit and a \$600,000 loss takes place, your policy will only respond to the first \$500,000 and you will be responsible for the remaining \$100,000 in damages.

The General Aggregate Limit is the most the policy will pay out for all losses in a single policy period. For instance, your policy has a \$1,000,000 aggregate and you have multiple claims totaling \$1,000,000. The policy will act in response to the \$1,000,000 aggregate limit and then stop.

The Products and Completed Operations Aggregate reacts to all losses due to a completed operation or product claim up to the policy limit. This limit comes into play when a service has been completed and that service later results in a loss. An auto repair shop does a tune-up on a vehicle and the mechanic does not correctly replace the oil plug when he is done. Only after the vehicle is released into the owners possession does the loss occur, yet it is still the shop's responsibility for the loss. This would be covered under



Steve Naught, CIC

the completed operation limit.

The Personal and Advertising Injury Limit is each occurrence based on a personal or advertising injury offense. This limit covers you for injuries such as libel and slander to another party. If your competitor loses business due to statements you make about their operation, they may have legal recourse against you. This type claim would be subject to the Personal and Advertising Injury limit.

The Medical Expense Limit is on the policy to pay for bodily injury claims regardless of fault. If a person is injured on your premises, the policy will likely pay for the injuries up to the medical expense limit. This limit is used as a good-will gesture to dissuade larger liability suits from materializing.

Be sure to check your general liability limits and ask your agent for optional quotes on higher amounts if needed.

Steve Naught, VP of Marketing of Naught-Naught Agency, is a Certified Insurance Counselor. He can be reached at 573-348-2794.

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# Accommodating the disabled—small businesses and the ADA

By Michael Gillespie

The Americans with Disabilities Act (ADA) is a federal law that took effect in 1992. Simply stated, the law requires a business to make its goods or services available to people with disabilities, just as it does to the general public. The law applies to all "public accommodations." These include restaurants, hotels, retail stores, gas stations, amusement parks, theaters — in short, just about any commercial business in the lake area.

ADA might well be considered a benign law. Although noncompliance may result in a lawsuit brought on by the U.S. Justice Department, actual court litigations have been surprisingly few. This is due to the fact that nearly all new buildings are designed with ADA in mind. Dan Mills, an architect with Harms, Inc., in Eldon, says that it is neither more difficult nor more expensive to design an ADA compliant building. The only exceptions he notes are businesses located on the lake shore, which might require a wheelchair lift. "But if you're up on the highway, it's really just a matter of incorporat-

ing ADA into the design," he says.

Altering an existing building, or adjusting an existing service can be more involved. Existing facilities are not exempted by "grandfather provisions" that are often used by building code officials. But even in the case of an existing business the government usually does not demand immediate and expensive fixes. The law only requires that businesses make adjustments when those changes are "readily achievable," meaning that a business may set inexpensive, easy priorities for meeting ADA guidelines. These priorities can be simple things such as adding handicapped parking spaces now, installing a wheelchair ramp a little later, or perhaps widening a doorway. It recognizes that these things may not all be readily achievable at a given time due to the financial or physical limitations of a business. In those instances a business is encouraged to develop an alternative solution. If it cannot afford to build a wheelchair ramp this season, then perhaps it can provide curbside service to

handicapped individuals. Small businesses are only required to evaluate their facilities and develop and carry out a long-term plan that is commensurate with their resource.

The same principle applies to non-architectural barriers. Rumors to the contrary, ADA does not require restaurants to provide menus in Braille. A restaurant can be compliant simply by having its waiters read the menu to blind patrons. Sign language interpreters are not often required. The law only specifies that effective communication must take place. At most retail counters or resort offices, printed material or handwritten notes will suffice.

When trying to determine which barriers to remove first, it's best to begin outside and work into the place of business. In other words, follow the path of the disabled customer. For most businesses, that means start with the parking lot.

An accessible parking space must have room for the vehicle and an additional five-foot-wide space located either to the right or to the left that serves as an

access aisle. A sign with the international symbol of accessibility must be located in front of the parking space and mounted high enough so it is not hidden by a vehicle parked in the space.

Allow one handicapped parking space for the first 25 spaces; two handicapped spaces for the first 50. If you provide only one accessible parking space, it must be van accessible — a 98-inch vertical clearance and an eight-foot wide access aisle. It must be designated by a sign with the international symbol and feature the words "van accessible."

Accessible parking spaces should be the closest spaces to the handicapped-accessible entrance, and should be located on level ground. A route must be provided between the access aisle and the building entrance. This route should have no steps or steeply sloped surfaces and it must have a firm, stable, slip-resistant surface.

An accessible entrance to the building need not be the main doorway entrance, but it should never be the service entrance. When a business has two public entrances, in most cases, only one need be accessible.

If it is necessary to install a ramp to bypass steps, the ramp should not rise more than one foot for every 12-feet of horizontal space. It should measure at least three feet wide. If a drop-off exists, then a barrier such as a raised edge or railing must be installed.

Most entrances to stores and businesses use 36-inch wide doors. These are wide enough to be accessible. However, some older doors are narrower. Door openings can sometimes be enlarged. It may also be possible to use special "swing clear" hinges that provide approximately 1-1/2 inches more clearance without replacing the door and door frame.

Inaccessible door hardware can also prevent access to businesses. Many people with disabilities find it difficult to grasp. Common round doorknobs thus become barriers. Lever-type handles that can be pushed in or down are better. To test a door handle, try opening it with a clenched fist.

After ensuring that the entranceway is accessible, a business operator should next consider how the customer with disabilities will get to items on

display shelves. The store must, if readily achievable, provide an accessible route to those shelves.

In general, the route should be 36-inch wide, with a slightly larger space provided at corners. If a 180-degree turn is needed to exit an area, then a 60 inch diameter turning space is required.

Some businesses will have difficulty providing enough maneuvering space between all displays and shelving without a significant reduction in selling space. This fact can be considered in determining if it is readily achievable to provide access to all sales areas. If access cannot be provided everywhere then alternative services, such as having staff available to retrieve items, must be provided. This also applies when merchandise is located in areas served only by stairs. Merchandise may be located at any height, but sales staff should be available to reach items for customers.

Cash register counters, as well as ticket counters, teller stations in a bank, and registration counters in motels and resorts should be at least 36 inches long and 36 inches above the floor. This provides a lowered surface where goods and money can be exchanged. An alternative solution is to provide an auxiliary counter nearby. Leave a 30- by 48-inch space in front of the sales or service counter to accommodate a wheelchair or electric scooter, and make sure the space is connected with the accessible entrance and other areas in the business where merchandise or services are provided.

If a store cannot provide an accessible sales or service counter, it may provide a clip board or lap board for use until a more permanent solution can be implemented.

If restaurant and snack bar tables are attached to the wall or floor, then five percent, or at least one of the tables must be wheelchair accessible. An accessible table has a surface height 28 to 34 inches above the floor. At least 27 inches of knee clearance must be provided between the floor and the underside of the table. The same requirements apply to fixed tables in outdoor areas such as picnic areas, playgrounds, or patios.

Where food or drinks are served at counters and the *continues next page*

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# Accommodating the disabled

*continued from previous page*

counter height is more than 34 inches above the floor, providing a lowered section of the serving counter will make the counter accessible. As an alternative, a business can serve the items at a nearby accessible table.

Restrooms are an area of concern when making an existing building compliant. Grab bars are commonly installed, but sinks tend to be overlooked. "Small businesses often have cabinets underneath the sinks," says architect Dan Mills. "You have to make sure those sinks are wall-hung sinks and clear so that customers in wheelchairs can get leg space underneath them. And then also have the pipes insulated so they don't burn their knees if they have no feeling in their legs."

In some cases, compliance has nothing to do with architecture. For example, if a store has a policy to exclude all animals, the policy should be changed to permit people who use service animals, such as seeing-eye-dogs and hearing-assist-dogs. Customers with hearing or speech disabilities may have to communicate with sales staff without using speech. The method of communication will vary depending on the complexity of the communication. People with speech or hearing disabilities may require extra time to complete their message or extra attention by staff to understand what is being said. When communication by speech is not possible, simple questions, such as the price of an item, may be handled with pen and paper. Complex negotiations, such as purchasing a car or real estate, usually require a sign language interpreter.

Hotels, motels, and resorts have compliance problems peculiar to their industry. For telephone communications, many deaf people use a teletypewriter, known as TTY. The place of lodging must provide a TTY on request for use in guest rooms. The hotel also will need to have a TTY at the front desk, and someone trained in using it.

Places of lodging must also provide built-in communication features in a certain percentage of rooms, such as visual alarms, and visual notification devices for phone calls or door knocks.

Convenience stores owners should have contingency plans for disabled customers who cannot use the gas pumps. Store personnel should be willing to pump the gas for those customers, but the store may not charge extra for the service.

Once again, compliance with all the above conditions are subject to the "readily achievable" clause of the ADA law. The government recognizes that many small businesses do not have the financial capacity to take on a complete refitting of their building. In those cases, readily achievable means removing barriers that can be done without much difficulty or expense. When a business has resources to remove barriers, it is expected to do so; but when profits are down, barrier removal may be reduced or delayed. However, all businesses are expected to remove barriers in the future as resources become available.

The government does provide an economic incentive for removing barriers. Small businesses in older buildings may qualify for a tax credit of up to \$5,000 in any year that they eliminate barriers or provide certain equipment for customers who have impairments. There also is an annual tax deduction of up to \$15,000 for businesses that make their facilities more accessible to the disabled through physical improvements.

Small businesses in the lake area can avoid legal troubles and qualify for tax incentives by working to comply with the conditions of ADA. But there is yet another reason. As architect Mills points out, in this highly-competitive service industry environment, the overriding reason "ought to be for their customer convenience."

For a complete listing of design standards, visit the U.S. Department of Justice ADA website, at [www.ada.gov](http://www.ada.gov).

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- NAPOLEON BONAPARTE (1769-1821)

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# Hazardous waste rules for small businesses

By Michael Gillespie

Hazardous waste consists of materials that are ignitable, corrosive, reactive, or toxic. They pose danger to human health and the environment. Businesses of all sizes are subject to special rules for disposing of hazardous waste.

In 1965, Congress passed the Solid Waste Disposal Act. This legislation established grant programs to support the use of improved methods for waste disposal and the development of solid waste disposal plans by states and interstate agencies. In 1976, the Resource Conservation and Recovery Act clarified the definitions of solid waste and established a system for tracking and controlling hazardous waste. Subsequent federal laws have continued to address the management and disposal of solid and hazardous waste. In fact, this has become the most heavily regulated and costly area of environmental protection.

Missouri passed a Hazardous Waste Management Law in 1977. It created a commission to develop rules and regulations aimed at controlling hazardous waste.

Enforcement rules were officially adopted in 1979. Enforcement is carried out through the Department of Natural Resources (DNR).

As a result of federal and state laws, businesses that produce any amount of hazardous waste must provide for its disposal at a permitted treatment or removal facility. It is illegal for any business to dispose of hazardous waste in the same manner as non-hazardous trash. But businesses are that many businesses in the lake area have something in the dumpster right now that shouldn't be there. It can be as common as a fluorescent light bulb or a half-used bottle of toilet cleaner.

Improper disposal of hazardous wastes can include pouring them down the drain, on the ground, into storm sewers, or putting them out with the trash. The dangers of such disposal methods might not be immediately obvious, but improper disposal of these wastes can pollute the environment, cause physical injury to sanitation workers, contaminate septic tanks or wastewater treatment systems,

and harm wildlife.

Typically, local businesses that produce hazardous waste in measurable quantities include vehicle repair shops, printers, dry cleaners, photo processors, pest controllers, construction companies, sign shops, painters, furniture refinishers, and lawn care companies. These businesses are classified as Large Quantity Generators by DNR if they produce more than 2,200 pounds of hazardous waste per month, or Small Quantity Generators if they produce between 220 to 2,200 pounds per month. Companies in either category must register with DNR. They are assessed a tonnage fee based on the amount of hazardous waste they generate.

Though most area businesses produce only small quantities of hazardous waste — and thus are exempt from registering and paying fees — they still can be in violation of hazardous waste laws. Valerie Garrett, with the DNR Solid Waste Management Program, gives examples: "If a business were to do some remodeling and they had leftover enamel paint that they

threw out, that would be hazardous waste."

"Fluorescent light bulbs would be hazardous waste, and they are not allowed to throw them out. They need to recycle those."

"They can't dispose of computers in the trash. It's a hazardous waste. They have to handle it in accordance with the hazardous waste regulations because of the lead in the monitors, and mercury in the circuits."

"Tires can only be disposed at a landfill if they are cut up or chipped."

Though tires are not considered hazardous waste, they have become the focus of much concern. By 1990 illegal tire piles in Missouri had become so widespread that the legislature passed Senate Bill 530. This legislation established a 50-cent fee on purchases of new tires. A little over half the revenue received from this fee goes toward the clean up of tire sites.

According to an area trash hauler, there are some general rules on what a business may or may not put into a dumpster. Tires must be cut in two "like a bagel," or the sidewalks

must be cut out. Bulk liquids are not accepted; this includes cooking oil, engine oil, and leaded or enamel paints. Latex paints, however, are okay. Styrofoam blocks, including those used for dock flotation, are accepted in landfills; major appliances are not. Concrete and asphalt is accepted, but these items are often dumped in private backfills — which are legal. Asbestos is acceptable, but requires a fee permit.

So what must a business do with its hazardous waste? "They have to provide for disposal at a permitted treatment and disposal facility," says Garrett. "They have to send it to someone who has a permit to properly manage that waste. If they have any questions they can always call DNR to see if they can get some advice on what types of disposal facilities are available in the state for whatever particular waste they are generating."

Candace Bias, who works for the Hazardous Waste Program at DNR, offers some additional suggestions for hazardous materials. "We encourage people to use all of what they have," she advises. "They can sell it to

*continues next page*

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# Hazardous waste

*continued from previous page*

other people; they can give it to someone else, as long as they know it's not going into the trash. As long as it's still in usable condition, it's not waste."

"If you can reuse it, or have somebody else use it, you will need to have it picked up by a hazardous waste transporter and taken to a permitted transfer station or permitted treatment, storage, or disposal facility. We have lists on the web. And we have a list of all our transporters."

State law provides penalties for businesses that illegally dump hazardous waste. "Penalties depend on the intent," says Bias, "and whether it's habitual.

It also depends on the danger of the material — whether somebody was injured because of it. If your waste hauler gets injured when they empty your dumpster because something was ignitable and it blew up on them, then you would be in a lot more trouble than if we found out that your paint waste was going into your dumpster once."

"It seems extreme to say that you can't throw away a half-can of Drain-O, or something similar. But we encourage people to use a half-can when you need it rather than it ending up in a landfill. We try to work with people. We have a lot of help on the web." ■

Some common waste materials that are considered hazardous and require special disposal methods by businesses:

- Cleaning Products
- Oven cleaners
- Drain cleaners
- Wood/metal cleaners and polishes
- Toilet cleaners
- Pool chemicals
- Tub, tile, shower cleaners
- Bleach (laundry)
- Indoor Pesticides
- Ant sprays and baits
- Cockroach sprays and baits
- Flea repellents and shampoos
- Bug sprays
- Houseplant insecticides
- Moth repellents
- Mouse and rat poisons and baits
- Automotive Products
- Motor oil
- Fuel additives
- Carburetor/fuel injection cleaners
- Air conditioning refrigerants
- Starter fluids
- Automotive batteries
- Transmission and brake fluid
- Antifreeze
- Workshop/Painting Supplies
- Adhesives and glues
- Furniture strippers
- Oil or enamel based paint
- Stains and finishes
- Paint thinners and turpentine
- Paint strippers and removers
- Photographic chemicals
- Fixatives and other solvents
- Lawn and Garden Products
- Herbicides
- Insecticides
- Fungicides/wood preservatives
- Miscellaneous
- Batteries
- Mercury thermostats/thermometers
- Fluorescent light bulbs
- Driveway sealer
- Ammunition
- Other Flammable Products
- Propane tanks/gas cylinders
- Home heating oil
- Diesel fuel, Kerosene
- Gas/oil mix
- Lighter fluid

**The following is a list of DNR hazardous waste publications available on the internet. They are geared toward small businesses:**

- "Information for Conditionally Exempt Small Quantity Generators" (encompasses most small business operations)  
<http://www.dnr.mo.gov/pubs/pub128.pdf>
- "List of Treatment / Storage / Disposal Facilities"  
<http://www.dnr.mo.gov/pubs/pub968.pdf>
- "Hazardous Waste in Missouri" (background info)  
<http://www.dnr.mo.gov/pubs/pub919.pdf>
- "Small Quantity Generator Handbook" (VERY useful!!!)  
<http://www.dnr.mo.gov/pubs/pub2174.pdf>
- "Does Your Business Generate a Hazardous Waste?"  
<http://www.dnr.mo.gov/pubs/pub117.pdf>
- "Universal Waste" (batteries, pesticides, thermostats, mercury lamps)  
<http://www.dnr.mo.gov/pubs/pub2058.pdf>
- "Aerosol Cans Information"  
<http://www.dnr.mo.gov/pubs/pub1084.pdf>

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# Home theater that's really theatre at home

by Darrel Willman

Lifestyle— we hear this term quite often. When we're not toiling away at the nine-to-five, we need a place to relax and enjoy ourselves. At the Lake, a lot of that revolves around the water. But television and films play an important role when we're not getting wet.

Those that enjoy their free time want to re-create the theatre experience. The booming sound, large screen, and in some cases, even the popcorn machine. All of these things can be had-- 'if the price is right', to coin a phrase.

Len Pralle, head Home A/V Consultant at The Entertainer in Jefferson City, put it like this: "I have systems that start at \$1200, which is a surround system with a surround receiver—it sounds amazing. That's for someone who may have a smaller room or is just kind of getting started. These systems are easy to use and are user-friendly. From there, the sky's the limit—because there are folks who have a little bit larger room, and a bit larger budget."

With multi-million dollar homes rising up around the

Lake, it's a safe bet that many of us have home theatre of some sort. The Entertainer, long a favorite for builders and home-

theatre), but aren't sure about where to start.

Len explained, "People looking for high definition-- I take

definition is. 1080p versus what you see over the air, DirectTV, Dish Network and cable— these are basically 1080i or 720p (1080

tal input.

"If you're just starting out in HD, go slow and see how much time you actually spend watching TV. That'll kind of determine exactly the equipment you want and how much you want to spend. Once you understand the technology, then you can make those decisions," he said.

The Entertainer moved to their new, incredible facility nine months ago, but they've done this work for more than 20 years. Their new location is a place to experience home theater and everything it can be—*in your wildest dreams.*

Len says: "This is actually called a lifestyle store— where you put rooms together as they'd look in a home."

You won't see shelves with price tags and brands lined up for comparison. What you will see are rooms. From the bedroom to the kitchen, the living room, a board room— even an honest to goodness theatre, complete with marquee. They are arranged like you might, complete with furnishings and appliances.

The bedroom has a starter system with receiver, wide screen LCD TV and surround speakers. Move into the kitchen/bathroom area and you will see cabinets, counters, sinks, and more TV's.

"A lot of folks want a TV in the kitchen. We can mount an LCD under the cabinets or place them on the counter. Even hang them on the wall in a mirror. We just cut a hole in the wall, put a little



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owners at the Lake, caters to the elite as well as customers who want to experience HT (home

into a conference room for about 15 minutes, and they come out knowing what high

or 720 lines of resolution per inch). But when you watch a movie in 1080p, it's going to be probably three to four times the picture quality of the DVD's you watch now."

The new location allows the staff of The Entertainer to advise those looking to get into HT, without the pressure of a traditional retail outlet. Pralle gives us some advice.

"You want to look for a high definition TV that has a tuner in it. This will give you not only

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1080i (or 1080p), but 720p— which is the minimum for HD (high definition). If you get a TV without a tuner, an "HD-ready" TV, it may do 1080i, but it will never give you a better picture than the day you buy it. It's only 'HD ready', made to accept digi-

17" LCD TV in the wall along with a two-way mirror in front of it." Len explained.

When the TV is on, the picture shows clear, through the mirror and the sound emanates from somewhere — almost magically.

continues on page 40

# The ins and outs of business depreciation

By Michael Gillespie

In the realm of financial statement accounting, depreciation is defined as an allowance for the wear and tear, deterioration or obsolescence of property. "It's an attempt to properly state the book value of your existing assets," says Randy Alexander, a partner in Evers & Company CPAs in Osage Beach. Accountants use more than one formula to track depreciation on financial statements, because various properties depreciate at various rates.

There is also the world of tax accounting, which has a different set of purposes. "The IRS allows people to expense an asset quicker, usually, than what the book value would be," says Alexander. The IRS may change its depreciation formula rates from year to year in order to stimulate or slow down the economy without having to undergo a major overhaul of its tax codes.

The dual nature of depreciation accounting works to the advantage of many businesses. Financial statement account-

ing is intended to represent the actual value or performance of a company. It's supposed to be reality. In contrast, tax accounting generally takes the approach that minimizes the amount of taxes a business has to pay. Some businesses want to post a higher income on their financial statements because they want to show the world, or their shareholders, or the bank that they've performed well. On the other side, when they report it to the IRS, they want to post as little income as possible because that lowers their tax bill, which may even make their financial statement. It all depends on the objective.

Financial statement accounting and tax accounting have common grounds. Both agree on what items may or may not be depreciated. Most types of tangible property — except land — are depreciable. This includes buildings, machinery, vehicles, furniture, tools, and equipment. To be sure, there are certain requirements that must be met. The individual or business claiming

the depreciation must own the property. The property must be used for the purposes of the business or for an income-producing activity. The property must be expected to last more than one year.

The simplest way to depreciate property is the straight line method. This method is acceptable for both financial statements and taxes. To calculate straight line depreciation, start with the purchase price of an item and subtract any expected salvage value at the end of its useful life. That leaves the depreciable value. Divide that amount by the number of years of useful life of the item. The resulting quotient is the annual depreciation for that item. It is the same from year to year, until the item is written off the books.

"It's simple, but for tax purposes you would rarely do that," says Alexander. Why? The straight line method keeps the value of an item relatively high over its lifetime, so it looks good on the financial statement. But for the purposes of a tax deduction, it's not enough.

The IRS allows a business to accelerate the depreciation, to write off more of the value sooner as a depreciation deduction. In fact, the IRS uses a whole set of assumptions and formulas collectively called the Modified Accelerated Cost Recovery System (MACRS).

The most common method used in MACRS is called the General Depreciation System. This system divides property into classes. As examples, automobiles, computers, and office machinery are grouped in the five-year property class; office furniture and fixtures are considered seven-year property class; improvements made directly to land (but not the land itself), such as shrubbery, fences, and roads fall into the fifteen-year property class. The property class corresponds to the number of years the property is depreciated.

Depending on the property class, the taxpayer may elect a declining balance method, or a straight line method. The declining balance method applies the same depreciation rate, which is set by the IRS, each year to the adjusted value of the property. At some point in the digression the straight

line method will render an equal or greater deduction. At that point the taxpayer must switch to straight line. Certain property classes, most notably non-residential real property may only use the straight line method.

The IRS has yet another depreciation method. It's called Section 179, and it's used for personal property items such as computers, tools, furniture, etc. — but it cannot be applied to real property or improvements to real property. Basically, Section 179 allows the taxpayer to write off the entire cost or expense of an item in one year, up to \$100,000. "If you wanted your books to look good, you would go ahead and depreciate them over a straight line period," explains Alexander, "and then on your tax return you would just take it all in one year, and you would have what they call a book-to-tax difference."

While the game plan calls for maximizing IRS deductions through careful use of the various depreciation methods, a given business will want to utilize another set of methods on its financial statements.

*continued on page 47*

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Dennis Barnes



Capt. Jay Clark

# Home theater

*continued from page 38*

Switch off the set and you have an attractive mirror over a small preparation space.

Move into the living room. Beautiful wood furniture, comfortable chairs and a sofa. A large, low bureau is along the wall, with a massive framed mirror hanging dramatically above it. Push a button on the remote and the mirror turns into a 50+ inch plasma, with incredible sound and picture.

Lens says the wives love this arrangement almost more than the husbands—it doesn't look like a big screen installation.

"The larger mirror has a TV inside a frame—the big deal about this one is your right front, left front and center speaker are also built into the frame.

"The matching under-cabinets resemble a bureau—any piece of fine wood furniture, and you can put a 10 inch subwoofer into each side. You have ceiling and rear speakers that can't be seen. The 'wife factor' is that it's got cosmetic appeal. The guy, he

gets a sound system that will 'get with it'. And the furniture comes in all shapes and sizes so we can match up color-wise for folks. You can do the frame separately or you can do the base with it. And it looks terrific."

Amazing, TV's that just appear out of nowhere—but there's more. A corporate boardroom with a large, centrally-installed plasma in the middle of rich wood paneling and cabinetry. Ready for teleconferencing, training, whatever. Go ahead and sit at the enormous conference table— you can imagine what it would be like when they do a lot of "non-typical" installations like this.

"We do a lot of plasma for corporations, over fireplaces in homes, on walls—a lot of "outside the box" installations."

For the uber-wealthy, or just someone who really, *really* likes movies, there's another stop. Step inside, under the marquee.

"This is kind of the 'shock-and-awe' room. Basically you've got a room here that's about 35

thousand (dollars). A front-projection with a 100 inch screen, with a Dolby 7.1 speaker and sound system. The components here are vitally important—because from there, you can take a chalkboard and design the room and sound quality the way you want." Len says.

The room is about 12' x 25', with the screen at one end and raised leather seating at the other. Soft, indirect lighting, and full-height cabinetry around the screen. The projector is mounted midway on the ceiling, and not only features high-definition, but is bright enough to allow viewing anytime.

"The idea is that with this screen," Len explains, "it's a Firehawk—you can have the lights on in the room while you're watching a movie. What happened in the past, you'd have a projection TV and you'd have to have the room dark. But when you wanted to entertain, you'd have folks over that had never sat in the dark—and were very uncomfortable. If you have a Firehawk you can turn on the lights. People feel more at ease."

This is an amazing room, at the upper end of what they do at



"Shock and awe" - Len shows us the \$35,000 movie theatre room.

the Entertainer.

Pralle says, "You can do this on a smaller scale.

"We have what you might call

a "user-friendly" store—we even have a massage chair. People will literally come in—and

*continues on page 41*

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# Home theater

*continued from page 40*

you know they aren't going to buy anything, but they sit and enjoy the massage chair. I even had a young man who brought a movie and invited a young lady like it was his first date and that's no big deal. That's what about. This is fun— it's supposed to be. Big toys. The closest lifestyle store like this, you're probably talking Denver or Chicago."

But the store is more than all of this. The Entertainer built their name by getting in on home design, being on-site during the construction phase, and working with the homeowners and builders to get things right while it's being built. They offer remodeling, with custom installation people designing systems to fit the space. They work with outside vendors like cabinet makers to make sure the job



The 100" projection screen built-in with concealed sound and ceiling mounted projector in the \$35,000 "shock and awe" room.

looks like it's always been there— not added in haphazardly. Or, if you just want to buy a big screen for the living room, you're still in the right place. Here, you can sit and see what it will look *and sound like*, before you buy.

"We do custom installation— we run wiring for your home theater system, for security, for lighting. Different zones for you to have different rooms with different speakers or outside speakers. We've done installations at the Lake, Jefferson City, Columbia, St. Louis, Kansas City, all over." Len said.

Twenty years in the business

has allowed them to adapt to and change with the evolving technology, and give shoppers an informed, professional understanding before they make the purchase.

"Going into a place like this is the best bet because you can see it all and learn about it. You can see it's the same programming that we've watched over the years. It's still a TV whether it's a LCD, Plasma, DLP, Rear projection LCD, whatever— I explain all those. It makes it simple so that from there you can decide 'Well, do I want a 52", do I want a 62"?' Is a 42" too small? Am I

going to put it in the corner? How deep is it? What do I need to know? Is there something special about the remote, that sort of thing. We also set-up and deliver free— and you can have somebody after the sale who will come out, answer questions. We're kind of a safety net really."

The Entertainer is in their new location, at 2511 W. Edgewood Drive, is just off the Highway 179 bypass in Jefferson City. Give Len or one of the others a call there at 573-893-5006. Better yet, take a movie and a friend and experience what they have to offer. They won't mind, *really*. ■

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# Bailey's Audio and Video Offers the Latest Technology

by Mike Bissell

Chances are, if you haven't purchased any new video or audio equipment in the past five years, your system is way outdated. Technological advances are commonplace in nearly every facet of day to day life, and the audio/video market will not be left behind.

The centerpiece of most systems is the television. No matter what you may surround your TV with, if it isn't up to current levels of technology, your system will be found lacking.

Rob Kiser is the Retail Sales Manager at Bailey's Audio and Video, 3243 Bagnell Dam Boulevard, Lake Ozark and explains the differences and relative advantages of the three principal formats commonly available today.

"Plasma screen televisions are the big item right now," Kiser said. "Every plasma is either going to be hi-definition or enhanced definition. Plasmas range from 37 to 72 inches in size. All TV's, 27 inches and bigger come with the hi-definition

tuner built in--totally digital ready. All of your major brands, Panasonic, Sony, Sharp, JVC, Hitachi and Pioneer are all in the plasma market and have sets available. All will have an average life expectancy of about 60,000 hours before they start losing brightness. You hear a lot of talk about how plasmas don't last. Well, they are made of electronic components and things will happen, but that life expectancy is about 60,000 hours, which is the equivalent of 2,500 days of continuous viewing."

"Another option is LCD, which is liquid crystal display," Kiser continued. "It's the same basic concept as plasma; flat panel and you can hang it on the wall. Both plasma and LCD have about a 160 degree viewing angle. The one big advantage with LCD's, is that you can use them with your computer or more as a video game monitor, because they're less susceptible to "burn" in the screen. That's why some of our customers prefer LCD if they use their computer or if they're gamers. The LCD's do tend to be a bit more expensive. A 37 inch LCD would run



Bailey's offers mobile sound solutions for your car, boat, RV and more.

about the same as a 42 inch plasma. The LCD has about the same life expectancy as a plasma--about 60,000 hours, although they are illuminated off of a light bulb. They tell us that after a time, the bulb could go, but it is replaceable, which is a big advantage over plasma, because when the plasma is done, it's done. LCD screens can go up to 50 and 55 inches."

The final option of the big three formats is DLP, which stands for Digital Light Processing. Kiser explains. "It's a microchip display. It has some of the old projector style technology, but with about half of the weight and they're about half as

quality isn't that much different from the plasma."

Of course, with digital technology programming readily available for your television, along with an increased picture quality you'll find an augmented audio signal. To take full advantage requires an external system--home theatre surround sound. This can range from an entry level configuration to a system which can truly pin your ears back. "Even an entry level system will give you a dramatic sound improvement over your TV's internal speakers," Kiser explains. "Since most DVD's and hi-definition are broadcast in 5.1 surround sound, if you're just



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Bailey's offers a huge selection of plasma, LCD and DLP televisions.

deep as the old big screens. The picture quality has the best hi-definition picture of any of the projectors out there right now. So, in comparison to plasma and LCD, DLP would be next in picture quality. The big difference would be price. You can get a 50 to 60 inch DLP for about the same as a 42 inch plasma. You get a lot more screen for the money, although you don't have the capabilities you would have with a plasma. You see a lot of DLP's in home theatre units, because you get a lot more screen for the money, and the

How many times over the... continues next page



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*continued from previous page*

years have you set the VCR to record something you really wanted to see, only to find something went wrong with the recording? VCR's are as dead as 8-tracks. With the new technology available, imagine there's a game coming on at 7PM, but you have to get caught up on yard work until 8:30. No problem. Now you have the means to record the game and watch it from the beginning, even while the game is still being played. Many satellite and cable companies offer units called DVR's, (digital video recorders) which are built into the receiver and are simple to use. You can also go a step further and buy a separate unit which can record the program, and if you wish, burn it to DVD at a later date. All of this, of course, is played back with digital quality with not a tape cassette in sight. "Several of the top names offer DVD recorders," Kiser said, "with hard drives built in with up to 320 gigabytes of memory. You can record, pause live TV, burn, edit and dub to DVD. Panasonic is the top seller right now. You can record hundreds of hours of video, if you wish."

Now that you have your home set up the way that you want it, you can't very well get in your car or boat and listen to a cassette, can you? A lot of vehicles these days come with very fine systems, but the capability to upgrade is certainly there. "Some of the factory systems sound just as good as the after market units you could buy five or six years ago," Kiser said. "What has really taken off is the XM and Sirius satellite radio. Everyone seems to want it now. There are two different companies to choose from, and everyone seems to have their favorite, and it's about a 50/50 split. The other mobile audio options are the iPod and MP3. People now have the capability to hook their iPod and MP3 players into their auto's system so they can bring their song data with them. Right now, it also seems like every boat we do, someone wants to integrate their iPod or MP3 component as well."

"For your boat," Kiser continued, "we can do everything from replacing your CD player to installing a complete audio/video system. The next big thing for boats is KVH television. KVH has a satellite dish which can track Direct TV. You can watch ESPN, Fox, a golf tournament or whatever you wish while you're out on the boat. And this is

not just while you're moored. The dish will track the satellite even while you're driving at high speeds in rough water. There's not a wave big enough on this lake to knock the satellite out. Obviously, when a customer looks to add that type of technology, it leads to the installation of a flat screen, which really makes sense on a boat where you're dealing with room constraints."

If you're a video/audiophile and are considering building a new home, pre-construction wiring is something you must consider. Pre-wiring is not expensive, and saves you a lot of time and money later on, not to mention the aesthetic value of being able to hide all of your wiring behind a wall. "What we do," Kiser explains, "is take your home plans and arrive at what's best for you, whether it's surround sound or whole house audio and video, or cable and phone. We can give you a lot of good ideas which you can incorporate into what you want done. It's so much easier to have pre-wire done, than it is to have someone come in later and possibly tear up your drywall. Even if you have no intention of using it yourself, the next person might, and it would be a big selling point for you."

With all of this paraphernalia in your home, it's also important to protect your investment. "Here at Bailey's, we sell and install the Aegis home automation and security systems. You can control settings while you're away, either via the internet or by phone, along with the security for your home. Say you're leaving St. Louis at 11AM and will arrive at about 2PM and it's 100 degrees out. You can change the thermostat to have the house cooled off by the time you arrive. Or, if you're coming in at night, you can have the lights turned on before you get in. But there's a whole line of security systems, from smoke detectors, glass breakage and a 24 hour monitoring system."

So what is the next big thing in home and mobile entertainment technology? "The newest technology which has just sprung up are hi-definition DVD's," Kiser said. "Toshiba is one brand that makes a hi-def DVD player, although the actual DVD's aren't real common as of yet. The hi-def DVD's are every bit of the signal you would get from your satellite. It won't be long before hi-def DVD's are the standard." ■

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**NOW SERVING THE LAKE AREA**

# Veterans, aircraft enthusiasts to get rare B-17 opportunity

by Darrel Willman

"Aluminum Overcast", a restored B-17G-VE bomber from the WWII era will arrive in Jefferson City at the Memorial Airport on July 10 with tours and flights scheduled for July 11-12. The Jefferson City EAA (Experimental Aircraft Association) Chapter 429 will also host a Veterans Reception on July 11 at

1pm and encourages WW2 veterans to bring their photos to be copied for a tribute display.

The EAA B-17 tours have taken place since 1994. Thousands have experienced the unique airplane through its visits and tours. Of those, thousands more have actually flown in the renowned bomber.

"The national tour EAA

undertakes each year has become the nation's most popular way to learn about this unique aircraft in an up-close way," said Tom Poberezny, EAA President. "EAA is dedicated to preserving aviation's magnificent heritage and our B-17 tours are a major part of that. This year, we also take great pride in saluting all our nation's veterans

through this tour."

At each stop, flight "missions" are available in the airplane, which allow people to take flights. For more information visit the [www.b17.org](http://www.b17.org) web site or contact EAA's B-17 Tour Office at 1-800-359-6217. Special pre-book rates on flights are available for EAA members, non-members, and group rates are available for ground tours by schools or other large groups. The airplane's crew is available at each stop to answer questions.

Flights on the B-17 for members of the public are \$359 for EAA members, and \$399 for non-members. Membership in the organization is \$40 annually and includes a one-year subscription to Sport Aviation magazine and free annual admission to the EAA AirVenture Museum in Wisconsin.

World War II ended nearly sixty one years ago, on September 2, 1945. During the last years of the war, B-17 bombers were produced in vast numbers.

In total, 12,732 B-17s were

too late to see combat. After the war, sold as surplus, it served as a cargo hauler, mapping platform and crop duster.

Rescued by the EAA, it underwent an extensive restoration requiring more than ten years and thousands of volunteer man hours. The aircraft was on display at the EAA's Oshkosh, WI AirVenture Museum until 1993, when it began final restoration in preparation for the first tour in 1994.

Through the past decade of national tours, EAA's B-17 has created many emotional reunions for veterans who participated in B-17 operations during World War II. For most, it was their first "mission" in a Flying Fortress since that era. They have often shared their stories, while also recalling and honoring their long-ago comrades, during the B-17's visits.

The proceeds from the national tours and donations made to the organization allow the EAA to maintain and operate the B-17. The aircraft is set to



"Aluminum Overcast" - the EAA's restored WWII vintage B-17 bomber will be in Jefferson City July 11-12.



"Aluminum Overcast" is available for the public to tour and photograph.



Thousands of B-17's were made during WWII, only a few remain.

produced. Of these aircraft, 4,735 were lost during combat missions. Today, fewer than 100 B-17's still exist and fewer still are flyable— less than 15 of the famous bombers can still take to the air.

"Aluminum Overcast" was delivered to the Army in 1945,

become a permanent interactive display at the museum when the tours have concluded.

EAA is an international aviation organization with 1,000 members and more than 1,000 local Chapters. ■



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# Golf Stance

continued from page 20

my fairway. And say, O.K., I need to split the upright like a field goal kicker. If you just hit balls, what difference does it make? You can't judge yourself on if you're getting better or worse because you don't have a goal." Photo 5 demonstrates the "pendulum" movement possible from this posture.

With good alignment and grip, combined with a purpose on the range, we'll look at ball position and swing in next month's GolfTECH. ■



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Marilyn Rustand

## Donna Gum Group names Schimpf top sales agent

The Donna Gum Group, RE/MAX Lake of the Ozarks has named Matthew Schimpf top Buyer Specialist for the first two quarters of 2006. Matt's sales volume is up 93% on clients that have closed from 2005, and his volume is up 143%! Last June of 2005, Matt had closed 2.1 million, compared to this years astonishing volume of 5.1 million year to date. Matt likes to live by "My Referral Only Concept." Schimpf states, "I am committed to providing my clients with the highest expectations of service possible. My pledge is to meet all of your real estate needs while building lifetime clients. In return I have reaped in a magnitude of benefits by loyal and satisfied customers referring friends and family knowing that it's always my pleasure to treat them with respect and courtesy. I like to treat people just as I would expect someone to

treat me, including 100% up to date current market information." "Referrals are what determines my success...one home at a time, one friend at a time, one client at a time."



According to team leader Donna Gum, "Matt has worked diligently to consistently achieve his goals set forth." The Donna Gum Group anticipates continued growth for the Lake of the Ozarks area, in Residential, Condominiums, and Commercial Real Estate for 2006.

## Business depreciation

*continued from page 39*

That may mean keeping two sets of books.

“What we find with the smaller businesses,” says Alexander, “is that if they don’t report to any stock exchanges or the FEC, they’ll just keep one set of books and they’ll have it on an income or a cash basis. We have clients who keep two sets. To determine what is best for someone they need to talk to us to determine their objective. It’s sort of a combination of doing it right and doing what is the simplest and least expensive.”

If a business is going to have its financial health examined by a supplier, a creditor, or a lending institution, then it may well be worth the extra time and expense to keep a second set of books. This second set should conform to the Generally Accepted Accounting Principles (GAAP), rather than to IRS methods.

GAAP depreciation methods are based more on real-world value. Besides straight line depreciation, financial statement accounting makes use of two other methods: sum of the years— digits, and double declining balance.

Sum of the years— digits is a formula wherein the years of useful life of an item are added together. In other words, for an item with a ten-year life, the accountant would add 10 plus 9 plus 8, etc., all the way down to 1. The answer in this case would be 55. So in the first year, the asset would depreciate 10/55 (or 18.18%). During the second year the asset would depreciate 9/55 (16.36%). Although the percentage will decrease from year to year, the total depreciation will increase arithmetically over the remain-

ing years with a proportionately larger percentage charged off in the first few years. (First year depreciation of a \$5,000 item with a ten year life would be \$909 compared to \$500 using straight line.)

The double declining balance method starts with a straight line calculation to determine the percentage of an asset that is depreciated in the first year. That percentage is then doubled, and is multiplied by the asset’s value in the first year to render a depreciation amount. The same doubled percentage is multiplied by the remaining asset balance in each following year. When the subsequent value falls below the straight line charge, the double declining method will be scrapped and straight line used for the remainder of the asset’s life. This method works for assets with useful lives of five years or less.

The novice should be wary when making depreciation calculations, especially for tax purposes. “It’s hard to make an absolute statement on any of this,” says CPA Randy Alexander. “There are so many exceptions on everything.” Accounting firms use programs that apply the numerous rules and exceptions. It’s long past the time when an individual could be expected to remember all the ins and outs.

The gist of it all is that financial accounting is supposed to reflect the actual performance of the company, whereas tax accounting finds deductions based on the whims of Uncle Sam. The two realities are not necessarily the same. The astute business person knows the differences and maximizes the effect of each.

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# CHAMBER SPOTLIGHT

## Lake Area Chambers of Commerce Showcase Member Businesses

### Capital Regional

*Eldon Chamber of Commerce*  
 Capital Region Medical Center  
 1125 Madison St., Jefferson City, Missouri. Member of University of Missouri Health Care  
 President: Ed Farnsworth  
 Number of Employees: 328  
 Number of Years in Central Missouri: 54

**Services Provided:**  
 Capital Region Medical Center is a community-based hospital located in Jefferson City, Missouri. Capital Region is committed to providing high quality, cost-effective healthcare through its unique blend of personal and professional services. Our Mission is to improve the health and promote wellness of the people and communities we serve.

In staying true to its mission, Capital Region offers a full range

of healthcare services. Medical Services include: emergency medicine, radiation therapy, ambulance service, intensive care, obstetrics, pediatrics, oncology, skilled nursing, home health, pharmacy, food and nutrition, surgeries from open-heart to outpatient and a clinic system of fifteen primary and/or specialty care facilities throughout mid-Missouri. Other services include: Counseling Services such as behavioral health, diabetes education, psychology and counseling, chemical dependency and social work; Diagnostic Services including radiology and laboratory; Rehabilitation Services such as cardiac pulmonary rehabilitation, pediatric therapy, orthopedic and sports medicine, physical medicine and rehabilitation and respiratory therapy. Capital Region also offers services such as community education, corporate health, physician referral, senior pro-

grams, speakers bureau and Partners (volunteer program). The Capital Region Medical Foundation further supports Capital Region's mission by ensuring future financial stability and growth through private resources.

While the main components, the new outpatient area and the 44 new private rooms, of the two-year expansion of Capital Region Medical Center are complete, the expansion and enhancement of facilities continues to be a major focus. 2006 will bring the completion of the Jack S. Sanders, M.D. Cardiac Center, an expanded sleep lab clinic, the expanded and redesigned emergency department and the relocation of the Womens and Childrens Center to better support the increased patient volumes in the obstetric and pediatric clinics. This spring will also bring the beginning of the expansion of the Cancer Center at the Southwest

Campus. A project, that when complete, will encompass all outpatient cancer services in one location while offering on-site access to support programs such as the Healthplex, pharmacy, and psychology and counseling. The Capital Region Medical Foundation will be lending support to this project through its Capital

Campaign. Staff recruitment and development, customer satisfaction, physician development, and advancements in medical technology remain areas of focus for the hospital as it continues to strive to be the first choice for health care through excellent service, compassion and quality.



*Lake West Chamber of Commerce*  
 John and Dianne Pilla have been vacationing at Lake of the Ozarks since their youngest daughter, Julie, was in diapers. She'll be 43 in August.



From a small tent to a larger one in the State Parks, from a tiny houseboat to a 32' one, from a condo to Dianne's dream house, they have gone from weekends to vacations to full time in 1997. John retired from McDonnell-Douglas after 35 years and Dianne left Gundaker Realtors in St. Louis after 18

years. Joining Gaslight Gundaker at the Lake was quite a jolt, since they knew absolutely no one except their next door neighbors. Two years ago Dianne's bad back forced her into retirement, but the miracle of epidural injections rejuvenated her to be completely OK.

Everyone on the west side is so friendly and welcoming, we feel we've lived here all our lives and probably will do so. They've joined St. Pat's, Knights of Columbus, the Elks Lodge, church choir, West Lake Newcomers, Lake Bloomers Garden Club and sponsor "Adopt A Soldier" to send packages to Iraq

and Afghanistan. If you are interested in helping with this program just email them at john-dianne@gmail.com.

John and Dianne will have been married 35 years in August this year and have five married children and two grandchildren ages two to 23 living all over the Midwest, and as John pointed out when I was kicking and screaming against moving to the Lake, we're right in the middle.

Dianne recently rejoined Gaslight Properties GMAC Real Estate, Greenview office as a Broker-Sales Associate and John continues to volunteer wherever needed



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# Post 229 sends young men to Missouri Boys State

The American Legion Post 229 located below Bagnell Dam in Lake Ozark, will again send several young men to the Missouri Boys State to be held in June at the Wartburg College Campus.

The two from School of the Osage are Joe Cisar, a member of the Christian Athletes Leadership Team, the ecology Club, Varsity Basketball team, Varsity Tennis, and Future Teachers of America. Mark Kronk, National

Honor Society, perfect 4.0 grade point average, Captain of Cheerleaders, Spanish Club, French Club and perfect attendance. From the Eldon High School is Joseph Sash, member of Student Council, 2 year varsity football letterman, 2 year varsity track letterman, National Honor Society, top ten percent grade point average.

During the week of June 11-13, these outstanding young men will experience government

through a "hands on learning" approach, enhance their leadership skills, and develop an understanding of their rights and responsibilities as citizens. Using our democratic system as a basis, the participants are equipped to construct their own state, utilizing the core values that hold true in our everyday lives. They are taught the need for competition, the value of public office and the strength of individual voice and vote. This is

what the American Legion Boys State of Missouri is all about.

The following was taken from a letter Post 229 received from Matthew Davis who attended last years Boys State.

"When you decide every year to sponsor students who attended Missouri Boys State, do you realize how special and overwhelming of an experience you are giving to each individual? I cannot thank you more for the opportunity to attend and suc-

cessfully complete Missouri Boys State. I had an absolutely amazing time. I also believe it has changed my life: it has given me new leadership qualities and friends that I would not have gained without attending Missouri Boys State. Once again, I would like to thank everyone at Post 229." Post 229 pays the entire \$350 fee for each boy sent to the program. The boys are all between their Jr and Sr years of high school and are selected by a committee of teachers from each school.

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# Senator Vogel comments on Eminent Domain

During the fall of 2005, the issue of eminent domain seemed to be on everyone's mind following the Supreme Court decision in the Kelo vs. New London case. The court ruled property could be taken and used for private development in order to stimulate economic growth. In the same decision, the justices also made it clear states could pass their own laws prohibiting the taking of property for this use. Several public officials promised swift action once the legislature convened to eliminate the chance of a similar situation in Missouri.

When Session convened, the issue seemed to move agonizingly slow. This was due in large part to intense lobbying by cities and counties in Missouri who didn't want to lose their ability to use eminent domain weakened. Since there were many former county commissioners and city elected officials on the General Assembly, they found enough sympathetic ears to be effective.

To be fair, there are legitimate uses for eminent domain, including the redevelopment and clean up of blighted areas. The more commonly known applications are those such as roads and utility corridors, used for the public good. Eventually, the stakeholders expanded to include developers, utility companies, rural groups, property rights advocates, and cities and counties.

The bill was eventually introduced in the House, but was severely watered down during debate by the entire House. When it reached the Senate, the House version was tabled and the process began anew. It appeared as though time would

run out before a compromise was reached. Finally, the stickiest of all the issues, the definition of a blighted area, was moved aside until next year in order to move the bill forward. With only a week left in Session, the legislation everyone had expected to move quickly through both chambers was finally approved and sent to Governor Matt Blunt.

The new law will prohibit the use of eminent domain 'solely' for purposes of economic development. It also states an owner will receive a premium of twenty-five percent above market value if the condemned property is his or her primary residence. A premium of fifty percent will be applied if the property has been in the same family for fifty years or more if it has been continuously owned by the same family. This is known as 'heritage value'. Farmland will be prohibited from being declared blighted and subject to condemnation and homeowners and businesses will be reimbursed at a higher rate for relocation costs. In cases of road and utility placements, alternative routes must also be considered before final proceedings take place.

In the final analysis, all sides with an interest in the legislation praised the final version as a compromise they could live with. As with any new law, the big test will come the first time it is challenged in a courtroom. Hopefully, this will prevent Missouri from having a similar situation as occurred in Connecticut last year.

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

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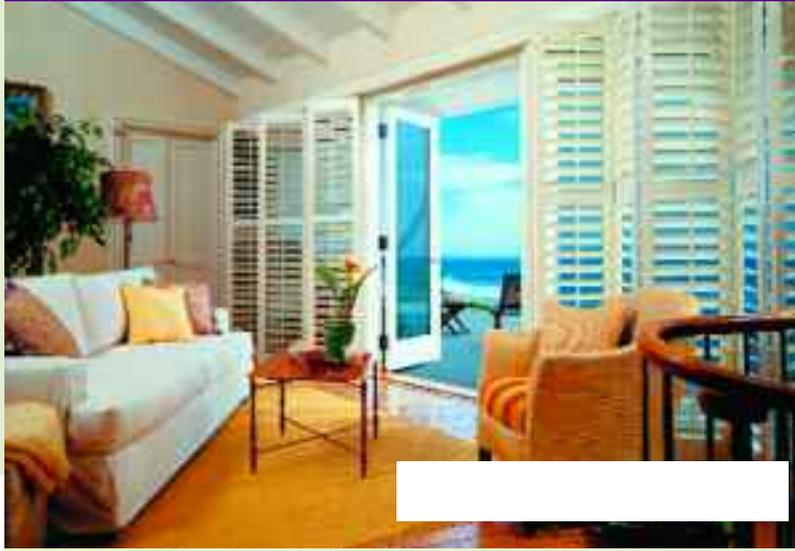
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**Lake West Chamber announces annual golf tournament results**

The Lake West Chamber would like to thank Indian Rock Golf Club for hosting their 14th Annual Tournament on June 11, 2006, as well as all the sponsors, players and volunteers. After a morning rain, the day turned out to be bright and sunny, a perfect day for golfing. The following is the results of the tournament.

**14th Annual Lake West Chamber Golf Tournament- June 11, 2006**

- Hole #2 ladies long drive: Marsha Troutman
- Hole #3 longest putt: Vicky Gustafson
- Hole #5 closest to the pin: Denise Irwin
- Hole #7 closest to the pin: Henry Byers
- Hole #11 longest putt: Bill Crabtree
- Hole #15 closest to the pin: Norman Dills
- Hole #17 closest to the pin: Ronnie Raines
- Hole #18 men's long drive: Justin Yoder
- Championship Flight 1st place: Jamie Williams, Aaron Bescheinen, Norman Dills, Justin Yoder
- 2nd place; Bob Thom, Bob Wheeler, Terry Mathison, Bill Lyon
- 3rd place; Zac Morrison, Jeremy Mccarthy, Jason Dickey, Steve Brown
- A-flight 1st place; Nik Perrigo, David Salisbury, Dale Butler, Bill Wilson
- 2nd place; Mike Westhues, Mark Westhues, Chris Bush, Jim Dill
- 3rd place; Mike Faulconer, Mike Martin, Ted Wheeler, Wade Wheeler
- \$10,000 putt finalist; Kevin Anderson



Kevin Anderson putting for \$10,000 while Denise Irwin looks on.

**Area Ribbon Cuttings**



Anytime Fitness announces its grand opening in the High Pointe Shopping Center (behind Hardees). Pictured at the official ribbon-cutting ceremony along with Lake Area Chamber Active Volunteer Ambassadors are Matt Gray, Owner; Samuel Gray, family; Christy Gray, Owner; Kaylee Gray, family; Britney Barnhart, family; Robin Evers, Lake Area Chamber Board; and Barbara Painter, Lake Area Chamber Board



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# Lake Regional nursing camp huge success

Osage Beach, MO—• Thirteen high school students participated in Lake Regional Health System's Summer Camp for Nursing June 19-23. The students had a

great time and learned all about nursing careers under the direction of Alison Williams, Lake Regional Health System's Nurse Mentor. The Nursing Summer

Camp was free to participants and was funded through a Neighborhood Assistance Program grant awarded to the Lake Regional Hospital Foundation.



Participants at Lake Regional Health System's Summer Nursing Camp were: (front row, left to right) Kristina Alvarez, Dani Nicholson, Amanda Bell, Ashley Wheatley, (back row, left to right) Ashley Kirkpatrick, Megan Johnson, Chelsea Griffith, Brittany Scott, Aimee Frazee, Hallie Thompson, Ashley Kumberg, Sarah Heddy, and Whitney.

# Bank Star One names Gray Executive VP

Lake Ozark, MO— June 6, 2006—Todd Gray of Lake Ozark has been named Executive Vice President, Senior Loan Officer for Bank Star One located here.

Gray joins Bank Star One after serving two years as Chief Financial Officer at Labo Management in Knoxville, Tennessee. He was responsible for all financial areas as well as site development for the 1500-employee organization with more than \$65 million in annual sales.

Prior experience also includes service with Citizen's Bank of East Tennessee (Rogersville) as Chief Financial Officer, First National Bank of Lenoir City (Tennessee) as Senior Loan Officer, and Tennessee State Bank (Pigeon Forge) as Commercial Loan Officer and Credit Analyst.

Gray is a graduate of Carson-Newman College in Jefferson City, Tennessee. He has also completed the ABA's Graduate School of Banking and the Executive Banking Institute, both at

Louisiana State University. In addition, he completed the National Commercial Lending School of the American Bankers Association.



Todd Gray

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# Recent legislation

*continued from page 32*  
renewable fuel derived from agricultural products. House Bill 1270 specifically requires a ten percent blend of ethanol to be added to all regular unleaded gasoline by January 1, 2008. Pre-

mium gasoline is exempt and the mandate would be temporarily halted if the market changes in such a way that ethanol blends would cost more than regular unleaded. The ten percent ethanol blend, known as E-10, does not detrimentally affect automobiles manufactured since 1970, however some experts advise against switching back and forth between regular

unleaded and E-10. There are four ethanol-producing plants currently operating in Missouri. Most ethanol is currently produced from corn.

The law makes no provision regarding the E-85 ethanol blend, which can be used by flexible fuel vehicles. Apparently market demand will continue to determine the availability of the eighty-five percent ethanol gas.

# AmerenUE promotes wearing life jackets

Lake Ozark, MO— May 30, 2006—AmerenUE will once again join the Missouri State Water Patrol in promoting the importance of wearing life jackets while boating on the Lake of the Ozarks. The main focus of the project is on children, since Missouri law requires that children under the age of 7 wear a life jacket anytime they are aboard a boat. The project is also intended to help educate everyone about the importance of wearing life jackets.

AmerenUE has again provided the Water Patrol with T-shirts bearing the message, "I got caught wearing my life jacket." Water Patrol officers will hand out the T-shirts as a reward to children "caught" wearing their life jackets throughout the summer boating season.

"This program is a good way to recognize those boaters who are being safety conscious," says Water Patrol Captain Matt Walz. "The majority of our stops on the lake are due to violations our officers have observed, so it's always nice to note the positive

things we see boaters doing." According to statistics from the U.S. Coast Guard, as many as 85 percent of boaters who drown are not wearing a life jacket, even though in many cases life jackets were aboard but were not being used. "Life jackets are required for children under 7, but are certainly recommended for children 7 and over. Children on docks are not required to wear life jackets, but the same dangers certainly apply. The most tragic situations I've seen on this lake involved small children who drowned. It's something I hope to never see again." Walz adds.

As the owner and operator of Bagnell Dam, which created Missouri's Lake of the Ozarks, AmerenUE conducts a range of programs to protect the lake's environment and promote safety on the lake. AmerenUE is a subsidiary of St. Louis-based Ameren Corporation. Ameren companies serve 2.4 million electric customers and nearly \$1 billion natural gas customers in a 64,000-square-mile area of Missouri and Illinois.

# Youths enjoy Lake Regional Career Camp



Twenty-five area youths enjoyed this year's Career Camp at Lake Regional Hospital on June 21-22. The kids, ages 11 to 15, got a first hand look at careers in the healthcare industry.

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# Kathy Larsen awarded Certified Fund Raising Executive (CFRE)

Osage Beach, MO— CFRE International has awarded Kathy Larsen the professional designation of Certified Fund Raising Executive (CFRE).

Larsen, Assistant Director of the Foundation for Lake Regional Health System, joins over 4,700 professionals around the world who hold the CFRE designation, including Laura Gajda, Lake Regional's Director of Foundation and Public Relations.

Gajda has been a Certified Fund Raising Executive since 1993. Individuals granted the CFRE credential have met a series of standards set by CFRE International which include tenure in the profession, education, professional achievements and a commitment to service to not-for-profit organizations.

They have agreed to uphold Accountability Standards and the Donor Bill of Rights. Additionally, candidates must pass a rigorous written examination testing the knowledge, skills, and

abilities required of a fund raising executive.

CFRE recipients are awarded certification for a three-year



Kathy Larsen

period. In order to maintain certification status, certificants must continue to demonstrate on-going fund raising employment, fund raising results and continue with their professional education.

# LEADERSHIP Camden County—class XII forming

The Camdenton Area Chamber of Commerce is seeking individuals who are interested in learning more about our community, expanding leadership skills and networking with other area residents. Co-sponsored with the University of Missouri Extension of Camden County, the twelfth LEADERSHIP Camden County class will begin in September.

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

Full-day sessions will be held once a month, beginning in September 13, 2006 and ending in

May 9, 2007. To graduate, attendance is required for the September orientation session and at least six of the eight remaining sessions. Classes will be held on the second Wednesday of the month from 8 AM to 4:30 PM.

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

Class size will be limited to 30 participants and is open to anyone interested in the future of Camden County. Tuition for the program is \$325 and includes class materials, supplies, meals, and graduation banquet. For an application contact the Camdenton Area Chamber of Commerce at 346-2227, University of Missouri Extension of Camden County at 346-2644 or go to the Chamber's web site at [www.camdentonchamber.com](http://www.camdentonchamber.com) and follow the link to the leadership program.. Application deadline is August 18, 2006.

# Camdenton Optomists award local scholarship

Optimist Club of Camdenton member Jens Hansen presents \$750 scholarship to Josh Fomal, a recent Camdenton High School graduate. Fomal will attend University of Missouri in computer science.



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# BancStar Inc names Creel VP of marketing



**David R. Creel**  
 Festus, MO, June 22, 2006— BancStar Inc. has named David R. Creel of Sunrise Beach, MO Vice President, Marketing. Creel will direct all marketing activities for the holding company and its 14 branches. Prior to joining BancStar,

Creel served as Senior Vice President, Marketing for the Lakeshore Division (Illinois/Wisconsin/Indiana) of TCF National Bank, a subsidiary of TCF Financial Corporation (TCB:NYSE) based in Minneapolis.

Prior to joining TCF, Creel led his own advertising/public relations firm in Oak Brook, Illinois.

He served two terms as president of the Chicago Financial Advertisers, was president of the Suburban Press Club in Chicago, and served on the DuPage County (Illinois) Board of Mayor Achievement of Chicago.

Creel earned a Bachelor's Degree from the University of Illinois and an MBA (Marketing) from DePaul University.

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# Lake Regional Health System to host free orthopedic learning event on June 27

Osage Beach, MO— Lake Regional Health System will host a free orthopedic learning event for the public on Tuesday, June 27th, at the Lake Regional Imaging Center. The Imaging Center is located on Nichols Road, next to Lake Regional Hospital. This event includes educational seminars by Lake-area orthopedic surgeons and medical personnel, the Zimmer Mobile Learning Center, exhibits by Lake Regional's Physical Therapy Department and an open house of the Lake Regional Imaging Center. The medical presentations will be held in the Lake Regional Imaging Center lobby.

The Zimmer Mobile Learning Center is an 18-wheel expandable seat used for training medical professionals and educating the public about advances in orthopedic surgeries. Zimmer is a worldwide leader in joint replacement solutions for knee

pain and hip pain, and provides comprehensive spine care solutions for acute and chronic back pain. The Mobile Learning Center will be open for public viewing from 8:00 a.m. to 4:00 p.m. on the 27th. Zimmer representatives will be on hand to answer questions.

### Schedule of Events:

10:00 a.m.

Jeff Jones, D.O., Orthopedic Surgeon

"Understanding Osteoarthritis, Minimally Invasive Total Knee & Hip Replacement Surgery & New Technologies.

11:00 a.m.

Dr. William Harris, D.O., Orthopedic Surgeon

"Managing Knee and Hip Pain and Understanding Arthritis"

11:30 a.m.

Free Subway sandwiches and soft drinks will be served

12:00 p.m.

Live demonstration using a

knee model by Dr. Harris

See an actual knee replacement surgery demonstration

12:00 - 2:00 Lake Regional Imaging Center Open House, Physical Therapist Larry Meeker will demonstrate the "Coach" rehab machine and answer questions about post-surgical rehab.

1:00 p.m.

Alvin Lawson, Certified Surgical Technician and Cert First Assistant and Orthopedic Team Leader at Lake Regional Hospital.

"Teamwork in the OR"

1:30 p.m.

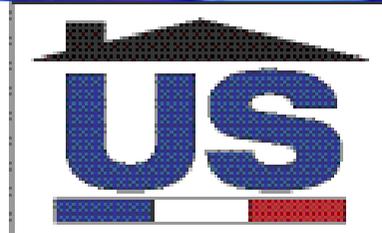
Dave Lorenson, RN, Certified Lifestyle Specialist and Surgical Services Education Coordinator for Lake Regional Hospital.

"Patient Safety in the OR"

For more information, please call Lake Regional's Physician Referral Line at 573-348-8385.



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- ◆ Adjacent to State Park
- ◆ Centrally located in  
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www.MysticBay.net



Just For Dogs N Cats Cuts the Lake Area Chamber Ribbon. Browsers are welcome or phone (573) 964-5255 for more information, or coming soon log onto [www.justfordogsncats.com](http://www.justfordogsncats.com). Participating in this recent Lake Area Chamber welcome ribbon cutting ceremony were Judy Sunley; Rene Gonzalez; Nancy Koski, Owner; Tom Koski, Owner; Sunshine the Shop Dog and Mascot; Trisha Roberts, Executive Director Lake Area Chamber; and the Lake Area Chamber Active Volunteer Ambassadors.

# Area Ribbon Cuttings

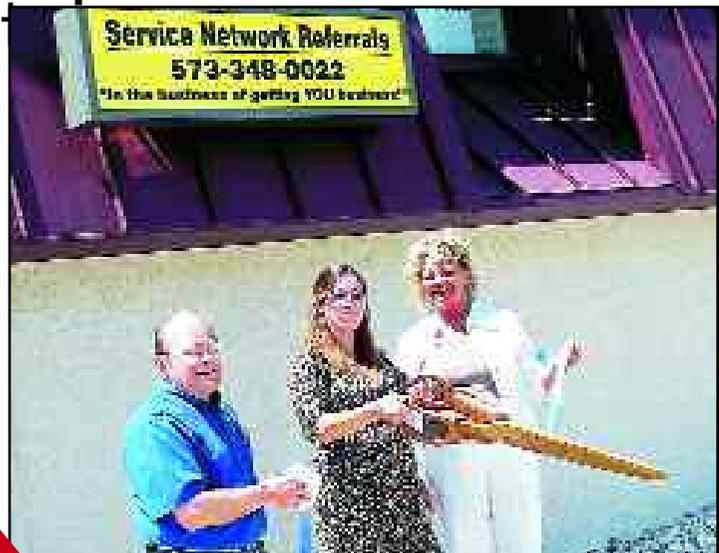


For more information call 573-317-9110. Participating in the ribbon cutting include owners Debra and Larry Owens; Marcia Noel; Erin Frandsen and Michelle McGrath. Chamber representatives include President Alan West; Executive Director Bruce Mitchell; Linda Sweatt, Camden County Collector; Joyce Cooper, Advertising Impressions; Mid County FPD Fire Chief Ron Gentry; Chris McElyea and Jack Funderburk, Central Bank of Lake of the Ozarks; and Christine Nelson, First National Bank.

# Beyond Your Decorating Imagination



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For more information contact Service Network by phoning (573) 348-0022, or go onto the Service Network website at [www.lakeservicenetwork.com](http://www.lakeservicenetwork.com). Participating in this recent Lake Area Chamber Ribbon Cutting Ceremony were Elizabeth Boyd, Owner; Candy Wilson, Lake Area Chamber Director of Marketing and the Lake Area Chamber Active Volunteer Ambassador.



Sterling Expressions recently celebrated Lake Area Chamber membership with a Grand Opening and ribbon cutting ceremony. Stop in and phone (573) 302-0225 for more information. Participating in this recent Lake Area Chamber ribbon cutting ceremony were Katie Mosier, Owner/Certified Graduate Gemologist and the Lake Area Chamber Active Volunteer Ambassadors.

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- Bedroom
- Dining Room
- Window Treatments
- Flooring
- Appliances

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The Camdenton Area Chamber of Commerce recently held a ribbon cutting for one of their newest members – Besaw Café. Those participating in the ribbon cutting include owners Karen and Ron Besaw, Colten Sullivan, Micaela Walls, Amanda Walls, Cheresa Sullivan, Jessica Wilson, Betty Haseltown, Tim Carter, Kristi Banner, Doug Crouch and Cynthia McCracken. Chamber representatives include Mayor Kerry Shannon; Chamber President Alan West, Executive Director Bruce Mitchell; Linda Sweatt, Camden County Collector; Joyce Cooper, Advertising Impressions; and, Chris McVey and Nate Nierking, Central Bank of Lake of the Ozarks.



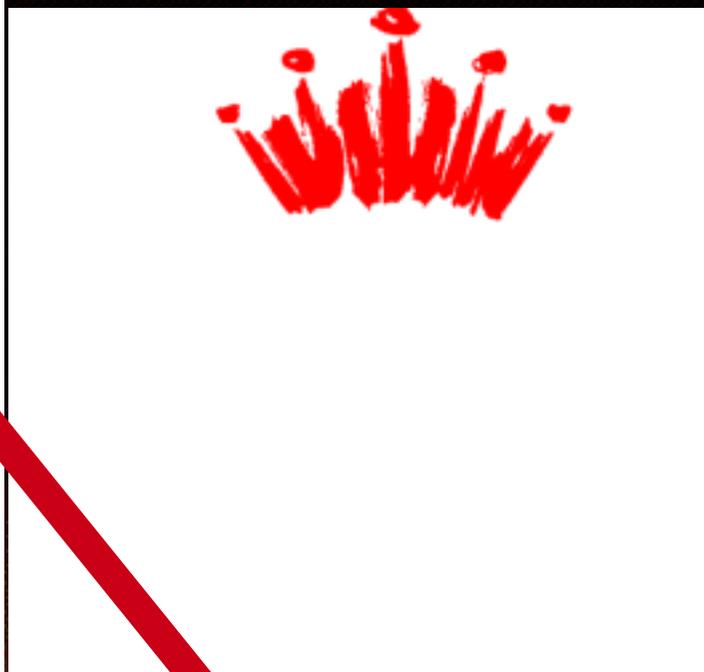
The Laurie Flotilla U.S. Coast Guard Auxiliary 30-0-02 recently presented the Lake Regional Emergency Department with a check for \$150 which came from the Americas Boating Course offered twice a year. Shown left to right are Carol Lee Prosser, Public Education Officer for the Laurie Flotilla; Melissa Hunter, Emergency Department Nurse Manager; and Flotilla Commander Michael Snively.



Karon's Korner Opens at a new Location on Bagnell Dam Blvd., Lake Ozark. Stop in, browsers are welcome, or phone (573) 365-5767 for more information. Participating in this recent relocation announcement and Lake Area Chamber ribbon cutting ceremony were Karon Denett, Owner; Koko, mascot; and the Lake Area Chamber Active Volunteer Ambassadors.



Osage Beach Bait & Tackle Opens less than 1/8 mile East of Public Beach 2, Osage Beach Osage Beach Bait & Tackle become the dream of Bill and Olivia Cassidy in February of 2006. Call (573) 348-9333 for more information. Participating in this recent Lake Area Chamber ribbon cutting ceremony were Bill Cassidy, Owner; Olivia Cassidy, Owner; Chewey, Mascot; John Odom, fisherman/customer; Larry Shadrick, fisherman/customer; and the Lake Area Chamber Active Volunteer Ambassadors.



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*bon appetit!*

# Area Ribbon Cuttings



Participating in this recent Lake Area Chamber ribbon cutting ceremony were Janet Christenson, First Assistant Manager; Shawn Scheffler, Manager; Sal Tramuto, Regional Manager; George Zelinsky, President Retail; Amanda Peariger, Assistant Manger; Greg Zuleger, District Manager; Rick Harrington, Retail Trainer; Barb Painter, Lake Area Chamber Board; and the Lake Area Chamber Active Volunteer Ambassadors.



Suntastic Sunroom Celebrates Lake Area Chamber Membership! Call FIT-4-DECK (573-348-4332), stop in and visit their new showroom or log onto [www.suntasticsunrooms.com](http://www.suntasticsunrooms.com) for more information. Participating in this recent Lake Area Chamber ribbon cutting ceremony were Ed Foxmier, KRMS Air Talent; Jason Smith, Sales; Steven Heming, Co-Owner; Brad Heming, Co-Owner; Craig Heming, Co-Owner; Brendan Mathews, KRMS Air Talent; Candy Wilson, Lake Area Chamber Director of Marketing; and the Lake Area Chamber Active Volunteer Ambassadors.



Vida's Revival Grand Opening & Ribbon Cutting. For more information call (573) 964-1918. Participating in this recent Lake Area Chamber ribbon cutting ceremony were Jim Jacks, Holly Woodman, Central Bank; Cindy Wilhelm, Board; Catherine Mueller, Vida's Revival Manager; Coleen Ribaldo, Past President; Anita Jacks, Board; Rose Marie Unrein, Secretary; Julie Myers, Executive Director; Phyllis Mallow, Treasurer; Don Mallow, Board; Barbara Jauert, Board; Jim Jauert, President; Tennyson DeGraffenreid, Building Owner; and the Lake Area Chamber Active Volunteer Ambassadors.



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V-10. Too many options to list! About 40!  
Mineral Gray, \$28,750 573-692-0175

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**STK # - 2405 - 2001 FORMULA 382** -  
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w/10 disc Changer, 900W Amplifier, Captain's  
Call Exhaust, Dual Batteries w/Switch, 60-amp  
Battery Charger, Bimini Top, Cockpit  
Cover, Compass, Digital Depthfinder, Entert-  
ainment Group, Bow Docking Lights, Halon  
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**STK # - 2412 2003 FOUNTAIN 47** Light-  
ning - \$305,000.00 Powered By: Triple 525  
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"TAOD" Graphics Air Conditioning, AM/FM  
CD Player w/Amplifier, Anchor, Multiple Bat-  
teries, Carpeting Charge System, Cockpit  
Cover, Depthfinder, Engine Alarm, Fire Exting-  
uisher Hydraulic Steering, Generator,  
Raytheon - Radar/GPS/Chartplotter, VHF  
Radio, Vacu-flush Head, Hour Meter Reads -  
250 hrs, Leather Cabin Seating, Radar Arch,  
Refrigerator, Shore Power, Stove - 4 Burner,  
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tor, Halon Fire System, Head w/Holding Tank,  
Heater, Hour Meter, Microwave, Refrigerator,  
Shore Power w/Cord, Stove, Swim Platform,  
Trim Tabs w/Gauges, TV / DVD Player, Hot &  
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ton**

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Osage Beach**

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ment Parcels Hwy 42, 5 miles to Osage  
schools, Hwy 54 Osage Beach. Flexible. Will  
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home/land. **573-369-3501**

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1/2 miles to Hwy 54, Osage Beach. Rock lay-  
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and supply. Stone can be seen on building  
elevations, retaining walls and fireplaces  
around lake. **573-369-3501**

**VILLAGE AMENITIES, GREAT PRICE!**  
115 Woodhaven, The Villages Gentle lot on  
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Lot is 34x235x231x269 & comes w/all the Vil-  
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tennis, golf, marina with ship store, pool,  
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slips are available! MLS# 3009495  
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Bdrm/2 Bath, 1,100 sq. ft. on 2+ Acres. **Call  
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**GOLF COURSE CONDO** -2 Bed, 2 Bath  
fully furnished condo for sale on the course at  
Osage National. Swimming pool, playground,  
laundry. Available for Showing. \$90,000. **Call  
573-280-9939.**

**TURNKEY WITH STYLE! 3B BAY POINT**  
Condominiums, Lake Ozark, Fabulous Walk-In  
level, 2BR/2BA Unit is ready to fit your lifestyle  
on and off the water. This immaculate unit  
comes with 10x24 and PWC slip for your lake  
fun, off the water you can enjoy the channel  
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27" television, DVD/VHS player, & CD player  
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Horseshoe Bend Location in a quiet complex  
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MLS#3024323 BJ \$145,000 **Call Gatter-  
meir Elliott Real Estate @1-573-280-  
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Rd., Lake Ozark This 2BR, 2Full Bath house is  
located off of Horseshoe Bend. Built in 2005.  
Very light & bright w/lots & lots of windows  
which allows you to look at the beautiful view.  
All ceramic tiling through out & 9 foot ceilings  
which makes this place feel bigger than 1,000  
sq. ft. Lots of storage as well. \$136,000. H-  
3561 BJ **Call for more info! Call Gatter-  
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Phone \_\_\_\_\_ Amount Enclosed \$ \_\_\_\_\_

## SPRINGTIME

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3. Offset the cost of day to day operations which includes the increased price of fuel, utilities, insurance, etc.

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