

# LAKE OF THE OZARKS BUSINESS JOURNAL

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## Protecting yourself from identity theft

by Monica Vincent

In the August issue of Lake of the Ozarks Business Journal, our editor, Darrel Willman, covered a meeting involving participants from law enforcement, banking, computer service industries and the media. Organized by Sergeant Arlyne Page, Public Relations Officer for the Osage Beach Department of Public Safety, the purpose of this meeting was to provide needed information about identity theft – currently the fastest growing crime worldwide and increasing here at home as well.

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

Page said that locally, "We didn't see what you would call identity theft until a few years ago

We are getting more and more cases. In just the last week, I've had six."

The legal definition put forth by the Federal Trade Commission calls identity theft "A fraud which is committed or

attempted using a person's identifying information without lawful authority."

According to the Federal Trade Commission, this is the fastest growing white collar crime in America today with 1 out of 8 people falling victim to some form of identity theft in the last 5 years. Over 10 million people in the last year alone were victims. Worldwide this is also a concern, where over 80% of Europeans have legal insurance.

In response for 2006, Congress is working on making pre-paid legal services a pre-tax benefit.

The type of crime identity theft is, makes it a nearly impossible task to prosecute offenders across multiple jurisdictions and requires a Herculean effort to restore lost credit and/or resources. This is what makes pre-paid legal services attractive.

Currently available to the American consumer is a company called Pre-Paid Legal Services, Inc. Chris Booth is an independent associate in the state of Missouri who provides plans for residents here in the Lake area. According to Booth, his company develops and markets legal service plans which include unlimited attorney consultation, will preparation, traffic violation defense,

automobile-related criminal charges defense, letter writing, document preparation and review and a general trial defense benefit, as well as identity theft protection.

PPLSI is a pioneer of the pre-paid legal concept in North America and have been publicly traded for the last 34 years. They are currently listed on the New York Stock Exchange: PPD and are currently listed as one of the top 50 stocks.

A Pre-Paid Legal membership gives you access to qualified legal representation with plan costs that vary by state and province. Most family plans are \$26 a month or less. For \$12.95 a month in the state of Missouri you can receive a plan they call Identity Theft Shield.

Booth says his company currently provides legal services for over 1.5 million Americans with that number growing quickly. "The Identity Theft Shield is one of our fastest growing company benefits."

According to the FTC, the average consumer is the most likely victim, but 50% of identity theft takes place in the workplace amongst co-workers.

On June 1st of this year, the federal government enacted the FACTA law (Fair and Accurate Credit Transactions Act) which gives any company that

has employees a legal liability for identity theft that takes place there.

Says Booth, "The city of Osage Beach, the police department, the Lodge of Four Seasons, and many others are offering this Identity Theft Shield as an option for their employees as part of their efforts to protect them against this type of crime."

Booth says, "The average victim of identity theft spends about 600 hours and, on average, \$1,500 in out-of-pocket expenses in their efforts to resolve the many problems caused by identity thieves, and this does not even include attorney fees."

PPLSI's plan provides you with credit reports and continuously evaluates and monitors your current credit standing with all three credit agencies.

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They also do all of the work for you in identity restoration. Fraud alert notifications are sent on your behalf and applicable follow up is done with affected agencies and institutions, including: credit card companies, financial institutions, all three credit repositories, Social Security Administration, Federal Trade Commission, Department of Motor

*continues on page 17*

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## Letters to the Editor

The special report written by Tim Murrell and Monica was very insightful, educational and filled with genuine emotion. Thank you for sharing with your readers.

Sincerely,  
Tonya Waters, Kansas City MO

You're welcome, Tonya. Thank you for reading. We were more than happy to bring officer Murrell's account to our readers.

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# Attorney General secures \$22,000 judgment against Camdenton man for shoddy asphalt work

by Jim Salter, AP

Camdenton, MO. — A Camden County man who did substandard asphalt paving and threatened and coerced consumers to pay for work they never requested must repay more than \$22,000 in restitution under a consent judgment obtained by Attorney General Jay Nixon.

The judgment, obtained in Camden County Circuit Court, orders Jeffery C. Sawyer, of Camdenton, to pay \$22,542 in restitution to five customers in Camden County who hired him for various asphalt jobs. In requesting the judgment, Nixon said that Sawyer

charged customers for unauthorized work and then threatened to tear out all work — both authorized and unauthorized — if the customer didn't pay. Sawyer did business as J&S Paving and Asphalt Paving and Slurry Seal.

Sawyer also contracted with consumers to lay three to four inches of asphalt and then only put down a single inch, and is reported to have stopped work on projects halfway through and refused to finish the job unless the customer paid additional money. Sawyer also refused to honor written warranties on his work, Nixon said.

"Consumers paid good money to Mr. Sawyer for a new parking lot or driveway, but ended up getting shoddy, unfinished and overpriced work instead," Nixon said. "There's no place in Missouri for individuals who do business like this. My best advice for them is to hit the road."

Sawyer must also pay the state \$6,000 to cover the cost of investigating and litigating the case, and is barred from owning, operating or working for an asphalt paving business until April 2008. He also remains liable for any new complaints that may arise for the next 90 days. ■

## Attorney General Jay Nixon posts State Farm settlement list

Missouri Attorney General Jay Nixon posted a list online identifying 265 of approximately 30,000 vehicles nationwide sold as part of a swindle involving State Farm Insurance. State Farm sold damaged vehicles from 1997 to 2002, destined for salvage to unsuspecting buyers and dealers. An auction company and a repair shop also participated, repairing the vehicles and then reselling them with a "clean" title.

The attorney generals of 49 states signed an agreement in January with State Farm in which they agreed to praise State Farm for coming forward and to not prosecute or sue the company. In exchange, State Farm will pay \$40 million dol-

lars settlement to the current registered owners. They will receive \$400 to \$20,000 each, depending upon the value of the vehicle.

State Farm knew about the damaged cars since 2003, but sought out attorney generals across the country negotiating a settlement instead of informing the public.

Until the settlement was reached, the attorney generals kept quiet as well. Michigan's Mike Cox broke the silence after car owners began receiving settlement letters in September.

State Farm Insurance, the nation's largest auto insurance company, has refused to make public the list of 32,000 dam-

aged vehicles it believes to still be on the road. The vehicles are potentially dangerous to their owners and other motorists. The company said the resale of the cars was due to a mistake but hasn't said how the mistake happened. Selling salvage vehicles with clean titles is illegal in virtually every state in the nation.

Nixon posted the list at: <http://www.ago.state.mo.us/>

The attorney general also said the settlement does not preclude those consumers from rejecting the State Farm offer and seeking their own legal recourse, nor does it affect the legal rights of previous owners of the vehicles. ■

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# Blue Anchor Marina making way for condos

by Michael Gillespie

Blue Anchor Marina, at mile marker 1 on the Gravois Arm, is no more. The boatyard, which specialized in restoration of vintage watercraft, ceased operation on September 30. Owners Valerie and Paul Sira agreed to have all remaining restoration works removed by the end of October. The new owner is MGK Properties, LLC, of Kansas City, Missouri. MGK plans to dismantle the boatyard and replace it with a nine-building, 162-unit condominium project to be known as Blue Anchor Bay.

"The marina has been here since 1932," says Valerie Sira. Blue Anchor is thought by some to be the oldest continually operating marina on the lake, having never closed during changes in ownership. The Siras purchased the business on June 22, 1993, from Jane and Charlie Jones, who had owned it since 1969. In the early years the marina was known as the Gravois Boat and Dry Dock Company. A 1939 flyer listed the boatyard as a Chris-Craft dealership and boasted of the facility's 80-ton marine railway. In a bittersweet irony, Sira notes that the boatyard's very last restoration project—a 1939 Chris-Craft cabin cruiser—recently was placed on that same railway to allow its planks to swell.

The Siras bought Blue Anchor Marina on their first trip to the lake area. "We always had an interest in boats, especially my husband," says Valerie. She explains that they were working for a Chicago company that was in the midst of downsizing. "We decided to change our career paths. We had looked at marinas in Maryland, and some on the coast. My husband's brother had been here, and he said, 'Why don't you guys go and see what you think.' So we came down here and found a marina and made an offer."

The marina had 89 covered slips and dry storage for another 65 boats. Valerie says that Blue Anchor did not deal in new boats or motors. The emphasis was on restoration of classic and antique watercraft. It was a matter of infrastructure, though, that convinced them to sell the business. AmerenUE, operating under the terms of its federal license, had banned the further use of non-encapsulated foam to support boat docks. Citing the foam as

the largest source of man-made debris in the lake, the power company has stated that all existing docks must convert to the more expensive encapsulated foam by December 31, 2008. "That's just around the corner," says Valerie. "We have white foam; that prompted us to go ahead [and sell]."

The Siras long suspected that the property might eventually have other uses. Says Valerie: "We're in Morgan County, we don't have planning and zoning. That made our property a little more attractive. When we bought the place we did demographics with the realtor. We always knew the property, or the shoreline, would be worth more than the business."

Mark Westhues, owner and partner in MGK Properties, lists aesthetic reasons, amongst others, for picking the location. "We have a two mile view going up the Gravois Arm," he notes. "We're just off the main channel and the calm waters were real important to us. We did look at a couple of other areas, but found that this was by far the best choice of waterfront property."

Westhues emphasizes that the project would not be viable were it not for a planned sewer line extension to be built by the Gravois Arm Sewer District. According to Ray Metscher, chairman of the district, the sewer main was first proposed by the developers of the nearby Millstone condominiums as a way to link with the City of Laurie's wastewater treatment plant. The project involves laying some three and a half miles of 6-inch force main, along with the construction of a lift station. The Blue Anchor Bay condos will connect to the same lift station. Actual construction of the sewer system, which will follow existing utility easements, should begin by late November and take sixty days to complete, says Metscher.

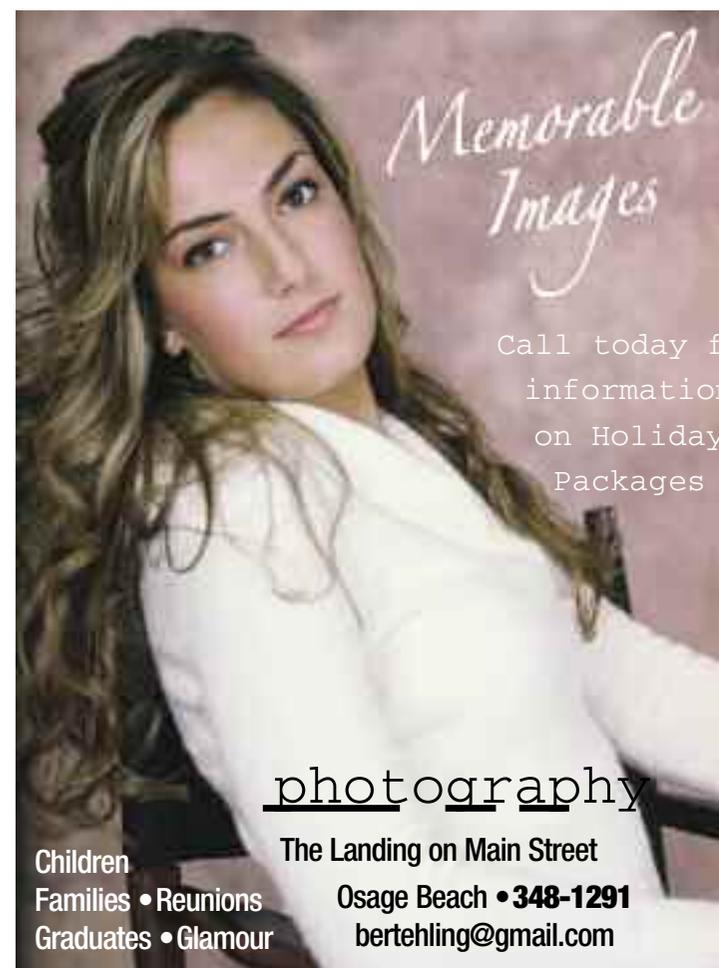
MGK Properties is a family-owned business. "There are six partners in this project and we're all siblings," says Westhues. "Four of us have condos or lake homes here. We just love it and became interested in developing down here because of that." The firm's other developments consist of office and warehouse properties in Kansas City.

Westhues says that Blue Anchor Bay is still in the early

planning stages. "It's going to be probably about a five-year project. But we're looking to have the first two buildings ready for occupation in the middle of next summer." The development will include numerous large cruiser slips along its 1,600-foot of shoreline. For now, says Westhues, "we're going to raze all the existing buildings here and raze the docks."

Valerie Sira fondly recalls the past twelve years at the marina. "Every year in October we had a customer appreciation day," she recalls. "We had a big pig roast and a band; we had beer and drinks and dancing. Those were always very fun parties." Sira also will remember the classic boats. "We restored some of those older boats to their glory and got them back on the water. It gave a lot of satisfaction to me and my husband and our crew to see them back out there just like they used to in the 30s, 40s, and 50s."

Like those old boats, the long-time landmark near the mouth of the Gravois will be transformed as the lake area continues to renew and redefine itself. ■



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# Camdenton floods Saddle Club arena

by Alison Schneider

For over 50 years, the Camden County Saddle Club has been living on borrowed time, and it seems as though that time might just be up.

Recent expansion plans by the city of Camdenton and Camden County itself is going to require that, among other things, the airport will need to use previously purchased land to fill the growing demands of the community. Unfortunately, that land has been on a year-to-year lease with the Camden County Saddle Club for the past 50 years for the remarkable sum of \$1 per year. Clearly the city felt that the land would be better used during that time by a community organization and made every effort to ensure that they could stay there. Clearly, the city government over the past 50 years felt that there was no reason to change the arrangement. Why, then is there a problem?

According to city administrator Elmer Meyer, the FAA has plans to use that particular piece of the airport property for additional hangars and an observation tower. The problem is, that adjacent to the parcel currently being used by the Saddle Club, is

a pond. The pond has been on the property for years and will need to be drained, sooner than later to accommodate the FAA's plans. With that in mind, the Camdenton Public Works department decided that they needed to initiate a gradual run-off in order to drain the pond

and begin the earth moving procedures that will be necessary for the impending airport expansion. With this in mind, they proceeded to dig a large trench on September 27 that ran from the pond to an area just shy of the roadway leading into the Saddle Club Arena. There was really

only one option in the way of the direction of the drainage ditch and that was to direct it toward an existing drainage culvert that was near the arena area. This should have nicely handled the pond water without causing anyone any trouble. Unfortunately, Mother Nature had other plans.

After a long summer drought with some areas showing about 8 inches less of rainfall than normal, the Lake area was 'blessed' with 4-6 inches of much needed rain in a short period of time. While we all enjoyed watching the grass and flowers "green-up" after the rain, the hard, cracked clay soil that our area is famous for just couldn't take all the water at once. Much of it ran off in rivers of mud to settle in lower areas of land. One of those lower areas of land was the existing drainage culvert adjacent to the Saddle Club. The run-off mud ended up blocking the drainage pipe and caused the pond water and the rains to backflow into - you guessed it - the Saddle Club Arena.

The problem was, that there was a big show scheduled for the arena just about the time that the convergence of the draining pond and a huge amount of much needed rain turned the area into a mud-pit. The show had to be cancelled and the Saddle Club was angry. They approached the Mayor and City Council and pleaded with them to do something about the problem. On October 6, Mayor Kerry Shannon had the Public Works Department fill in the drainage trench they had dug and clean out the existing drainage culvert. They also graded the driveway, which had been washed out by the water, began a paving project for the drive, and apologized for the inconvenience to the Saddle Club. The riding arena was left as it stood, a little muddy and in need of a good disking. This is not unusual at all, after most heavy rains the arena needs some TLC to make it useable for a show. And, for \$1 a year rental - it's really not too much for the city to ask that the Saddle Club handle that particular duty themselves, now is it?

So now what? Well, according to Mr. Meyer the Saddle Club's lease is up at the end of the year, and while no definitive plans are in place as to whether that lease will be renewed or not, it doesn't

look good. Yes, the Saddle Club has been in that location for a long time and provided a community service during that time - it's been a good deal for both sides. But the truth of the matter is that the city is growing. The airport expansion is needed and has been approved for a while, too. The property that the Saddle Club leases for \$1 a year is no longer just "unused".

"We've just reached a point where we need to make use of that land" says Meyers. "The Saddle Club has known for a while that they would eventually have to move, and the city offered them land in the business park that they turned down."

Meyer says that the land offered was wooded and would need to be cleared (not by the city) for the Club to use it, but the offer was quite fair, he thought. "The city doesn't want to cause any hard feelings," says Meyer, "the Saddle Club is a good organization", but it looks like that might be the case in the end.

"We certainly didn't plan to flood the arena," he says. After all, if the city wanted them out, there is a 30-day cancellation-vacate provision that would allow them to give notice to the club.

"It was just a really unfortunate situation, and we tried to fix it as best we could".

Still, the problem remains - how much renovation money should the city put into a facility that they practically give away, knowing that in a short period of time they will need to raze the existing buildings and begin airport construction?

There doesn't seem to be a happy ending in sight for this one. The Saddle Club will have to move before too long, to where, who knows? Mr. Meyer says the city wants to work with the club to aid in their relocation, but in the end the city doesn't really have any fiscal interest in the Club, so how far should they bend? Hard to say. For right now, the Saddle Club is back in business, the pond is still a pond and the drainage plans have been put on hold till later this year. But the airport expansion looms and the Saddle Club needs to be looking for a new home, hopefully one that suits their needs and doesn't have a pond uphill from their arena. ■



"A comment made by the public works employee on September 27, was that the water had to run somewhere. Wrong response to a "why" question. When I tried to explain that because of what he had done the sand we had worked so hard to obtain and place into the arena was now washed out, he simply shrugged his shoulders. Needless to say I told him that what he had done was wrong and walked away."

— Arlyne Page, President, Camdenton County Saddle Club

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# Panera raises third quarter outlook

by Jim Salter, AP

St. Louis, MO— Bread is back. Citing stronger-than-expected sales for the third quarter, Panera Bread Co. raised its earnings forecast for the period ended Oct. 4.

The suburban St. Louis-based operator of more than 800 Panera Bread Co. and St. Louis Bread Co. bakery-cafes in 35 states now expects earnings of 36 cents to 37 cents per share. Previous guidance called for earnings of 34 cents to 35 cents per share. Panera earned 28 cents per share in the third quarter of 2004.

The company reaffirmed its previous fourth-quarter earnings target of 46 cents to 47 cents per share.

Analysts surveyed by Thomson Financial are expecting profits of 35 cents per share in the third quarter and 47 cents per share in the fourth quarter.

Panera shares 52-week range was \$34.12 to \$66.49.

Panera's quarterly sales increased 30.6 percent to \$148.6

million from \$113.8 million a year earlier. Sales at bakery-cafes open at least a year— or same-store sales— increased 8.2 percent for the quarter, and are up 7.9 percent for the year.

Chief Financial Officer Mark Hood cited three reasons for the growth: Introduction of an antibiotic-free chicken sandwich and salad; the rise of Panera's catering business; and price increases.

Another factor, but a lesser one, according to Hood, is the decline of the low-carb diet craze.

In the heyday of Atkins and other diets in 2004, "It slowed our growth rate," Hood said. "With that resistance out of the way, maybe it's helped a little bit. But I think the other things are bigger factors."

Last year, Panera began offering a line of low-carb breads and bagels. Only a few remain, and those are not big-sellers, officials said. ■

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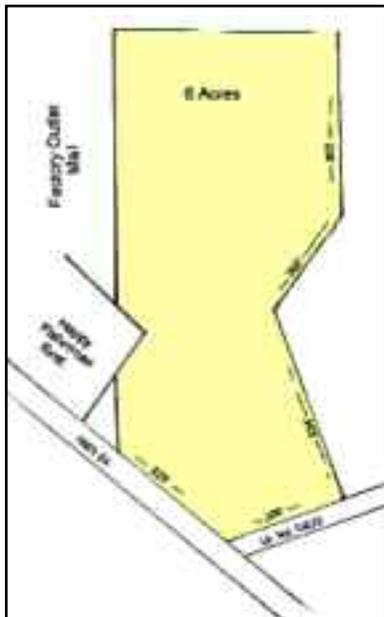
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# Getting through cold and flu season

by Alison Schneider

The changing of seasons is once again upon us. There's a crispness in the air, football is the game of the season, and the trees have begun to show their colors.

It's the cold and flu season. What is that old adage? Starve a cold and feed a fever? Feed a cold, starve a fever? No one can ever seem to remember.

It seems the phrase dates back hundreds of years, based on the idea that if you are hot you need to put less fuel into your body so that you will cool off – “starve a fever”. If you are chilled or weak, you need to eat more to stoke up your body – “feed a cold”.

Some folks feel that this sort of relates to cold and flu. With a fever (usually associated with the flu) you are weak and have no strength, so you need to eat (feed a fever) while with the stuffy head and cough usually associated with a cold you need to drink plenty of juices (starve a cold).

Starving or feeding really isn't a great idea. When you are sick for any reason, your appetite usually decreases because the food doesn't taste good. You're just tired and don't feel like eating. You are always better off with a healthy diet of whole grains, veggies, protein, lots of fluid and of course, soup.

Chicken soup always seems to be the best. A healthy diet rich in Vitamin C and antioxidants has been proven to help boost immunity as well, so you shouldn't really get sick in the first place, right? Basically, none of the old adages really make things clear, so people are confused. In the end, cold and flu are not the same thing and should be treated as such.

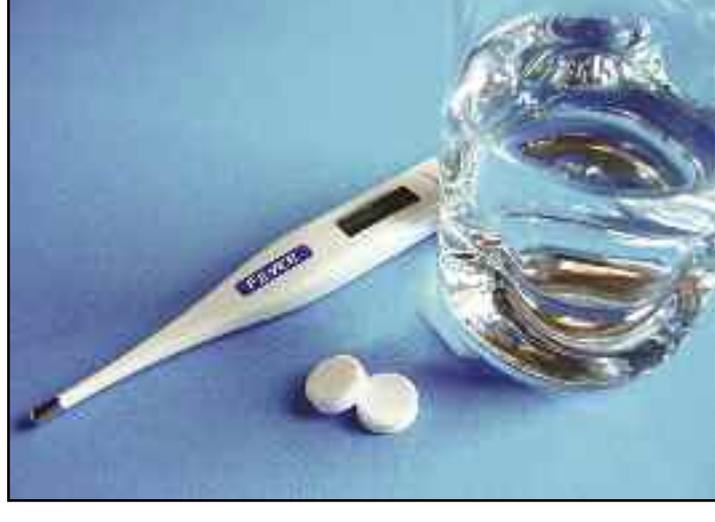
## THE COMMON COLD

Aptly named it seems. A report published by the National Pharmaceutical Association states that over two thirds of Americans stated that they had at least one cold in the past year. If you add all of the “cold-like” symptoms reported every year, it means that almost every adult in the United States experiences two cold-like illnesses every year.

During the winter months, the report found that one in every four adults will have a cold.

One in every three children under the age of five will experience a winter cold during a given two-week period.

Colds affects everyone just a little differently, but the basic symptoms are the same. The important thing to remember about the common cold is that antibiotics are not effective in treating this illness. You might feel a little achy and a bit weak or fatigued, along with a runny nose. Sometimes you might experience a little sneezing or a mild sore throat – but all of that is associated with the runny nose. Stop the runny nose, and you feel much better. Fever and headache are associated with a cold as well, although rare.



The “common cold” is also known as “acute coryza” or “infectious rhinitis”. It is a viral infection that affects the nose and throat (“upper respiratory system”). It is caused by any of more than one hundred viruses. It is this volume of virus types that makes it impossible to develop a vaccine for the common cold. It is also the reason that people don't build up an immunity – there are just too many variables to the illness. Your body might build up a resistance to one of the bacteria, but another is just waiting in the wings.

Many people believe that large doses of Vitamin C, zinc or Echinacea in the initial stages of a cold will alleviate the symptoms or even stop the progression. There is no real proof that this works. It's most likely just a coincidence when it appears to help. Others swear by the unorthodox therapy of alternating warm and cold showers to prevent a cold.

The bacteria that cause colds are quite infectious and can be picked up anywhere and everywhere. Spread mainly through

coughing, sneezing and personal contact. You can “catch a cold” by being in the same space or even in the same house (or school, or workplace) with the infected person— without ever actually coming into contact with them.

One myth, however, is that you can cause yourself to catch a cold by being wet or through exposure to the elements. The idea of being cold and wet causing the illness probably comes from the idea that your body is diverting energy to keep itself warm, therefore allowing the

bacteria to sneak by your natural defenses. It's still a good idea to be appropriately dressed when outside in the winter months.

It is true that anything that reduces your natural immunities (stress, fatigue, injury)— might allow one of the little bacteria critters to make itself at home.

## PROGRESSION AND SYMPTOMS

Once the bacteria has found a way in, it seems to like settling in the back of the throat and begins to multiply for the next 24-72 hours. During this time, your body will begin to produce the symptoms associated with a cold as it tries to fight off the bacteria or virus. Usually your throat is sore or tickly (symptom “pharyngitis”), and then the runny nose (symptom “rhinitis”). As the nasal discharge becomes thicker and the nasal passages become irritated and swell, you become stuffy (symptom “stuffy head”) and it becomes a little difficult to breathe well. Inside your head, the thicker mucus gets trapped in the sinus cavities behind your cheeks and eyes (symptom “sinusitis”) making your head hurt. The mucus drainage affects

the throat and causes your it to be tender. The windpipe becomes inflamed and the body reacts by trying to get rid of the mucus. In other words – you develop a cough. Sometimes, the infection will spread to the larynx (“voice box”) and make you hoarse, or in extreme cases – cause laryngitis.

## TREATMENT

While there is no real cure for a cold, the symptoms can be treated. Over-the-counter (OTC) medicines can be quite useful in these cases, but you should read labels carefully and ask a pharmacist if you have any questions or concerns.

According to the University of Indiana Health Center, many cold tablets, capsules, and liquids contain ingredients which relieve more than one symptom. You have to be especially careful with these medications – over-treating the problem will not make it go away faster. You should never take more medicine than you need.

The center says that the key to choosing the “right” medication is to listen to your own body, identify your specific symptoms, and read the labels. Pay attention to listed contraindications and side effects. Don't take any drugs if you are pregnant or nursing or think you might be pregnant without consulting your health care provider.

Any medication, even OTC, can cause trouble with people that have certain medical conditions or that are on other prescribed medications. When in doubt, it's just better to verify with a medical professional that it's okay for you to take the medicine. Just because you can buy it without a prescription doesn't mean it's not “real medicine”.

Another important point to remember: DO NOT exceed the recommended dosage of the drug. If you find the dose you have taken is not working, increasing it will not help and might just make your situation worse.

OTC cold medications usually come in five basic types;

Analgesics (like Tylenol, Advil, Motrin and Aleve) are used for headaches, low-grade fever, and body aches. Paracetamol is also a favorite of many people because it comes in liquid form as well as tablets and doesn't seem to cause as much indigestion or

stomach irritation. Aspirin is an old favorite, but recent findings by the FDA suggest that should not be given to children under 16 due to Reye's Syndrome concerns.

Decongestants (like Sudafed, Actifed, Claritin) are used to treat stuffy noses. They work by tightening small blood vessels, such as the ones that supply the lining of your nose. With less blood flowing through your nose, there is less moisture available that can be used to make mucus. Decongestants reduce the amount of mucus that you produce, and reduce swelling in your nasal passageways.

Antihistamines (Benedryl, Coracidin, Drixoral) are used to relieve an itchy, runny nose. It decreases mucous production in the nose. A likely side effect is drowsiness, which is fine at night, but could interfere with daytime activities. Antihistamines are often teamed with a decongestant for better effectiveness.

Cough Suppressants (Robitussin, Triaminic, and Halls Lozenges) help with persistent coughing. They are useful at night if the cough keeps you awake, and during the day to prevent spreading the infection to others. Suppressants act by quashing the cough reflex in the throat and lungs. Sometimes, however, you need to cough. You need to bring up the mucus from your lungs to make breathing easier. In those cases, suppressants are often offset with an Expectorant formula (like Vick's 44, Mucinex, anything with a “DM” (Dextromethorphan). Expectorants work by loosening the fluid in your lungs. You have to increase liquid intake for expectorants to be most effective.

Many OTC medications for colds are multi-symptom relief. You know, “the coughing, sneezing, aching, ... fever so you can rest” types of medicine. These are very helpful in taking care of multiple symptoms, but you need to be very cautious in using them. Often they will make you drowsy or simply medicate conditions that you don't have. The basic rules are:

DO check with your doctor or pharmacist for recommendations that best fit your situation.

DON'T overmedicate. Take medicine for the conditions that you have and nothing else.

DON'T mix various cold medications (you may, however *continues next page*)

# Cold and flu season

*continued from previous page*  
use a particular brand's Night and Day versions)

DO stay within the recommended dosage and DON'T "double-up" in an effort to make it work better - it won't.

DON'T drink alcohol while taking cold medications.

DON'T drive or perform other attention-heavy tasks when under the influence of cold medications - the medications coupled with your cold will make your reaction time a little slower.

DO gargle, drink extra fluids, get plenty of rest, use throat lozenges and don't forget the chicken soup- it actually does make you feel better.

DO see a doctor when in doubt. The old phrase "better safe than sorry" absolutely applies here. If the symptoms persist more than a few days, then only prescribed medication and the years of education a doctor can provide will help you.

## INFLUENZA

But, what if it's the flu? Well, now - that's a whole different thing altogether.

The flu begins entirely differently. Influenza, also known as the flu, is a contagious disease that is caused by, not surprisingly, the "influenza viruses". These infect the respiratory tract and the flu is different from a cold in

that the symptoms are much more severe.

## PROGRESSION AND SYMPTOMS

The United States Food and Drug Administration list the main symptoms as high fever, headache, malaise (the feeling of being ill and without energy), coughing, sore throat, nasal congestion, and extreme body aches. The signs are a sudden onset of headache, dry cough and chills. These will progress much more quickly than a cold and a moderate to high fever will almost certainly accompany the sudden symptoms.

If you've got the flu, you will suddenly feel out of sorts and will quickly move into fever and muscle aches - usually in the back and legs. A fever of 104 is not uncommon for a flu sufferer. It will typically subside on the second or third day, at which time the respiratory symptoms come along to join the party. This will last about a week. Fatigue and weakness continues for up to a month. According to Dr. Dominick Iacuzio, from the office of NIH (National Institute of Health) the "lethargy, achiness and fever are side effects of the body doing its job of trying to fight off the infection."

## TREATMENT

The good news? You can avoid

the whole thing because the flu has a vaccine. The "trivalent influenza vaccine" prepared for this season ('05-'06) is in solid supply and has already begun distribution in the United States. The United States Department of Health recommends that everyone included in "high risk" groups get vaccinated each year. Those "high risk" people include

people over the age of 65; those with respiratory diseases such as bronchitis, asthma and emphysema; people with heart or kidney disease and/or diabetes; those with weakened immune systems (due to disease or treatment); health care workers and those persons who live in long-term care residence facilities.

You do have to get the vaccine

every year, but it's well worth it to avoid the flu. Vaccines are usually ready for use prior to October, before the flu virus actually begins to appear in full. While colds and flu can appear at any time throughout the year, winter months are particularly bad because the colder weather keeps more of us indoors and the

*continues next page*

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## Is It a Cold or the Flu?

<b>Symptoms</b>	<b>Cold</b>	<b>Flu</b>
Onset	Gradual	Sudden
Duration	7-10 days	3-7 days
Temperature	Low	High
Nasal Discharge	Yes	Yes
Sore Throat	Yes	Yes
Headache	Yes	Yes
Body Aches	Yes	Yes
Complications	Ear, nose, throat, sinus, and eye infections	Pneumonia, bronchitis, and other respiratory infections

U.S. Department of Health and Human Services  
www.cdc.gov

# Cold and flu season

*continued from previous page*  
 holiday season is rife with parties and social get-togethers. Unfortunately, spreading brotherly love can also spread the flu. The vaccine will prevent the illness for some of the people who receive it. And, even if you do catch the flu after getting the vaccine, the symptoms will be much less severe and shorter in duration. So why doesn't everyone just get the shot? Well, some people just don't like shots. Good news for those folks, there is a inhaled mist now available. Approved by the FDA in 2003, it is considered healthy for all ages and is easier to take. It is, however, a "live-virus" vaccine and so shouldn't be given to people with suppressed immunity (i.e. AIDS sufferers or cancer patients), pregnant women or asthmatics.

Some people don't like the vaccine because they mistakenly believe it will give you the flu. With regard to the traditional vaccine (shot in the arm) this is not the case— there is no live

virus in the vaccine. Occasionally, as with any other medical procedure there are side effects for some people. Some folks report a bit of a temperature and some achy muscles for a few days afterward, but no flu symptoms. Once the aches are gone there are no residual symptoms as would be the case were it really a case of the flu.

Many others say they never get the flu, so why get vaccinated? The influenza virus mutates each year and there are many different strains that are identified each flu season. For the same reason, just because you had the flu (or the flu shot) last year doesn't protect you from this year's versions.

The flu virus is spread through droplets releases into the air when someone sneezes or coughs. It can live in the air for as long as three hours. You can catch influenza by simply breathing in the vicinity of these droplets or through contact with the surfaces on which they have

settled. Not surprisingly, it is spread most quickly through school-age children.

Once infected, someone who has the flu will remain contagious for about a week. An infected person will probably spread the virus to at least one person before realizing they have the flu. A bad case will probably send a healthy adult or child to bed for three to five days. Afterward, the person will usually recover fully, but cough and tiredness can hang around for days or even weeks.

Influenza can be a serious illness. Each year, up to 60 million Americans develop the flu, and more than 200,000 are hospitalized. An estimated 36,000 will die. The problem is that it can allow other serious bacterial infections take hold. It's not at all unusual for a flu sufferer to develop bronchitis or even pneumonia if left untreated. If you aren't getting better or your symptoms worsen, you should contact your doctor immediately.

People with chronic illnesses (such as diabetes, heart disease, asthma, or HIV) and those aged

50 and older are more likely than others to become seriously ill with the flu, as well as develop other serious infections such as pneumonia. If you are elderly or have a chronic disease call your doctor at the first sign of flu symptoms. This is actually a good idea even if you don't fall into any special category, as there are new prescribed medications on the market to treat the flu.

Some of these medications must be taken within the first 24-48 hours of onset of symptoms to be effective. Don't delay – a doctor's visit is the best choice for the flu at any stage of the illness. Antibiotics won't cure the flu, but they can stop the spread of the bacterial infections that come along with the virus.

#### WHAT CAN YOU DO?

Is there any way to avoid the cold and flu? Probably not— but you can take obvious precautions that might help.

Wash hands frequently.

Find an antibacterial hand gel that you like, keep it with you, and use it often.

Eat a healthy diet. Drink plenty of fluids.

Wash hands frequently.

If you do have a sniffle or sneezing fit – try to cover your mouth and nose (don't use your hands)

Wash hands frequently.

Avoid close contact with people who think they have the flu. Most winter illnesses are spread when the person is within 3 feet of an infected individual for a significant period of time.

Wash hands frequently.

Yes, it's true – one of the best defenses is hand washing. You can pick up the virus from door handles, shopping carts, flat surfaces... well, the list goes on. Just wash your hands.

If you do get the cold or flu this season, consult your doctor. Over the counter medications might help get rid of the runny nose or sore throat, but just to be safe— and to stop the spread of the disease, you should get checked out. With basic information, and some common sense prevention methods, we will all make it through to another warm, beautiful, sniffle-free summer at the Lake of the Ozarks. ■

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# U.S. and Canadian Telemarketers Pay \$415,000 to Settle FTC Charges

A group of U.S. and Canadian telemarketers will pay \$415,000 to settle Federal Trade Commission charges they were selling nonexistent credit cards to U.S. consumers, the agency announced today.

The defendants are banned from selling credit-related products through telemarketing and must stop their attempts to deceive consumers into giving out their personal financial information.

According to the Commission, the defendants targeted consumers with poor credit, offering major credit cards with a \$2,500 limit for an advance fee of \$197 to \$300. The telemarketers claimed to have information showing that the consumers recently had been denied credit, and pitched the credit card offer as a means of improving their credit rating. Implying that they were merely verifying data, the defendants requested information about the consumer's bank accounts, such as account numbers, routing numbers, and the account holder's name, as well as personal identifying information, such as date of birth, mother's maiden name, and Social Security number.

They also allegedly misrepresented that they had the ability

and authority to issue major credit cards.

Consumers who paid the fees never received credit cards. At best, some got a package containing a credit repair book with coupons, a list of banks that issue credit cards, and other materials with little or no value.

The defendants, who ran their operation from Palm Beach, Florida, and Montreal, Canada, are three Florida corporations (Sun Spectrum Communications Organization, Inc.; North American Communications Organization, Inc.; and WWCI2002, Inc.) and their principals, William H. Martell and Tracey A. Bascope, and one Canadian corporation (9106-7843 Quebec, Inc.) and its principals, Mitchel Kastner, Ronald Corber, and Jason Kastner. When calling consumers, the defendants used fictitious business names, including "Royal Credit Solutions," "Imperial Consumer Services," and "Beneficial Client Care."

They also are prohibited from using false or misleading statements when marketing any product and from violating any provision of the FTC's Telemarketing Sales Rule. The Court's order also prohibits the defendants from violating the Gramm-

Leach-Bliley Act by using false representations to get consumers to divulge personal financial information. They also are subject to a suspended judgment of just over \$9 million, the total amount of consumer injury in this case, which they will be responsible for if it is later found they misrepresented their financial status. Finally, the defendants cannot sell or transfer their lists of customers. The order contains standard monitoring and record-keeping provisions.

Over the course of its investigation, the FTC worked with Competition Bureau Canada, the Royal Canadian Mounted Police (RCMP), and Project COLT, a cross-border law enforcement task force that operates out of RCMP headquarters in Montreal with the participation of the RCMP, the Quebec Provincial Police, the Montreal City Police Service, Competition Bureau Canada, the FBI, the U.S. Department of Homeland Security's Office of Immigration and

Customs Enforcement, the U.S. Postal Inspection Service, and the FTC. In the United States, the FTC worked with Bureau of Financial Investigations of the Florida Office of Financial Regulation in West Palm Beach, the United States Postal Service in West Palm Beach, and the Better Business Bureau of Southeast Florida. Information and assistance provided by each of these agencies was crucial in the successful conclusion of this case.

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# Leadership Miller County Program Resumes in January

by Mike Bissell

The third edition of the Leadership Miller County course will resume in January of 2006.

Leadership Miller County is a program which helps to identify, educate, motivate and nurture a diverse group of new



Wayne Morgan

leaders for the community. The program was developed by members of the Eldon Chamber of Commerce, the Lake Area Chamber and the University of Missouri Extension Center to encourage citizens to become more involved in community

affairs and acquire skills to assume leadership responsibilities for the betterment of Miller County. The practical applications of the program are to improve an awareness of how the community functions, team building exercises and how to be a better leader in the community.

The concept of a leadership series was cultivated over a period of time before its form took a definitive shape. Eldon Chamber of Commerce Executive Director Wayne Morgan explains. "We did the Missouri Community Assessment Program back in 1999. From that, one of the deficiencies we found in the Eldon community was that there was no leadership program. We then started the process of holding meetings and trying to get some leaders together to put on the course. For a couple of years, there was a lot of talk about how we needed higher expectations."

One feature which arose from the meetings was the need to make the program a county wide effort. "We met with the Lake Area Chamber and Trisha Roberts," Morgan continued,

"and realized that the Lake Area Chamber does business in Miller County, just like the Eldon Chamber does. Ted Fry of the University Extension Center was also interested in developing a leadership program. For eighteen months, the three of us would meet and talk about curriculum and what we envisioned would be a good number to start with. About two years ago we started the first class with 10. Everyone who went through the program was very excited, and last year we again had 10. We want to keep the program in the 10 to 15 range. We don't want the program to get so large that these participants can't make lifelong networking situations which will be beneficial throughout their careers."

The curriculum includes seven class elements on seven days spread over a period of time from late January to late April. They include the orientation on January 26th, a class on government and infrastructure and economic development on February 9th and 23rd, respectively, a history of Miller County on March 9th, social and health

services on March 23rd, education and youth on April 13th, and volunteerism and graduation on April 27th.

"One misconception of this program," Morgan continued, "is that the participants will be tested and that there is some sort of written report. We don't require that. We do require that you attend at least four of the six sessions to receive the course certificate."

The specific classes are designed to be as entertaining as they are informational and are certainly not confined exclusively to a classroom setting. "For the history segment," Morgan said, "we found that we had some lifelong residents of Miller County who didn't know as much about the area as they thought they did. We brought in Dwight Weaver, who is a local historian who has written at least three books about the Lake area and Miller County. He makes a great presentation. We also have Dan Gier as a presenter for the history segment, who does a great job with his presentation."

For the government section, most of the class time is spent on the road. "We go to the courthouse and also go to Jefferson City and talk to our state representative and senator," Morgan explained. "Senator Vogel has been able to take us to the top of the Capitol and see out over Jefferson City. At the county level, we also tour the jail, which has been an eye opener for a lot of people."

Making the entire program a team effort is an important component of the course. Last year this was conducted at Camp Windemere. "Last year it was 65 degrees the day of the class," Morgan said. "The group went through the obstacle course together, which is a big part of the team building aspect of the program. We find that doing this at the very beginning brings the participants together. They get to where they look forward to seeing each other. Then after the session is over, they tend to stay in touch."

The education segment is augmented by representatives from State Fair and Columbia Colleges, Tri-County Technical School and the superintendents from the Iberia, St. Elizabeth,

Tuscumbia, Eldon and School of the Osage school systems. "We have had Teresa Capps, who is the director of the Miller County Health Department, help with education portion. She has set up tours of the hospital and Family Services to give us an overview of what their duties and services are," Morgan explained.

For the infrastructure and economic development class, the emphasis is again on making the class fun as well as informative for the participants. "We started with a tour Keiper Seat Components Manufacturing last year. We looked at what manufacturing does for this community," Morgan said. "We also visited a turkey farm, for a look at the agricultural side of Miller County, which is very important, as Miller County is the 3rd largest domestic turkey producer in the state. From there we went to the Olean Sale Barn, to expose the class to the intricacies of how the farmers bring their livestock to market. Then we visited the Lodge of Four Seasons to get an understanding of the recreational aspect of the community. All of this is much more interesting than sitting in a classroom."

The class concludes with a graduation celebration at Wilmore Lodge, with a small power point presentation to show the class their progress throughout the course.

Class size will be strictly limited to fifteen participants for the 2006 session. The cost is \$180 and includes breakfast and lunch on class days, plus the reception and a Leadership Miller County t-shirt.

For more information, contact Ted Fry at the Miller County Extension Center at 369-2394, Trisha Roberts at the Lake Area Chamber at 964-1008, or Wayne Morgan at the Eldon Chamber of Commerce at 392-3752.

"We find that those who have finished the class have stepped up and started serving boards, joining service organizations and have seen the value of volunteerism. After finding out how things work, it's easier to get involved," Morgan concluded. ■

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# Keeping the business alive after a partner's death

by Michael Gillespie

Starting up a small business requires more than knowledge of a product or service. The new entrepreneur faces a myriad of decisions ranging from tax strategies to employee benefits. At some point in that bewildering struggle the owner or partners will have to consider what happens to the business when and if they die.

The loss of an owner has wide ranging ramifications. It can affect the way debtors and creditors treat the company. It could shake the confidence of customers and it may cause employees to look elsewhere for work. The devastated company probably will need an inflow of cash to counter these trends—a lot of cash, and soon.

Never assume that a business will continue after an owner's death. Without planning, it won't. And then what becomes of the family that has grown dependent on income from the business, or the remaining partner(s), or the employees? Even though an owner might be young and in the prime of health, disaster could be only an automobile accident away. Proper planning for the uncertainty depends on the nature of the business and how it is organized.

Most commonly, a new small business will take one of three forms: the sole proprietorship, the general partnership, and the limited liability partnership.

A sole proprietorship is one person owning a business. It is the simplest form of start-up: the sole proprietor opens a shop or begins practicing a trade. No formal action is required, save for obtaining a tax identification number and collecting the appropriate sales taxes (if retail), and acquiring the necessary permits, which in some locations may not be required at all. Consultation with attorneys or CPAs is strictly optional. Profit or loss is computed as part of personal income tax. Sole proprietors may employ others and can take a trade name. Sounds easy. There is a catch, though. If the proprietor dies, the business ends. The assets and liabilities of the business become part of the owner's estate.

The general partnership involves two or more owners. They share the profits and liabilities. Common sense (if not legal necessity) dictates a written

agreement between partners. The partnership agreement determines to what extent each partner shares in the income or loss. It also specifies the role of each partner, both from the viewpoint of operations and the extent of their financial commitment. Nevertheless, the start-up need not be any more involved than with a sole ownership. In the absence of specific instructions to the contrary, if a partner dies, so does the business; the assets must be sold to pay off the creditors and the partners.

Limited liability partnerships (LLPs) are legal entities, and as such require formal, legal documents to established the business. Partners in LLPs enjoy liability protection (usually to the extent of their investment) and management rights. They must draft a partnership agreement and the business must fulfill certain requirements set forth by the secretary of state. All of this means more paperwork, more regulation, more legal and accounting nuances, and more expense. For this reason, many LLPs consist of professional practices. Upon the death of a partner, the business breaks up.

Given that any of these three organizations can end on a heartbeat, what can families or partners do when a death comes? The answer involves a succession plan, and the means to fund it.

The succession plan often takes the form of a buy/sell agreement. This is a contract between partners that determines the future ownership of the business, if any. It will take into account the wishes of each partner, including also their spouses' wishes. It will state on what terms the deceased partner's family or estate is compensated. It can also specify who may purchase the vacant share, or if the share is to be divided amongst the remaining partners. In a family owned business, this clause can prohibit an outsider from joining the partnership. At the minimum, the document should state that the business partnership is to continue, that the deceased partner's estate or family should receive an appropriate buy out, and that buy out is to be paid in a certain manner within a specific time frame. Because of the legal ramifications, the buy/sell agreement always should be drawn up by an

attorney. The thing to remember is that without an agreement, the business ceases—by law.

The funding of a succession plan comes from insurance. "The insurance is a way to finance keeping the business in operation," says Steve Naught of

the Naught-Naught Agency in Osage Beach. "If you and I were partners, I would have a life insurance policy on you, and you would have a policy on me. With life insurance on the other partner, you're named as the beneficiary in order for you to use those

funds to buy out the other party." The amount of insurance, says Naught, depends on the value of the company divided by the number of ownership shares. "Each business is going to be different," he says, "but you need to

*continues on page 17*



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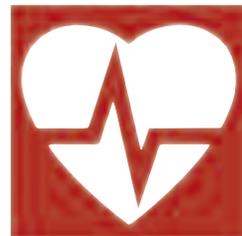
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# Lawmakers, advocates ponder how to care for uninsured

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by Kelly Weise  
 Jefferson City, MO (AP)— Social advocates say health care for the uninsured is a major problem, one that's only getting worse in Missouri after the state knocked thousands off Medicaid this year and increased requirements for the Children's Health Insurance Program.

But there's no easy solution to the issue. A panel of lawmakers working to overhaul the Medicaid health insurance system for the poor says they must also deal with the uninsured, but haven't yet figured out the course to take.

Advocates warn that if the problem is not addressed, government programs and those with private insurance will pay for it in the long run.

Families USA, a Washington-based health care advocacy group, estimates that 12.2 percent of Missourians, or about 702,000, will be uninsured for all of 2005. That figure doesn't take into account the 90,000 people the state dropped from Medicaid rolls this year.

A few weeks ago, the state also started requiring most families to pay premiums to remain enrolled in the Children's Health Insurance Program. As of last week, about 7,600 families hadn't paid the new premiums, meaning 12,334 children had lost their coverage.

Advocates for the poor say ensuring people have access to regular medical care benefits everyone, because not only is society healthier, but preventive care is cheaper than critical care later. Also, they say, people without insurance tend to wind up in emergency rooms for treatment, a costly alternative that can delay care for those with critical health issues, taxes government resources and causes private insurance rates to rise.

Hospitals believe they're seeing more uninsured patients because of the Medicaid cuts, but it's too soon to provide specific data, said Daniel Landon, who handles legislative issues for the Missouri Hospital Association.

Landon said hospitals want more Missourians to find health insurance coverage, rather than relying on hospitals for routine care, but have no preference for how that's accomplished.

"That's the one place where someone can go and they have to get care," he said. "An emergency room is not the most cost-effective place to treat people for a minor ailment."

Patients also are better off being treated by doctors early when they have a medical problem rather than waiting until it's so bad they're forced to visit a hospital, he said.

Leslie Reed, who works on health policy issues for the Missouri Foundation for Health, said people with health insurance are healthier and more productive, which improves the state's economy. Also, she said, companies considering where to locate prefer a healthy work force.

"Missouri is working very much on drawing business," she said. "Having a strong health care system is integral to having a strong economic base."

The Legislature's Medicaid Reform Commission is studying ways to address the uninsured as it works toward recommendations for lawmakers to tackle next year.

Sen. Charlie Shields, a leader of the commission, said it would offer ideas for expanding employer-sponsored health insurance, making health care plans more affordable and increasing funding for health clinics that care for many on Medicaid or without insurance.

For example, Shields, R-St. Joseph, wants to offer tax breaks to encourage employers that don't offer workers health benefits to start.

"You clearly want to reduce the number of people out there that do not have access to health care because you will pay for them if you don't," he said.

Sen. Pat Dougherty, D-St. Louis, said the commission must discuss requiring health insurance coverage—starting with making it easier for companies to provide the insurance, but using government programs as a backstop for those too sick to work.

"In the long run, if everybody's covered for good preventive care, the system won't be as burdened," he said.

He suggests Missouri require businesses that receive state assistance, such as tax credits, to provide health care coverage for their workers as a return on its investment.

"If you're getting state help to succeed at your business, the least you can do is not have your employees be a burden," he said.

All the ideas, though, are just that at this point—and as some lawmakers pointed out, liking them and being able to afford them are two very different things.

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# Catfish roundup feeds state lakes

by Mike Penprase  
*Springfield News-Leader*

Chesapeake, MO (AP)— Netting a bounty of fish isn't work for most anglers, but it was for Joe Valentine as he netted writhing masses of channel catfish on a recent foggy morning. And he wouldn't keep a one.

That's because Valentine worked a session in "the pit," a 3-foot-deep pool of water left in a rearing pond at the Missouri Department of Conservation's Chesapeake Fish Hatchery after the water was drained to scoop out channel catfish destined for public lakes from Kansas City and St. Louis to the Bootheel.

Southwest Missouri's trout hatcheries garner much attention as tourist attractions, and Chesapeake Hatchery, just off Missouri 174 in eastern Lawrence County, attracts about 300 visitors each year, plus about 1,000 school kids, scouts and home-schooled students on tours, said hatchery manager Andy Cornforth.

The hatchery raises a variety of fish, from walleye and largemouth bass to flathead minnows— and will raise trout during cold-weather months during renovation work at Roaring River— but the catfish roundup is the year's big event, he said.

It takes two weeks to work out the logistics of arranging lodging for crews that will help load fish into over a dozen trucks equipped with oxygen and aerators to keep fish healthy until they are released, he said.

That happens near the end of a process that starts earlier in the year when the Conservation Department's fisheries division begins estimating how many channel catfish will be needed, he said.

Watched by hatchery workers from Chesapeake and throughout Missouri, Valentine dipped his net into a roiling mass of water and whiskered slate gray fish, lifted a full net from the water and deposited his catch in a basket attached by a cable to a boom truck.

Once a scale attached to the basket indicated the allotted poundage of fish required, the basket rose and was swung over to a truck that would transport the fish to a lake, and a trap door was opened, sending dozens of fish into a holding tank.

With seven pits to empty, the netting job gets passed around, said Valentine, a Lost Valley Hatchery employee.

Each netful, he said, "weighs anywhere from 70 to 100 pounds."

In all, workers will load over 80,000 catfish into delivery trucks in a process ending this month.

While northern Missouri lakes are stocked by Lake Paho Hatchery, Chesapeake Hatchery supplies channel catfish for 135 public lakes south of the Missouri River, said warm water fisheries supervisor Bill Anderson.

Unlike fingerlings, the channel catfish can be nearly one foot long. Some will be caught as soon as they're released; others will grow larger.

The recent roundup resembled shooting fish in a barrel more than fishing, but the fish could fight back.

Chesapeake Hatchery employee John Clayton took over from Valentine at the next pool as a double-axle hatchery truck left for several Bootheel lakes. He explained channel catfish pose a few hazards, particularly when it comes to running afoul of a barbed fin.

"Every now and then, they'll put a spine in your boot," he said.

While some visiting hatchery workers knew the routine, it was a new experience for Alicia Whitson, who works at department headquarters in Jefferson City.

Wearing a yellow hard hat decorated with "ROOKIE" in red marker on the back, Whitson said she wanted to see a harvest firsthand, rather than hear about what happens.

"You see what they go through on a daily basis," she said before helping make sure the proper number of fish were put into the basket. "Different than sitting behind a computer all day."



*Benjamin Franklin and I agree to lift  
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# Business Loan Express helps small business

Columbia, MO.— The Missouri Small Business Development Centers (MO SBDC) have reached an agreement with Business Loan Express, a provider of U.S. Small Business Administration (SBA) and other loans, to provide technical assistance to small business Community Express loan applicants in Missouri.

Community Express loans are an SBA commercial lending product specifically designed for applicants who are women; minority; veterans; and individuals with low to moderate income and who are located in Historically Underutilized Business Zones or other SBA-designated areas.

Under the agreement, Business Loan Express will refer clients to the MO SBDC for pre-loan technical assistance, including needs assessments, individual business counseling, assistance with business plan development and with marketing and sales planning. Other

services include financial analysis and planning, assistance with financial records and inventory management and help with human resources policy development. The outcome will be an action plan for the client to follow in strengthening business operations, thereby enhancing pay-back ability on the loan.

Following the loan approval, the MO SBDC will continue to provide technical assistance to the client to ensure progress on the action plan and to assist with any management problems that arise.

"We are pleased to partner with Business Loan Express to provide this valuable service to the state's small business owners," says Max Summers, MO SBDC state director. "We believe that entrepreneurship is a vital component of economic development. We are glad to play a role in helping them start and grow their companies. As a partner with the

SBA in the delivery of the SBDC program, we know firsthand that the Community Express Loan program works and is a powerful financing tool for many of the state's firms."

Community Express Loans are typically seven-year term loans of \$5,000 to \$25,000. They feature a \$350 application fee, an 85 percent SBA guarantee and are available for all industry segments.

The MO SBDC has a similar and complementary partnership with US Bank, which has branches throughout the state of Missouri, to assist with larger loans of more than \$25,000.

The MO SBDC is a statewide program hosted by University of Missouri Extension and housed on the campuses of state universities. •

For more information on Community Express Loans or to locate the SBDC center nearest you, log on to [missouribusines.net](http://missouribusines.net) or call 1-888-751-2863.

# Curran's Corner

## Where there's a will, there's a way

### The Importance of Estate Planning

Let's say your great uncle, Bob, passed away. Bob owned a large amount of land and personal property, but he was not married and had no children. His parents and siblings predeceased him. You are one of Bob's only heirs: thirty-two nephews and nieces and twenty-five grand-nephews and nieces. A court must decide how to distribute Bob's estate. Who gets Uncle Bob's estate?

The answer may not surprise you: the attorneys.

This is a tongue-in-cheek answer, but long and costly court proceedings are the result of not executing a proper estate plan. What may surprise you is that the facts above come from an 1883 case in Missouri.

Proper estate planning includes more than simply executing a Will. Estate planning allows you to decide how your property is distributed after your death, and how some of your property may be distributed during your life.

There are many estate planning tools available in Missouri.

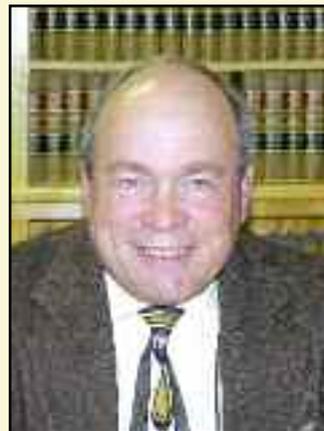
Transfer on death orders allow you to transfer property to the person of your choosing at the instant of your death. This works well for bank and investment accounts and is even allowed on motor vehicles in Missouri.

A Trust allows you to set aside property for the benefit of another person. Trusts also allow you to spec-

ify how the proceeds of the trust are distributed. Common examples are trusts for minor children for their care until they are adults or to pay for their education.

Missouri statutes are very particular about how any estate planning tools must be executed. Will kits and the like obtained thru the internet may not be effective when subjected to court scrutiny. The only way to be sure that your estate is distributed the way you wish is to execute a proper estate plan after consulting with an attorney.

You can't take it with you. However, if your estate plan fails in court, you lose the chance to determine the way your estate is distributed.



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

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# A hunting reminder: not in city limits

Sergeant Arlyne Page of the Osage Beach Department of Public Safety, wants to remind the public that no hunting is allowed inside the city limits of Osage Beach.

"There is absolutely no hunting allowed within the city limits of Osage Beach. The discharging of any weapon that fires any type of projectile, pebble, pellet, bullet, slug, arrow, etc. is strictly prohibited. Make sure that you know your conservation laws. Contact your local conservation department."

This ban would include among many; slingshots, compound bows, rifles, shotguns, BB

guns, crossbows, pistols, etc.

Most municipalities across the country have similar laws on the books.

Any object that expells or discharges any other object is generally forbidden. When in doubt, contact your local law enforcement agency for information.

Remember, hunting seasons claim lives each year due to accidents. Be sure of what you are shooting at before you pull the trigger. Take the appropriate hunter's safety courses. Read and follow all manufacturer's instructions on the use of any weapons you hunt with. ■

# Keeping the business alive after a partner's death

*continued from page 13*

have a policy on each partner." An annual insurance review, based on the company's changing financial condition, is recommended.

Another type of life insurance is well adapted for sole proprietors. "It's called key man insurance," explains Naught. "If the spouse is going to want to keep the business running, or if there are several employees that are involved in it—they're not wanting to just dissolve the business—the owner could buy a key man insurance policy on him-

self." While one policy might cover the life of the owner, another could insure the life of a foreman or a manager— anyone who is crucial to the operation of the business and whose loss would make it difficult for the business to keep operating. The owner may use the funds to cover the expenses of hiring someone else to take over that position.

It is a necessary and yet ironic twist, that the proper way to conceive a business is to have a plan for its continuation when the owner is no longer there. ■

# Protecting yourself from identity theft

*continued from page 1*

Vehicles, law enforcement personnel, and the U.S. Postal Service.

Proactive searches of applicable local and national databases are made to look for information you may not be aware of, including: criminal activity in your name in your county's records and certain federal watch lists, Department of Motor Vehicle records in your state, unknown addresses affiliated with your name, and banking activity in your name reported as fraudulent.

Identity restoration is handled by Kroll Background America -- a division of the world's leading

risk consulting company. Kroll is known for their participation in the Enron scandal and in the seizure of Saddam Hussein's accounts.

A signed limited power of attorney must be provided to Kroll when an Identity Theft Restoration case is opened in order for Kroll to work on your behalf and/or provide the Proactive Database Searches listed.

To contact Chris Booth, call 314-409-3455, or go to [www.chrisbooth.org](http://www.chrisbooth.org). For more information regarding identity theft, you can call your local police department, your bank or the FTC at 1-877-FTC-HELP.



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# LAKE STORIES WITH MICHAEL GILLESPIE

## "Quaint Quotes"

by Michael Gillespie

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

### THE TOWN ALIVE ON 65

"We defy any town in the county to beat Lincoln for good-looking girls, marriageable material, and gray horses; but in red-headed girls we have a figure below par." —*Benton County Enterprise*, May 31, 1889.

### WATCH YOUR MOUTH

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

### ON SECOND THOUGHT

"Squire Morgan had quite an interesting case on hand Saturday last—a dog case. Mat Alexander laid claims onto the canine and a Mr. Tharpe did likewise. Mr. A claimed that he could produce fifty witnesses to testify that the dog was 'his'n.' Mr. T claimed the testimony of fifty witnesses in his favor. Squire Morgan suggested to both parties that to bring all their witnesses into court would cost over a hundred dollars and either one or the other would have to pay. After consideration, a compromise was effected and Mr. Tharpe took the dog." —*Benton County Enterprise*, December 6, 1882.

### ALL RUMORS ASIDE

"Mrs. Julia Castle Holmes, who is remembered in Warsaw by her singing class and concert last summer, and is a vocalist of rare ability, died in Sedalia last week. She was taken ill with malarial symptoms. There was nothing in her illness to warrant the gossiping rumors as to the cause. Her private character was unassailable, even amidst her peculiar domestic afflictions." —*Benton County Enterprise*, January 22, 1885.

### GOLD IN THEM THAR HILLS

"The Osage Mining Company has taken out a charter to work a gold and silver mine on the old Cunningham place and claim they have struck excellent ore, with promise of great abundance, at a depth of 15 feet." —*Benton County Enterprise*, August 15, 1885. (P.S.--If you find the gold, remember who tipped you off.)

### TAX TIME

"During the early years of the existence of the county, when there were no school taxes to collect and but few public improvements to be made, only a small amount of taxes was required. While the early settlers raised enough provisions for their own support, being so far from market they seldom received money for their surplus products, and consequently were frequently without the ready cash when the tax collector called upon them. To overcome this difficulty the tax collector sometimes assumed the role of a vendor of merchandise, and received the skins of 'coons and other wild animals in lieu of money for taxes, and then disposed of the skins for money. There being a bounty on wolf scalps, they were also received for taxes. Thus the skins of wild animals and wolf scalps were legal tender in those days." —*1889 History of Camden County*.

### RESULTS MAY VARY

"Circuit court commenced its regular term October 13, with Judge J.B. Gantt presiding. In

commenting on youth, the judge said he believed a whipping was as good for a boy as currying for a horse." —*Benton County Enterprise*, October 15, 1885.

### AN OLD VETERAN

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

### NOT HERE

"A man with a double-barreled gun and a belt full of cartridges passed through (Cole Camp) Wednesday looking for a fellow with seven names who stole a gun, a horse, a man's daughter, etc. None of the parties belong to our town." —*Benton County Enterprise*, May 22, 1891.

### IMPORTANT SAFETY TIP

"Owing to the uneven surface of the country the roads are somewhat crooked and hilly. There are but few bridges in the county, but the streams have solid bottoms and are easily fordable, except when the water is too high." —*1889 History of Camden County*.

### SHADES OF THE MUSIC MAN

"The Warsaw Cornet band boys have received their new uniforms and on or before the Fourth will make their appearance in their elegant new bandwagon..." —*Benton County Enterprise*, June 26, 1888.

### SHADES OF THE MUSIC MAN II

"The Warsaw Band, after attaining such proficiency that they were complimented on every hand, has allowed themselves to get into a disorganized condition. The boys should pull themselves together and make music during the summer weather. If they only could realize how nice they look in their

## A look at history from printed books and newspapers

uniforms and how they make everybody's heart swell with sentiment and patriotism when the band begins to play, they would forget all discords and be once more the pride of the county." —*Benton County Enterprise*, May 24, 1889.

### MUSIC MAN THE FINAL CHAPTER

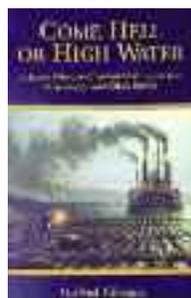
"The rejuvenated Warsaw band Sunday afternoon embarked in skiffs and gave Warsaw a nice serenade along the river front, which, by the way, ought to be a park." —*Benton County Enterprise*, June 12, 1891. (P.S.--It took about a hundred years, but Warsaw's riverfront park is today a reality.)

### OLD SAILORS NEVER DIE

"At Jefferson City a couple of weeks since, a marriage license was issued to the well-known old Osage River pilot, Capt. Wm. Towns of Osage City, and Miss Mary Rahden of Lebanon. Captain Towns is pretty well up in years and his bride is but 22." —

*Benton County Enterprise*, September 7, 1888. ■

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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# Lake Regional Hospital calls for volunteers

Osage Beach, MO— Become a volunteer at Lake Regional Hospital; fall orientation classes are now scheduled. •• Junior Volunteer Orientation will be offered on Saturday, November 5, from 9:00 a.m. until Noon. Senior Volunteer Orientation will be held at the Hospital from 9:00 a.m. until Noon on Thursday, November 10. • To become a volunteer, call the Auxiliary office at 348.8264.

Auxiliary members at Lake Regional Hospital perform a variety of valuable volunteer services that include assisting with flower and mail distribution and acting as intensive care and surgery waiting area hosts. • Auxilians also help staff the Wish-U-Well Gift Shop, Xpressions of Flavor Coffee Shop and the Information Desk.

## The Al Elam Column

With Bobby Wilson

### Mold

Both real estate professionals and the general public need to have a better understanding of mold in residential housing and in offices. Not all molds are harmful, yet some are toxic.

Everyone is affected to varying degrees by mold exposure, but there is no established dose-response relationship, nor is there an established safe level of exposure. Infants and people with suppressed immune systems may be particularly vulnerable. Determining the source of allergic reactions is a challenge, but opportunistic infections can occur and compromise the quality of life.

Mold in homes has become an issue in the housing industry because some people have become ill and can't live in their homes. There also have been problems reported in the office environment, and even some schools have had problems. As a result, buyers and sellers are concerned.

Suspecting homeowners should have a mold assessment, which is typically done by an industrial hygienist, who can identify its presence and make recommendations for remediation. Signs of contamination include musty odors, leaky windows with condensation on sills, paint or wallpaper delaminating, stained carpeting and visible growth in bathrooms. Other tools commonly used to detect and assess mold in a home include air sampling and swipe sampling, but in some cases invasive techniques – such as removing part of a wall – may be necessary to determine the extent of infestation.

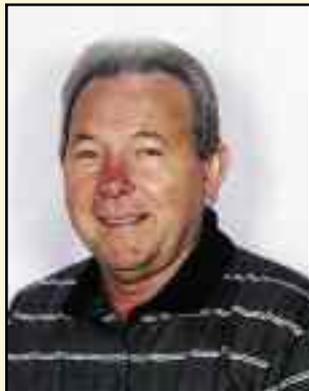
Many experts have said that mold can be found to one extent or another in every home, and that daily mainte-

nance, good air circulation, ventilation and good lighting will help to keep mold in check in locations such as bathrooms.

If remediation is needed, owners must determine if they can do it themselves, or if they need to hire a contractor. In addition, duct cleaning also may be necessary, and while preventive maintenance can go a long way, caution must be urged when mixing household cleaning agents, such as ammonia and bleach, which can be very harmful. •

Remediation contractors should be licensed and bonded where appropriate, but noted regulations vary from state to state. Homeowners should get any estimates in writing.

If you have any questions or concerns regarding the buying, selling or inspection of your home, please give me a call or stop by the Al Elam Real



**Bobby Wilson**

Estate Co. office; (573) 365-2311; 2860 Bagnell Dam Blvd., Lake Ozark, MO 65049.

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# Associated Industries of Missouri Announces AIMCARE - an innovative health insurance program for Missouri Businesses

Jefferson City, MO— Using the latest web-based technology and the power of group purchasing, Associated Industries of Missouri (AIM), the state's leading business-trade association, today announced an innovative healthcare insurance plan that will allow all Missouri employers access to high-quality, cost-effective health insurance without the red-tape and restrictions often related to these plans. An agreement with American Community Mutual Insurance Company, Livonia, Michigan, will enable Missouri employers a unique opportunity to join together and realize true health insurance discounts.

"We are very pleased to be the insurance carrier selected by AIM for this important endeavor," said Jerry Meach, president of American Community. "We look forward to working with AIM, Benefits Unlimited and StreetSmart Solutions to offer Missouri employers an innovative suite of health insurance products that feature a unique set of incentives, to both the employer and employee, to become more enlightened and more actively engaged healthcare consumers."

Joining in the partnership with AIM and American Community will be Benefits Unlimited, Inc, Springfield, and StreetSmart Solutions, St. Louis. Associated Industries will now offer healthcare insurance to all Missouri employers with at least two employees. Benefits Unlimited will be the insurance writer for AIMCare, while StreetSmart Solutions will be responsible for all technology and information networks.

## Krantz achieves RE/MAX No. 1

Congratulations to Jeff Krantz & Associates with RE/MAX Lake of the Ozarks. The August RE/MAX Rankings were just released, and Krantz & Associates is once again ranked #1 out of 930 associates in Closed Transactions for the Missouri Mid-States Region. They have closed 137 transactions so far in 2005.

"We have been very fortunate to work with wonderful

"AIMCare is the culmination of months of research and evaluation of the specific needs of Missouri businesses," said Gary Marble, president of Associated Industries. "By talking with Missouri's business owners we learned that what they wanted - a program that offers low-cost, easy entry purchasing for a good insurance product. AIMCare is that program."

Employers interested in purchasing insurance can go to [www.aimcareonline.com](http://www.aimcareonline.com). After answering a series of questions they will receive a quote on the cost of healthcare insurance. All quotes and applications can be handled on the Internet if the employer so chooses.

"We are going to make it easy and efficient to apply online, receive benefits on-line and subscribe to services on-line," said Marvin Hays, president of StreetSmart. "This technology will not only allow employers to enroll in their plan, it will enable them to administer it on-line. The system will even send them important reminders through e-mail."

Initial rates will not be based on the health of an individual employee, but will be based on: age, gender, resident address, marital status, network chosen, industry and plan design. A premium refund program will allow member employers the opportunity to get up to 5 percent of their premiums returned based upon the experience of the AIMCare program.

"This is really going to impact the insurance costs for small businesses in Missouri," said Darren Coffman, Benefits Unlimited. "What an exciting day for employers in our state."

Press Release

clients and our wonderful Team. Each Team Member is dedicated to their job and focuses on making each real estate transaction a positive and memorable experience for the client. The Lake is a great place to own property, and when buying or selling here with us, we make it as fun and hassle-free as we can," notes Krantz.



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# GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

## RANDLE'S COURT

Randle's Court along Business Highway 54 in Eldon was one of the first motels built in Eldon after the construction of Bagnell Dam, but it was originally called Boots Tavern. In the old days, the word "tavern"

meant a place of food and lodging. The word acquired a less savory reputation during the days of Prohibition.

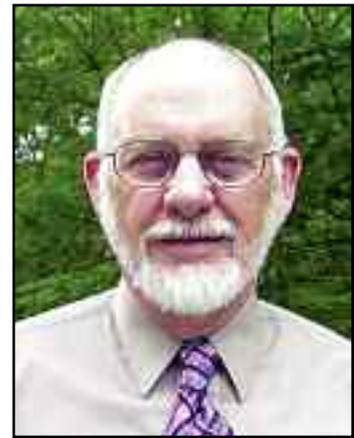
Boots "had a vision he would build a tavern, unique tavern, such as the visitor seldom sees," said the

Eldon Advertiser in 1934. "It would be attractive outside, immaculately clean inside and equipped with every modern convenience... It is a cobblestone front made of native rock as old as granite... At one end of the rambling structure is his service sta-

tion...the remainder devoted to room accommodations for tourists... Labor Day he had 120 applications for rooming accommodations beyond his capacity... Instead of turning them away, he spent the better part of six hours finding rooming accommodations for them in private homes. That's service." ••••

Lloyd A. Boots soon changed the name to Boots' Cottage Court. In the 1940s he sold so Helen Randle who renamed it Randles' Court & Coffee Shop on Aug. 28, 1947. The service station part no longer exists but the café and motel are still in operation.

*This vintage postcard image is from the collection of H. Dwight Weaver. The photographer and publisher are unknown. Weaver is the author of three books on the history of Lake of the Ozarks. "History & Geography of Lake of the Ozarks, Volume One," his newest book, is now available from Stonecrest Book & Toy in Osage Beach or by mail. For*



information, contact the author at [dweaver@socket.net](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)



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The Main Office- Haven of Hope Maternity Home in Laurie, Missouri is available for expectant mothers who are in need of a safe place to stay during their pregnancy.

Serving the entire lake area there are also office locations in Osage Beach at the Osage Beach Office & Abstinence Center at 155 College Blvd and the Camdenton office at 135 W. State Hwy. 54.

Many services are offered including counseling, pre-natal and parenting education and material support, adoption counseling and honest, factual information on all options to an unplanned pregnancy,

Mommy & Me Incentive Program, FREE pregnancy tests, 24 hour HELP-Line, maternity clothes, baby clothes, diapers and baby furniture.

The teaching offered is faith-based and inspires learning to make positive decisions, life choices and parenting skills.

Sponsors are welcome to support this non-profit organization that is assisting women and girls lake-wide.

For more information on the services or sponsor information contact 1-888-722-1858, log onto the website: [www.pregnancyhelpatthelake.org](http://www.pregnancyhelpatthelake.org) or call the offices at 374-1144, 346-3337 or email [phclakeozarks@yahoo.com](mailto:phclakeozarks@yahoo.com).

Participating in this recent Lake Area Chamber ribbon cutting ceremony and Open House were the Lake Area Chamber Active Volunteer Ambassador; Tamie Powell, Board member; Julie Myers, Executive Director; Sheryl Kusgen, Vice-President; Cindy Wilhelm, Board Member; Joseph Larson, Board Member; Rose Marie Unvein, Secretary; Coleen Ribauda, President; and Phyllis Mallow, Treasurer.

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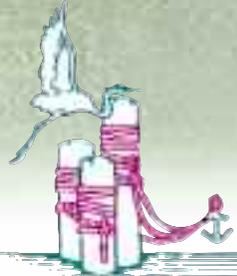
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# A life insurance primer - types explained

by Michael Gillespie

Besides providing peace of mind for the insured, life insurance has two practical benefits: it supplies immediate cash for your family at the time of your death, and it avoids probate in most cases. Buying individual life insurance is not complicated, but there are options that should be explored, including how much insurance is really necessary. A good agent or broker is going to explain these things to you, yet it helps to have some foreknowledge of the choices you will have to make. The first thing you can expect an agent to ask is: are you interested in term or permanent insurance?

Permanent insurance, as the name implies, has no expiration date. As long as you pay the premiums the policy is in force, regardless of your age or changing medical condition. And you can receive cash benefits from permanent insurance while you're still alive. Sherry Neilsen, a State Farm agent in Laurie, explains: "You're putting in cash in addition to what it would take to pay the death benefit, and that accumulates in your account."

You can borrow against that cash reserve, or you can terminate the policy and receive its surrender value. Many investment advisors counsel against permanent life insurance, because you can't borrow anything for a set period of time. Also, you're borrowing your own money, but you have to pay it back with interest. Furthermore, since you are funding both a life insurance policy and a savings program with your premiums, those premiums are going to be more expensive than with term insurance. "I don't argue that because it is not a pure investment," says Neilsen. "What I say is, are you currently saving money? And if you're not saving and you're not investing, this is a systematic way of doing two things: protecting in case there would be a death, and accumulating cash."

Permanent insurance can be divided into distinct categories. The first is whole life, which features a fixed premium for lifetime. It cannot be canceled except for non-payment of premiums. The cost may be too high for younger couples, but the premium becomes a bargain as they grow older and the risk of death increases. "It's not the ideal," says

Neilsen, but it provides a savings account for those who may be living from paycheck to paycheck. By spending a little more for the policy, she says, they are building up a cash reserve that they might not otherwise have.

The second type of permanent insurance is universal life, which allows the insured to vary the premiums and amount of coverage on a yearly basis. Some agents and brokers also can offer variable universal life. It gives you the option of investing the excess that you have in the policy into the stock market. But while the return on the investment usually exceeds the interest rate of an ordinary savings account, there is no guarantee.

Another variation is single-premium life, in which all the premiums are paid at the outset. There are no further payments due. This initial outlay, which can exceed several thousands of dollars, eliminates the chances of cancellation due to non-payment of premiums. This plan often is used when the policy is given as a gift to avoid estate taxes.

By its very nature, term life insurance is a wager. You, the insured, are betting that you won't outlive the policy term. The insurance company, based on its actuarial tables and your overall health, is willing to stake that you'll live longer than you think. You can't have it both ways. Either your beneficiary receives a lump sum payment upon your death while the policy is in force; or the company collects its premiums for the full term, you live, and your beneficiary gets nothing. The certainty here is that either way the insured won't get a dime. That's a major distinction between term and permanent life insurance. Term life benefits your survivors; whole life has some benefits for you during your lifetime.

Term insurance comes in two forms: straight term and decreasing term. Straight term does not decrease in value. If you're insured for ten thousand at the beginning, that same ten thousand is in effect on the last day of the policy term— but it does expire. With decreasing term, which costs less, the death benefit goes down in value over time and it, too, eventually expires. A common form of decreasing term is mortgage life insurance. Think of term insurance as a

guarantee against debts at a critical stage in your family's growth. As Neilsen points out: "Term has its place, but it's probably not going to be there to pay off if you have a normal life expectancy."

Whether you choose term or permanent insurance, you've got to decide how much you will need. Should you buy as much insurance as you can afford? Not necessarily. If your spouse is earning an adequate income—meaning enough to meet your accustomed living expenses—and your children are grown or nearly so, then your death benefit need not approach the level of a lottery windfall. The practical goal is to meet final expenses. These are funeral costs—typically five to ten thousand dollars— mortgage debt, credit card debt, and outstanding loans. Balance this against assets that may be sold off, such as investment income and excess real property, and now you've got a sensible dollar amount to put on the policy. Unless your survivors are handicapped by disabilities, don't assume that your spouse or children will never see another penny. If your death benefit

wipes out the burden of family debt, time will take care of the rest.

Small business partnerships should have a buy/sell agreement in place, funded by life insurance. The amount would be determined by the value of the business. Each of the partners should be named a beneficiary of one another, with the understanding that if one died, the surviving partners would use the insurance to buy the decedent's share of the company. The business would continue to operate, and the family of the deceased would have money to replace their loss of income.

Whatever amount you choose for life insurance, don't wait too long to buy a policy. "If you need it you can't buy it," says Neilsen. "In other words, you just got told that you have a heart condition. It's too late. You need to be able to pass a physical. In some cases you might have a condition that wouldn't eliminate the right to buy it, but it would be a little more expensive." And the physical gets more thorough with higher death benefits. "When you get up into the hundred thousand, two hundred-fifty thousand bracket," explains

Neilsen, "they're going to be taking blood, they're going to do the weight thing, they'll actually have a person visit you." Neilsen advises that even if you have to pay a higher rating because of an existing health condition, once you're covered by a policy, you won't lose it even if your health deteriorates. The good news is that if you're able to address the situation that caused the higher rating— maybe an overweight problem— the rating can be brought down.

Although life insurance can be purchased on the internet, or through comparison rating services, Neilsen understandably suggests that you meet with an actual agent or broker. "My advice is to talk to a life insurance professional. There are uses for life insurance at every stage of your life. But unless someone has an opportunity to visit with you and find your particular scenario, you might be overlooking the best fit for your situation. Life insurance is probably one of the last things people want to think about. But at the same time it's a service because we know the situations that have resulted, both good and bad. And the difference is life insurance." ■

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# Products and Services show dates announced

Camdenton—The 27th Annual Lake of the Ozarks Products and Services Show, the largest show of its kind in the Lake of the Ozarks area and Central Missouri, will be held March 18th and 19th, 2006 at Country Club Hotel in Lake Ozark. "We are really excited about this year's show", said Bruce Mitchell, Executive Director of the Camdenton Area Chamber of Commerce, sponsor of the annual Products and Services Show. "We will have a brand new location for the show that will be of outstanding quality to enhance our exhibitors products and services."

The change in location was made because the Lake Expo Center in Osage Beach is no longer available. The show will feature a wide range of products and services including consumer goods; building contractors and suppliers; plumbing and electrical supplies; home improvement and remodeling; home furnishings; heating and air conditioning; landscaping; financial and

banking services; insurance; office equipment; electronics; insurance; recreational vehicles, and more. The Show allows businesses to promote and sell their goods and services to two markets—other businesses, and end-line consumers.

Mitchell said that 100 booths have already been reserved and estimates that all 230 booths will sell quickly, especially since the show has sold out the last three years when the show was held in a larger facility. "Exhibitors from eight states and over 45 different towns within Missouri exhibited in last year's show, making it the largest show of its kind in central Missouri" said Mitchell. Booth space starts at \$375 for an 8' x 10' booth. "Many of the businesses that have been in past shows return year after year. Why?—because the show generates new customers," Mitchell concluded.

For more information and exhibitor application forms call the Camdenton Area Chamber of Commerce at 573-346-2227 or 800-769-1004.

# Lake Area SCORE chapter offers two management workshops in November

The Lake Area SCORE Chapter is offering two management workshops in November.

All workshops are from 6:00 p.m. to 8:30 p.m. at the Lake Area Career & Technical Center in Camdenton. The cost is \$25.00 per person. For more information and to register, call the school at (573) 346-9271. For information only, consult the Lake Area SCORE Chapter's web site, [www.lakeozarkscore.org](http://www.lakeozarkscore.org).

## November 10 – "How to Create & Market a Competitive Advantage"

Want to distinguish your business from other competitors? Learn how to promote and build an atmosphere for your products and/or services that are superior to those of your competitors. The Lake Area SCORE Chapter is offering a workshop to learn the most important characteristics that can create a "Competitive Advantage" for your business. SCORE counselor Ken Schaeffer

will present the program.

Workshop topics include:  
Identifying target customers  
Identifying your competitors  
Building a competitive analysis tool  
Determining if you or your competitors have real competitive advantage  
Creating or modifying your competitive advantage

## November 17 – "Getting the Business Going"

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Warmest Thanks, Joseph H. Boer*

*The Blue Heron, December 3rd—fin.  
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*I pulled a corker once...  
out of my pool at The Blue Heron...  
Indubitably, Joseph H. Boer*

*The Blue Heron, December 3rd—fin.  
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# Missouri Hospital Association endorses tobacco tax initiative

Jefferson City, MO— The Missouri Hospital Association has announced its complete support of an effort to raise the state's tobacco tax launched in September by The Citizens for a Healthy Future.

In announcing its support of the proposed 80 cent increase, MHA President Marc D. Smith said, "Every day, Missouri's hospitals treat thousands of people with diseases caused by smoking and, sadly, 28 of our citizens die daily from smoking-related diseases. There isn't a more important health issue hospitals could be addressing than reducing the prevalence of smoking among young people and adults. This proposal is structured to directly address that priority."

Missouri currently has one of the highest smoking rates in the nation and the second lowest tobacco tax. Studies have shown a direct correlation exists between smoking rates and the level of tax on cigarettes. Research from the Campaign for Tobacco Free Kids shows tens of thousands of lives will be saved through the decrease in smoking resulting from a higher tax and the proven success of smoking prevention programs.

Smoking creates a tremendous economic and emotional burden on smokers, families, businesses and the health care system. Nearly half of all Missourians have lost a family member or close friend to a tobacco-related disease. In fact, the treatment of tobacco-related diseases costs every Missouri household \$566 per

year. "Daily, our caregivers observe the devastating health effects of smoking on families. Therefore, it is highly appropriate for Missouri's hospital community to support a tax increase on a product that is the direct cause of many preventable diseases," said Ronald J. Levy, president and CEO of SSM Health Care - St. Louis and chair of the MHA Board of Trustees. "Missouri ranks last in the nation in funding for smoking prevention. Through this proposal, money specifically will be used to prevent smoking and to fund health care for people who have been harmed by smoking."

The proposal creates a Healthy Future Trust Fund in the state constitution to ensure the revenues only are used to fund smoking prevention and cessation programs; affordable access to doctors, trauma centers and emergency rooms; and health care assistance for uninsured Missourians who suffer from chronic diseases, including smoking-related diseases such as lung cancer, heart disease and emphysema.

The Missouri Hospital Association is a not-for-profit association in Jefferson City that represents 139 Missouri hospitals. In addition to representation and advocacy on behalf of its membership, the association offers continuing education programs on current health care topics and seeks to educate the public, as well as legislative representatives, about health care issues.

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# Lake Regional honors emergency nursing staff

Osage Beach, MO— Emergency Nurses Week was October 9-15 and Lake Regional Hospital celebrated with several fun activities for the ER nurses including a chili cook off, carry in lunch, potato bar day, a pizza beach party, a stretcher making contest and the funniest Halloween costume photo contest. This year's theme, Everyday Heros: This is Your Time to Shine, reflects the dedication of emergency nurses in the United States and around the world.

"Emergency Department (ED) nurses are some of the most energetic and flexible nurses in the profession. We are so fortunate to have the group of nurses we have. They take care of all patients, with all different complaints, while delivering high quality care," states Melissa Hunter, RN, Emergency Department and Observation Nurse Manager.

Emergency Department Medical Director Robert Hyatt, M.D., is very complimentary of Lake Regional Hospital's ED nursing staff. "Our nurses are the center of our success. Their assessment skills and interpersonal skills make our jobs much

easier. Our Emergency Department nurses understand the importance of providing quality care. We are lucky to have them," says Dr Hyatt.

Over 30 nurses work in Lake Regional Hospital's Emergency Department. All have completed advanced life support, pediatric advanced life support and trauma nursing core courses. Several hold the designation of Certified Emergency Nurse (CEN).

Registered nurse Helen Leslie has worked in the ED for 25 years. According to her, "We are the jack of all trades. Every day and every patient is a different experience. I really can't think of anywhere else I'd want to work."

#### Did you know?

- 35,645 patients were treated in Lake Regional Hospital's Emergency Department during fiscal year 2005.
- Patients indicated a 99% overall satisfaction rate with the nursing staff, according to the Professional Research Group.
- The ED staff has already treated over 1040 trauma cases this calendar year.



Front row (left to right): Shannon Hall, RN; Jennifer Isenberg, RN; Jennifer Phillips, RN. Back row (left to right): Denise Phillips, RN; Elaine Griffith, RN; Melissa Hunter, RN, Emergency Department/Observation Nurse Manager; Andrea Williams, RN; Byron Bower, RN; Helen Leslie, RN; Shawn Andreasen, RN, Emergency Department Assistant Manager/Educator.



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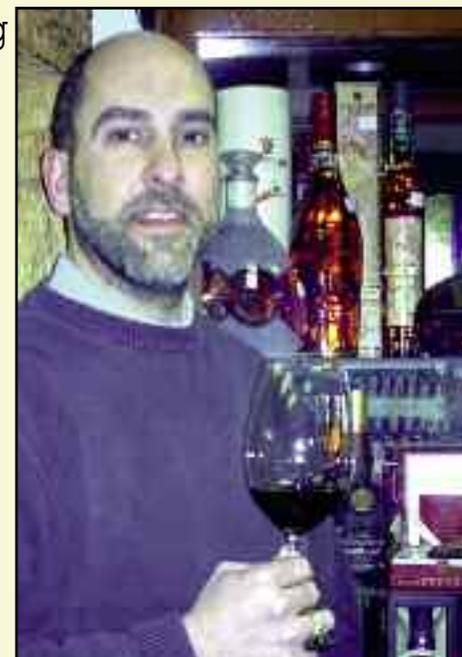
# The Connoisseur's Connection

by Eric Robbins

You will definitely want to save room for dessert when you read this month's featured selections. Whether dining out or serving the traditional Thanksgiving feast at home, there is no doubt that Americans enjoy the dessert course. If you are like me, you probably gorge yourself on turkey and all of the trimmings, yet still manage to squeeze in a slice of grandma's pumpkin pie. You won't need to loosen your belt, because, like Jello, there is always room for these dessert drinks.

Black or with cream, Starbucks coffee liqueur is sure to please any coffee drinker. The rich dark color, inviting aroma, and exquisite flavor are reminiscent of the coffees that have made Starbucks a mogul in the industry. Quite simply, Starbucks coffee liqueur delivers more coffee aroma and flavor than any other product in the category. Try it neat, with milk, over ice cream, or, of course, in coffee. Frangelico, which is made from hazelnuts, and Amaretto, which is made from almonds, have been on the market for decades, but another liqueur to go nuts over is Nocello. Made by Toschi in Italy, Nocello is a liqueur that smells and tastes like a bowl of freshly crushed walnuts. Serve it in the same way that I suggested for the Starbucks coffee liqueur, or home chefs will delight in the almost endless possibilities for use in baking cakes, cookies or bread recipes.

Navan is a new product on the market this past year from Marnier-Lapostolle, the makers of Grand Marnier. Grand Marnier, a cognac-based orange flavored liqueur, has been a mainstay in the dessert drinks category for more than



150 years. Navan, the company's latest entry, is also a cognac-based liqueur, but is flavored with the black vanilla bean from Madagascar. Navan offers a hint of vanilla and butterscotch, delights the senses, and warms the soul.

Cream liqueurs are always popular as a dessert drink. Just Desserts is a company that has added a twist to the category. They have made a cream liqueur that should make Nestle' nervous—Chocolate Chip Cookie.

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

This liqueur smells and tastes just like fresh baked Toll House cookies. The company also produces a Crème Brulee and Thin Mint Chocolate Cookie liqueur

that should not be overlooked.

For you wine enthusiasts, consider serving a late harvest Riesling. Greenwood Ridge Winery, located in the Mendocino appellation of California, produces one that is nectar from the gods. Greenwood Ridge Late Harvest Riesling is affected by Botrytis Cinerea, or Noble Rot. When the temperature and humidity in the vineyards are just right, Botrytis works a small miracle on the grapes, concentrating the sugars and delivering notes of honeyed apricots, pears and oranges. Incidentally, Greenwood Ridge's late harvest Riesling has a residual sugar of 16%. When pairing a late harvest Riesling with a dessert, it is important that the dessert is not sweeter than the wine. By the way, late harvest wines also work very well with strong blue cheeses.

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## Zeiger Joins Krantz & Associates

Jeff & Melissa Krantz with RE/MAX Lake of the Ozarks is proud to announce that Gary Zeiger has joined their company as a Buyers Agent. Gary has been familiar with the Lake area for over 20 years and was previously from the St. Louis area. Gary's background has been in Upper Level Manufacturing Management and Property Management, which makes him a natural fit as a Real Estate Professional. Gary has two children and enjoys

boating, fishing and other outdoor recreational activities. Gary Zeiger can be reached at Krantz & Associates, RE/MAX Lake of the Ozarks at 573-302-1802 or via the web at [www.krantzandassociates.com](http://www.krantzandassociates.com). Jeff Krantz and Associates has continuously been ranked in the Top 5 for the Bagnell Dam Board and the RE/MAX Mid States Region. The team is currently #1 in Closed Transactions.

## "Insurance-Wise"

with Steve Naught of Naught-Naught Insurance

### Subcontractors & Certificates

If your business uses subcontractors as part of its operation, it is important for you to get certificates of insurance from those subs for both their General Liability and Workers Compensation policies.

When subcontractors are doing work on your behalf, you are responsible for an injured sub just as you would your own employee. If the subcontractor does not have workers compensation coverage, your work comp policy will likely pay for the injury as required by the state. When your insurance company is picking up the additional exposure of uninsured subcontractors, you will be charged additional premium. At the audit the company will ask your payroll figures for employees and for any subcontracted labor. They will also ask for any certificates that you have obtained from those laborers. Any payroll that is matched with a certificate of insurance will not count as additional payroll for your business as the sub has their own coverage and their carrier should pay any injury claims. Any payroll over what you had previously estimated will be subject to additional premium. Likewise, if you over estimated the payrolls you should be reimbursed for the overpayment.

It is equally important to get certificates of insurance for General Liability from your subcontractors. When a claim occurs where your sub is responsible, the claim may be eligible to be turned in under their policy. If it is necessary for you to turn a liability claim into your carrier and they pay out on the claim, the company may subrogate back to the subcontractor and their insurance carrier. When you use uninsured laborers you run the risk of being responsible for damages that might otherwise be covered elsewhere. If the sub is named in a suit there is no coverage under your policy for the subcontractor, only your business. Your GL company will likely require that you get certificates from all subcontractors and will make a charge for subcontractor payroll. For additional protection to your business it may be prudent to require subs to name you as an additional insured on their policy. In many cases the charge is minimal for the added protection you receive from liability suits that name both parties. Be sure to discuss your options with your agent and go over any subcontractor contracts with your legal council.

Steve Naught is a Certified Insurance Counselor with the Naught-Naught Insurance Agency and can be reached at 573-348-2794.



Steve Naught, CIC



*Sometimes I overdo sinning.  
Why shouldn't you?  
Sincerely, Joseph H. Boer*

*The Blue Heron, December 3rd—fin.  
The Potted Steer, December 10th—fin.*



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# Cops Corner

## Watch out for that big yellow bus!

with Sergeant Arlyne M. Page,  
Osage Beach Department of  
Public Safety

It's that time of the year again when we must be aware of the buses responsible for transporting our children to and from school. The drivers of those transports care about the safety of their students, "our children", and have enough to worry about

without wondering if a motorist is going to violate the law and drive past the bus while it is stopped unloading or loading students.

As you know children are sometimes unpredictable and don't always follow instruction and may dart around the bus arm. Be alert! •On any roadway less than four lanes the drivers in

both directions must stop for the school bus loading or unloading students.

If the highway contains four or more lanes, the drivers of vehicles traveling in the opposite direction of the bus need not stop. Vehicles traveling in the same direction as the bus are required to stop, including the center turn lane. If you find your-

self in the center turn lane either going towards or in the same direction as school bus, you must stop for that bus. •

No traffic stopped for the bus may resume motion until the school bus drops the safety arm and resumes motion. If this law is violated, remember it's not necessary for a police officer to make a traffic stop at the time.

The driver of the bus or any other citizen can complete an affidavit with the vehicle's description and license plate number at which time the owner of the vehicle will receive a citation. •

As motorists, it's our responsibility to make sure students return home safely! ■

## Tips from TNT

by Brenda Christen

### Firewalls

What's a Firewall? Do you need a firewall? Computers that are connected to the internet by DSL (Digital Subscriber Link) or High Speed Internet have a greater risk of hacker attacks than computers that use dial up connections. The reasoning behind this is very simple; the computer is constantly connected to the internet at all times and therefore is vulnerable to more attacks versus the computer that is only connected when you dial-up to the internet and then disconnect. I'm not saying that dial-up computers don't get attacked, but they are not as likely to as high speed connections.

A hardware firewall is usually just the basic Router/Firewall found in any computer store. Once you put this router between the cable modem and your computer and correctly install it, your computer becomes "almost invisible" on the web, as the router converts your "IP Address" to a different IP Address for the web. Huh? Okay... it's basically like the front door to your house, if you lock the front door, you only let in the web sites you want to by opening the door. Depending upon how "safe" you want your computer(s) is based upon, of course, what features you want your firewall to have. Some of the firewalls will allow a person to "block" web sites that they don't want to have opened. If you have a busy office, but you have an employee who is constantly on the web, you can block the web addresses that are visited most often. Of course, this adds greatly to the price of the firewall, but also over time, the employee wouldn't "surf" as much and become more productive!

Software firewalls work in basically the same way, except they ask you if it is okay to allow a program to access the internet and you are in control of what you would prefer to access the web. How do you know which programs to allow? Well, most programs give you a "more information" box that usually tell you more about the program that accesses the web so you can make an informed decision. Zone-Alarm ([www.zonealarm.com](http://www.zonealarm.com)) offers a free program that works fairly well. It takes time for Zone-Alarm to learn the programs that you wish to allow, but after you have input the information and told it to always remember this setting, you don't have to keep telling it that it is okay to access the web with this program.

Which way do I recommend? I greatly prefer the hardware firewall. Why? Simple...the computer does enough work without having to run another software as well. A hardware firewall does all the work and the computer doesn't have to, plus, I don't have to think about whether I want this program or that program to access the internet!

Please keep in mind that this does not prevent viruses or spyware from getting into your computer, it is just a safer way for you to surf the web without the computer being hacked! Have a Wonderful Thanksgiving!

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# World's Worst Natural Disasters

by David Crossley, Professor of Geophysics, Department of Earth and Atmospheric Sciences, St. Louis University

Studying and understanding the worst that nature can throw at us is one of the most interesting parts of being an Earth scientist. Defining

'worst' is, of course, subjective, and leads to a choice over whether the number of deaths, or total dollars in property damage, is the statistic to use. Here is a representative collection of some of the 'big ones', organized in more or less inverse chronological order.

1. The October 8, 2005 magnitude 7.6 earthquake in Pakistan was not especially large, but the more than 40,000 victims has raised it to the level of a major catastrophe, eclipsing even the much larger 9.0 Sumatra-Andaman earthquake / tsunami in late 2004. The total costs

of these events are still too early to measure, but probably won't exceed the property damage caused by the 1995 Kobe earthquake, now estimated at more than \$150 billion. Within the US (excluding earthquake-prone Alaska), neither the Los Angeles Quake (1994) nor even the great San Francisco event of 1906, were nearly as damaging.

2. Hurricane Katrina, however, was a major international story. It struck the vulnerable US Gulf Coast in August 2005 and brings the still-rising death count to over 1,000, which is serious but not remarkable for a major disaster. But together with extensive urban flooding that was a secondary effect, damage estimates from insurance costs alone are at \$30 billion, with total rebuilding likely to exceed Kobe. This is easily the most expensive disaster ever to hit the US, eclipsing Andrew in 1992. Interestingly both hurricanes landed twice, first in Florida, then in Louisiana. From Andrew the death toll was 'only' 26, but the property damage added up to (what was then) a staggering \$25 billion.

3. The list contains several volcanoes. That of the Nevado del Ruiz (Columbia) in 1985 ended the lives of 25,000 people, most of them caught in a massive mudflow that poured down the stricken mountain. By comparison the Mount St. Helens eruption (1980) shattered the peak but had few victims.

4. The most devastating earthquake in modern times was the famous 1976 Tangshan magnitude 8 event in China, whose toll varies between the official 255,000, and a possible 655,000. This event truly began the modern era of intense seismic hazard monitoring in China and the West. Little is known of an earlier lethal earthquake that struck the Chinese city of Shaanxi in 1556. No magnitudes are quoted, and of course no recordings exist, but it is said to have taken the lives of 830,000 people.

5. This choice again highlights volcano-related disasters. Should I choose the Tambora, Indonesia volcano of 1815, in which 80,000 people died of the subsequent famine, or the famous Krakatoa explosion, again in Indonesia, in 1883 in which more than 50,000 people perished, many of them like Sumatra engulfed in a tsunami? Well, you see I did both!

6. Very close to home here, the New Madrid earthquakes of 1811-12 in southern Missouri remain the largest (3) earthquakes ever to hit the contiguous U.S. The main event is now estimated at a magnitude 7.8, although some earlier reports

placed it higher (greater than magnitude 8). Damage was relatively light due to the sparse population at that time in the Mid-West. Not so if it would happen today!

7. The event in 1737 that may have killed some 300,000 people around Calcutta, India, is now ascribed to a typhoon (the Asian equivalent of a hurricane) combined with massive flooding. Originally thought to be an earthquake, this is unlikely from a tectonic point of view - the major Himalayan seismicity is well to the north. This could be the most catastrophic atmospheric event ever recorded in terms of casualties.

8. Sounded by the bright blue Mediterranean Sea is the remnant of Strogli, an island that literally blew up somewhere around 1500 B.C. Now known as Santorini, the volcanic explosion (and the undoubted associated tsunami) virtually eradicated the wonderful Minoan civilization. Unlike Pompeii, the population may have been warned of the impending disaster because few bodies have been found. Plato himself clearly referred to Santorini as the site where the city of Atlantis disappeared under the waves.

9. Considerable evidence exists for a major global paleoclimate event that happened around 3000 B.C. It appears to have affected sea-level changes, vegetation and much surface chemistry. There is speculation that this event is in fact the Biblical Flood of the Old Testament. Scientists naturally avoid equating 'natural' disasters with 'Acts of God', but in this case the time coincidence is very suggestive.

10. Perhaps the most devastating known mass extinction occurred at the Cretaceous-Tertiary Stratigraphic Boundary, 65 million years ago, and ended not only the dinosaurs but countless thousands of other species. The evidence now strongly favors an asteroid impact (off the Yucatan peninsula), rather than a volcanic eruption. Both of course are popular box office material.

The future? As modern disasters generate ever increasing news coverage, we might naturally ask whether things are getting worse. For hurricanes in the Gulf of Mexico, the answer is yes because of the apparent 30 year cycle in ocean / atmospheric conditions that is currently favorable. For volcanoes and earthquakes we say no - there is no evidence of worsening. The processes that are driving plate tectonics will continue unabated, and in the same locations, for tens of thousands of years! ■



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A buckwheat crepe filled with smoked salmon, topped with a dollop of sour cream and a touch of caviar

*Farnetella — Sauvignon Blanc*

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##### Pear, Boursin Cheese and Walnut Salad

A field green salad topped with slices of pear, garnished with Boursin cheese and walnuts, the field greens are tossed with a Walnut Vinaigrette Dressing.

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*Trenel — Beaujolais 'Chiroubles'*

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Thursday, November 24<sup>th</sup> 2005

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# Missouri State Highway Patrol asks drivers to slow down and move over

Since 2002, four members of the Missouri State Highway Patrol have been killed while working traffic. Each of these dedicated officers was killed by a driver who wasn't paying attention and failed to "Slow Down and Move Over". Missouri law requires drivers to slow their vehicle down and to move over when safe to do so when approaching emergency vehicles working on the highways.

All four of the officers killed were hit by vehicles while they were performing traffic duties. In each incident the Patrol vehicles were fully illuminated with emergency lights activated.

These officers all had families that loved them and those families will never be the same. All of these troopers died because a driver had been drinking or was distracted or just didn't obey the basic law of driving -- "Every person operating a motor vehicle on the roads and highways of this state shall drive the vehicle in a careful and prudent manner and at a rate of speed so as not to endanger the property of another



**Trooper Donald K. Floyd**

er or the life or limb of any person and shall exercise the highest degree of care."

"All we are asking is for our motorists to pay attention to what they are doing. Driving is a full time responsibility. When you see an emergency vehicle -- slow down and move over if it is safe to do so," said Colonel Roger Stottlemyre of the Missouri State Highway Patrol. "The workers on our highways -- be they troopers, police officers, fire fighters, EMTs, or construction workers -- depend upon all drivers to be attentive to their presence."

Trooper Donald K. "Kevin"



**Corporal John A. Sampietro, Jr**

Floyd was killed in the line of duty September 22, 2005.

Trooper Floyd was working speed enforcement with one of the Patrol's aircraft and had stopped an eastbound vehicle for a traffic violation. Trooper Floyd had made contact with the driver of the vehicle and had turned to return to his patrol vehicle when he was struck by a pickup truck traveling east on U.S. 60.

Corporal John A. "Jay" Sampietro, Jr was killed in the line of duty August 17, 2005.

Corporal Sampietro was struck by a vehicle on Interstate



**Trooper Michael L. Newton**

44 in Webster County, near Strafford, MO. At the time he was struck, Corporal Sampietro was directing traffic while assisting the Patrol's Major Crash Investigation Team at the site of an earlier fatal traffic crash.

Trooper Michael L. Newton was killed in the line of duty May 22, 2003.

Trooper Newton had stopped a vehicle for a traffic violation on eastbound Interstate 70 near the 47-mile marker in Lafayette County. While Trooper Newton and the violator were sitting in his patrol car, they were struck by a pickup pulling a flat bed trailer.



**Trooper Kelly L. Poynter**

Trooper Kelly L. Poynter was killed in the line of duty January 18, 2002.

While Trooper Poynter was investigating a traffic crash, another vehicle struck and killed him and injured a wrecker driver.

Saying "I'm sorry" will never bring these officers back. They died because somebody didn't take the job of driving a vehicle seriously.

PLEASE -- when you see emergency personnel or construction workers on our highways, SLOW DOWN and MOVE OVER. Their lives are on your shoulders. ■



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# States seeking to track cell phones for traffic conditions

by David A. Lieb (AP)

Jefferson City, MO (AP)—Driving to work with your cell phone on, you notice the traffic beginning to slow down. Instantly and unbeknown to you, the government senses your delay and flashes a traffic congestion update over Web sites and electronic road signs.

Other motorists take heed, diverting to alternative routes or allowing more time for their trips.

Futuristic as it may seem, the scenario actually is pretty close to becoming reality.

In what would be the largest project of its kind, the Missouri Department of Transportation is negotiating with private contractors to monitor thousands of cell phones, using their movements to produce real-time traffic conditions on 5,500 miles of roads statewide.

Cell phone users won't even know anyone's watching them. But transportation and technology leaders assure there is no need to worry—the data will remain anonymous, leaving no possibility of tracking specific people from their driveway to their destination.

"There is absolutely no privacy threat whatsoever," said Pete Rahn, director of the Missouri Department of Transportation.

But privacy advocates are uneasy.

"Even though its anonymous, it's still ominous," said Daniel Solove, a privacy law professor at George Washington University and author of the book, "The Digital Person." "It troubles me, because it does show this movement toward using a technology to track people."

Cell phone monitoring already is being used by transportation officials in Baltimore, although not yet to relay traffic conditions to the public. Similar projects are getting under way in Norfolk, Va., and a stretch of Interstate 75 between Atlanta and Macon, Ga.

But the Missouri project is by far the most aggressive—tracking wireless phones across a whole state, including in rural areas with lower traffic counts, and doing so for the explicit purpose of relaying the information to other travelers.

"This will be the biggest sys-

tem in the world, assuming our contract ends up similar to what's in the request" from the department, said Richard Mudge, vice president of Delcan NET, the Ontario, Canada-based company that won the Missouri bid and is currently negotiating the contract details.

Governments have had the ability to measure traffic volumes and speeds for years. They can embed sensors in pavement, or mount scanners and cameras along the road. But those monitoring methods require the installation of equipment, which then must be maintained, and can take only a snapshot of traffic at that particular spot.

"The traffic community has been really excited for quite some time about the possibility of being able to use cell phones to track vehicles," said Valerie Briggs, program manager for transportation operations at the American Association of State Highway and Transportation Officials. "Almost everyone has a cell phone, so you have a lot of potential data points, and you can track data almost anywhere on the whole (road) system."

Although some new cell phones come equipped with Global Positioning System capabilities that can pinpoint the exact location of phones, the tracking technology used for transportation agencies does not depend on that to work.

Instead, it takes the frequent signals that wireless phones send to towers and follows the movement of the phones from one tower to another. Then it overlays that movement with highway maps to determine what road the phones are on and how fast they are moving. Lumping dozens, hundreds or thousands of those signals together can measure traffic flow.

A Delcan NET demonstration Web site developed for Baltimore uses various shades of green, yellow and red to show block-by-block whether vehicles are moving at or below the speed limits. As rush hour started on a recent work day, observers could watch as green turned to yellow and then red on roads heading out of downtown.

The Baltimore project began this spring as a pilot program that monitors Cingular cell

phone users over about 1,000 miles of road. A Delcan NET competitor, Atlanta-based AirSage Inc., has an agreement with Sprint to monitor phones for its projects in Georgia and Virginia.

"What we're hoping and assuming is that we're going to be able to continue collecting the information over time and eventually deploy it statewide," said Mike Zezeski, director of real-time traffic operations for the Maryland Department of Transportation.

Rahn hopes to make a similar Web site available to Missouri motorists, and to post estimated travel times on electronic road signs. The Missouri and Maryland plans also assume the contractor will market more detailed information to the private sector—automakers that offer onboard navigation systems, cell phone companies, shipping businesses or media that broadcast rush-hour traffic reports.

The private sector marketing helps drive down the states' cost. Missouri expects to spend less than \$3 million a year on the service, Rahn said, although the exact price won't be known until the contract is final. Maryland is spending just \$1.5 million, although the entire Baltimore project costs more than \$5 million, Zezeski said.

Although there apparently are no plans to do so, the Electronic Privacy Information Center suggests that someone should notify cell phone owners that their phones are being monitored for traffic data. Privacy experts also worry that the traffic monitoring could later evolve into other uses—perhaps to catch speeders or fugitives.

"It's a mission creep issue that would be of most concern to consumers," said Lillie Coney, associate director of Washington, D.C.-based electronic privacy center. "They may start out saying we want to know if there's a traffic problem and then take that information and start using it for different purposes."

Adds Solove, the privacy professor: "I look in the future and I see, Wow, this is just another one in the class of ways that people can be tracked." ■

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# Over 12,000 Missouri families fail to pay health insurance premiums

Jefferson City, MO (AP)— Children in more than 12,000 families lost their state-funded health care in October because their parents failed to pay newly required premiums. But the Department of Social Services is giving them a second chance.

Families enrolled in the Children's Health Insurance Program had until October 1 to pay the premiums. A total of 12,130 families did. But 12,388 families did not.

The Department of Social Services now says it will give families until November 30 to pay the premiums. If they do, the health coverage will resume. If not, the families would have to reapply and wait several months to rejoin the program.

"This is a very cost-effective form of insurance and a great investment in children," said department spokeswoman Deborah Scott. "We hope people who haven't paid will get back on the program as quickly as possible."

The CHIP program covers children in households that don't have private insurance but earn too much to qualify for the

state's basic Medicaid program for the poor. Missouri has one of the broadest programs in the nation, insuring families that earn up to three times the poverty rate, or \$58,050 for a family of four. At the end of June, the program covered 93,730 Missouri children.

The premiums were part of a larger bill backed by Gov. Matt Blunt that also cut Medicaid eligibility for low-income parents, the elderly and disabled, and reduced the services covered for most adults.

Blunt said that people at moderate income levels should contribute to the cost of their health care.

"This is still a great deal for families," Blunt said. "It is an opportunity for families to decide what is in their best interest. These are not onerous premiums. They are premiums that people at that income level can afford. I encourage families to stay in CHIP unless they have identified a better alternative."

But opponents of the premiums said the new charges are shortsighted. They noted that the federal government pays 72

percent of the program's costs.

"The CHIP program was expansive, but it was incredibly successful and made Missouri a leader nationally," said Rep. Rachel Storch, D-St. Louis. "Studies have shown it reduced emergency room visits, it reduced the need for hospitalization and it even improved school attendance. And for every dollar the state spends on the program, the federal government pays \$2.70. So this is not a common-sense policy."

Amy Blouin, executive director of the Missouri Budget Project that advocates for the poor, said that with high gas prices and the prospect of record-high winter heating costs, more people could conclude they can't afford even modest health insurance premiums.

"That will mean kids get less preventive care, which means fewer immunizations and fewer illnesses caught early," Blouin said. "So we are a sicker society. If that child breaks his leg and ends up in the emergency room, it shifts those costs to everyone else through higher health insurance premiums." ■

# America's 10 Deadliest Natural Disasters

New York, NY (AP)— Hurricane Katrina already has the tragic notoriety of being among the 10 deadliest natural disasters to strike the United States, even with some of the dead apparently still uncounted.

So far, the official toll across five states is at 659, with New Orleans accounting for two-thirds of the dead. Those numbers, while horrific, raised the possibility that earlier fears of fatalities reaching 10,000 or more might not prove true.

If casualties rose that high, it would place the devastation in New Orleans and the surrounding Gulf Coast with such disasters as the Galveston Hurricane of 1900 or the Johnstown Flood of 1889, cataclysmic events that reshaped government policy and captured the nation's sympathy for generations.

"In recent history, this one's bound to be an extraordinary disaster," said Walter Gillis Peacock, director of the Hazard Reduction and Recovery Center at Texas A&M. That's not only because of the deaths and destruction, but also because of the vast numbers of people displaced, Peacock and other experts said.

"Just the fact that a major American city had to be evacuated, there's no precedent for that," said Theodore Steinberg, author of "Acts of God: The Unnatural History of Natural Disasters in America," and a history professor at Case Western Reserve University in Cleveland.

Hurricane Andrew in 1992, up until now the most expensive hurricane, killed just 26 people, most in southern Florida. It doesn't even rank among the top 10 deadliest natural disasters.

Katrina, for now, has accounted for more deaths than the previous 10th deadliest disaster, the Labor Day Hurricane of 1935, a category 5 storm that struck the Florida Keys and killed an estimated 405 people.

Taking roughly 700 lives each were the Great New England Hurricane of 1938 (720 deaths estimated), the San Francisco Earthquake of 1906 (700 deaths

estimated), the Georgia-South Carolina Hurricane of 1881 (700 deaths estimated) and the Tri-State Tornado of 1925, which took an estimated 695 lives in Missouri, Illinois and Indiana.

Only the deadliest five U.S. disasters killed 1,000 or more.

These include the Galveston Hurricane of 1900, with some 8,000 deaths; the Great Okeechobee Hurricane that struck Florida in 1928, with more than 2,500 dead; the Johnstown, Pennsylvania, Flood, 1889, estimated 2,200-plus; and two hurricanes in 1893 -- one in Louisiana that killed more than 2,000, and one in South Carolina and Georgia that took somewhere between 1,000 and 2,000 lives, according to Rusty Pfof, a meteorologist with the National Weather Service.

And the toll doesn't even compare to some of the sweeping devastation seen around the world, such as last year's tsunami or the deaths in Central America caused by Hurricane Mitch in 1998.

Steinberg said Katrina's latest toll places it squarely with a type of disaster that most lists don't even consider -- deadly heat waves. He compared it to the 1995 heat wave in the Midwest that killed somewhere between 400 and 700 people, most in the Chicago area.

But the 2005 disaster may lodge itself more firmly in the public mind because of the searing images that came with it of evacuees left for days without food and water, the ineffectiveness of government officials, and the larger questions of national security that have preoccupied Americans since the 2001 terrorist attacks.

"As with other events, as time passes, the collective knowledge diminishes and people tend to forget about it," said Havidan Rodriguez, director of the Disaster Research Center at the University of Delaware. "We failed in terms of preparedness and response to this event. We can't really afford to forget." ■

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# Natural gas heating costs to double this winter

Washington, DC (AP)— Winter heating bills will be a 30 to 50 percent higher for most families across the country, with the sharpest increases expected for those who heat with natural gas, according to an Energy Department forecast.

The department said natural gas users can expect to pay an average of \$350 more during the upcoming winter compared to last year, an increase of 48 percent. Those who heat their homes with fuel oil will pay \$378 more, or 32 percent higher than last winter.

Propane users can expect a percentage jump in their bills similar to those of fuel oil users.

In its winter fuels outlooks report, DOE's Energy Information Administration assumed a normal winter and steady progress in restoring oil and natural gas production and refinery output from the damage inflicted by hurricanes Katrina and Rita.

"Should colder weather prevail, expenditures will be significantly higher," the EIA said.

The agency as well as the natural gas industry said that heating costs could vary widely among regions.

The National Oceanic and Atmospheric Administration offered a bit of cheer however, issuing a long-range winter forecast calling for warmer than normal temperatures in much of the Midwest and Pacific Northwest.

NOAA's National Weather Service said there is a 60 percent chance of warmer than normal weather in the Dakotas, Nebraska, Iowa, Kansas, Missouri, Oklahoma, north Texas, northern New Mexico and southern and eastern Colorado. States adjoining that area, plus Washington, Oregon, Alaska and Hawaii also have a chance of being warmer than usual. Other areas could be warmer or cooler than usual but no area was singled out to be especially cold.

Previously, the EIA said natural gas prices could jump as much as 71 percent in the Midwest, where four of every five homes are heated by gas. It made no such specific assessment this time, but acknowledged that a colder-than-normal winter in the Midwest would produce sig-

nificantly higher costs.

The cost of fuel accounts for about 70 percent of the price utilities charge retail residential customers, according to the American Gas Association.

EIA said it expects continued recovery of the energy system in the Gulf region in the coming months. But it said it expects a third of the Gulf's crude oil and a fifth of its natural gas to remain shut-in into December.

It also projected wholesale natural gas prices staying at about \$12 per thousand cubic feet through the winter heavy demand period, twice what it cost last winter.

For some low-income families the sharp jumps could mean choosing whether to eat or keep warm, energy experts and advocacy groups fear.

The natural gas utilities warned that despite their attempts to contain retail fuel costs, heating bills for gas users this winter will jump 50 percent over last season nationwide. In parts of the Midwest bills could be much higher.

More than half of all U.S. households heat with natural

gas, according to industry and government estimates.

"We have never had prices so high and increase so quickly," said Mark Wolfe, executive director of the National Energy Assistance Directors Association, which represents the state agencies that distribute money to help low-income families pay their fuel bills.

This winter, Wolfe expects more than a million additional applicants for the government program, a 20 percent increase over last year, with not enough money to go around. Congress provided \$2.2 billion for the program, known as LIHEAP, last year. Wolfe said \$5.1 billion is needed to keep pace this coming winter with the soaring energy costs and expanded demand.

The double punch of the two hurricanes knocked out 20 percent of the nation's natural gas production, severely damaged gas processing facilities along the Gulf Coast and shut down more than a dozen refineries. As a result, natural gas supplies and heating oil are tight as functioning refineries focused on getting enough gasoline onto the mar-

# Is the U.S. on the verge of a natural gas crisis?

by Brad Foss (AP)

Homeowners, electric utilities and manufacturers will see a steep rise in the amount they pay for natural gas this winter—and that alone may qualify as a crisis for low-income families—but analysts do not expect any shortages akin to what U.S. motorists experienced with gasoline this summer.

Industry officials say there is, and will be, plenty of natural gas for customers who want it and are willing to pay market prices.

Hurricanes Katrina and Rita have placed enormous strain on the production of natural gas in the Gulf of Mexico, which accounts for 19 percent of the nation's total output. As of Monday, the region had lost 219.6 billion cubic feet of natural gas since Katrina, an amount equivalent to 6 percent of annual production in the Gulf. And 75 percent of the region's daily output remains shut down.

Natural gas futures prices are up more than 40 percent since Aug. 26, the Friday before Katrina made landfall. At close to \$14 per 1,000 cubic feet on the New York Mercantile Exchange, prices are roughly twice as high as a year ago.

"I hate to use the word crisis, but there is certainly potential for real supply tightness," said oil broker Tom Bentz of BNP Paribas Commodity Futures in New York. "If we're not able to build adequate storage going into winter, we'll have extremely high prices. And that, for some people, would already constitute a crisis."

Analysts generally agree that, before the winter heating season, the U.S. needs more than 3 trillion cubic feet of natural gas in underground storage in order to accommodate anticipated daily demand of about 61 billion cubic feet. At the moment, domestic storage is about 2.9 trillion cubic feet and there are a few weeks left in the so-called injection period, when gas is put into storage by utilities and others.

"We have a reasonable chance to get to 3.2 trillion cubic feet," said analyst Dan Lippe of Houston-based Petral Worldwide. "If

we do, there will be a sigh of relief."

But even if that level is not reached, there may not be as much to be fearful about as natural gas futures prices would suggest, Lippe said.

For starters, there is less demand for natural gas among Gulf Coast electric utilities, petrochemical plants and manufacturers affected by Katrina and Rita. And industrial users and homeowners across the country are expected to use less natural gas this winter because of the high prices.

U.S. utilities are already using 2.5 billion cubic feet a day less natural gas than last year as they switch to less expensive energy sources, such as coal and nuclear energy, according to the Natural Gas Supply Association.

Moreover, natural gas output is expected to rise, if it hasn't already, in Canada and in the Rocky Mountain region as producers take advantage of the high-price environment, according to Mark Stultz, a spokesman for the association.

Stultz said the fact that natural gas inventories have continued to grow since the hurricanes, albeit at a slower-than-normal rate, is an indication of the industry's ability to keep up with the reduced demand.

He conceded that if the pace of recovery in the Gulf of Mexico does not pick up soon the industry will face a greater challenge when colder weather sets in and home-heating demand really picks up.

"It is the worst case scenario that seems to be driving the futures market," Stultz said.

But is there any way for average consumers to limit their financial exposure to the whims of energy traders?

"Turn down your thermostat this winter," Stultz said. "Not only will you save money because you are using less, but you will also take pressure off the market and that will cause prices to fall and thereby reduce the cost for the fuel you are using." ■



gas. But many of those who rely on electric heat, nearly a third of the country, may also see bills go up because many power plants run on natural gas. And users of fuel oil, more than half the households in New England, are expected to see their costs jump by a third or more over last win-

ter—and not building up stocks of heating oil.

In the Midwest, where natural gas heats 79 percent of all homes, according to AGA, the winter heating costs are projected to soar to \$1,568 for the season, an increase of \$611 over last winter, according to Wolfe. ■

# Start saving energy with a simple look around

with Ken Sheinkopf

"Our energy bills keep going up and up. There seem to be so many ways to start cutting them that I don't know where to begin. What do we do first?"

As Americans face harsher winters needing more heat and stifling summers needing more air conditioning, skyrocketing gas prices at the pump and crazy weather patterns everywhere that have people worried about our environment, attention to energy use and its cost is stronger than ever.

You're not the only family concerned about your home's energy costs and wishing you could do something about them. Many families now find their monthly power bills almost as big as - and in some cases even bigger than - their mortgage or rent payments.

The good news is that there are a lot of things you can do to start reducing these costs. Many of the steps you need to take are easy, cost little or nothing at all, and will pay back big dividends in home comfort as well as reduced energy bills.

The first thing you need to do - and you ought to start this today - is to get together with your family and conduct an energy audit of your home and your energy usage. Start by getting out your utility bills for the past year or two and figure out how much you're actually spending on energy (if you don't have your bills, your utility company can provide them). Ask your family if there are any rooms that always seem drafty and uncomfortable. Figure out how long everyone is taking on showers and baths, how often you run the dishwasher, and other energy-consuming tasks.

Now take a walk around the inside of your house and look closely at every room. Do you see gaps around the windows or doors leading outside? Can you feel air coming in behind electrical outlets or the hatchway to the attic? Can you see light coming in around pipes or wires that lead in from outside? Then go outdoors and see if you see any cracks or holes in the walls or foundation. And go up to the attic and check out the amount of insulation you have there.

You might even conduct a simple home pressurization test to see how "leaky" your house is.

Tightly close the windows, exterior doors and fireplace flue, and turn off all combustion appliances like the water heater and gas-burning furnace. Turn on your home's exhaust fans in the kitchen and bathrooms to suck the air out. You can then light some incense sticks or candles and move around the house to see if the smoke is being blown, indicating unwanted air is coming in from the outside. An even lower-tech test is to simply wet your hand and see if you feel a cool draft when you hold your hand by the windows, doors and walls.

Once you've identified sources of unwanted air flow - it's called air infiltration - your next step is a trip to a local hardware or building supply store for some caulk and weatherstripping, low-cost and easy products to apply. They'll seal these problems and get you started on a path to energy savings.

One caution before you begin: be sure to leave an adequate air supply in your house-tightening efforts if your home uses a heating fuel like natural gas, oil, propane or wood. Contact your utility company or a heating contractor if you're not sure how to handle this.

Keep in mind that this is just the first step to understanding how you and your family are using energy, but it's an easy, quick start. Keep reading here each week for more tips and ideas on ways to lower your home's energy use.

**ENERGY TIP:** there are 30 million low-income families in the U.S. who are eligible for financial help in lowering their energy bills through the government's Weatherization Assistance Service.

Visit [www.eere.energy.gov/weatherization/state\\_contacts.html](http://www.eere.energy.gov/weatherization/state_contacts.html) for contact information for your state's weatherization office and eligibility requirements for this assistance. About 100,000 homes get aid each year, cutting the average heating bill by 31 percent and saving each family about \$274 in energy costs annually.

Ken Sheinkopf is a communications specialist with the American Solar Energy Society ([www.ases.org](http://www.ases.org)). Send your energy questions to [askken@ases.org](mailto:askken@ases.org).

## Shop wisely for appliances and save money over the years

with Ken Sheinkopf

"We're remodeling our kitchen and will soon be shopping for new appliances. Do you think ones marked 'energy-efficient' are worth their higher costs? Can we really save that much by buying efficient products?"

You sure can.

I saw a news article recently that the California Energy Commission had approved new energy-efficiency appliance standards for a number of small household items like audio and video equipment, pool pumps, ceiling fans and other items.

Appliance standards have saved consumers billions of dollars in energy costs already - a figure expected to hit \$58 billion by 2015.

Your home's refrigerator, stove, dishwasher, clothes washer and dryer are the major culprits in eating up about a quarter of your monthly energy usage. This is the major reason why energy experts urge all consumers to carefully consider the full costs of owning an appliance before buying one.

Consider a new refrigerator, for example. That product is going to be running 24 hours a

day, every single day. Over time, in fact, the energy needed to operate it will exceed the price you pay to buy it. All products on the market in the U.S. meet established energy conservation standards, but many of them exceed these standards and will operate even more efficiently.

Here are some simple tips to help you make your next appliance purchase:

- Consider the models with the "Energy Star" label. Depending on the type of appliance, these products exceed the minimum standards by at least 15 to 20 percent and are rated to be the most efficient in their class. For example, an Energy Star dishwasher uses 25 percent less energy than the federal minimum standard, and also uses less hot water than con-

ventional models, saving both the cost of water and the energy to heat it.

- Think about the product's features before making the purchase. If you don't think you'll really use that through-the-door ice dispenser or extra-large freezer section or automatic icemaker, why bother paying for it? It'll cost more to buy and more to operate.

- Read the EnergyGuide label and buy a unit that is as efficient as you can afford. You'll probably end up keeping that appliance for 15 to 20 years, and over that time you'll be using energy to keep it going every single day.
- Buy an appliance that is sized to meet your needs. If you pay more for a model than is bigger than you need, you'll be paying more for electricity and water to keep it running. You'll also be putting more heat out of the unit's motor into your home, meaning more cost and effort to keep that area cool.

Appliance standards and labeling programs have made it easy to compare and select the most efficient appliances. When looking at the price tag, remember that the real cost will be the purchase price plus the maintenance costs plus the utility costs. That gives you the true cost of ownership.

**ENERGY TIP:** The American Council for an Energy-Efficient Economy publishes an online rating of the most energy-efficient home appliances, giving you the brand and model name as well as the annual energy use and energy cost. Visit their site at [www.aceee.org/consumer-guide/mostenef.htm](http://www.aceee.org/consumer-guide/mostenef.htm) for their listings of the most efficient appliances.

You can find out more about Energy Star appliances at [www.energystar.gov](http://www.energystar.gov).

You can also go to [energystar.gov/index.cfm?fuseaction=store.store\\_locator](http://energystar.gov/index.cfm?fuseaction=store.store_locator) to find a store near your home that carries Energy Star products, as well as tell you about any current special offers or rebates. ■



**Highly rated:**  
Sunfrost Refrigerator (left)  
Maytag Neptune Washer (right)

It got me thinking about the huge impact appliance efficiency standards have had on home energy costs, and how wise shoppers are carefully reading those yellow "EnergyGuide" labels and thinking about the costs of owning a product before making appliance purchases.

Because the average homeowner spends more than \$1,300 each year just to operate home appliances and lights, a number of states started setting up minimum appliance energy standards in the 1970s, leading to the National Appliance Energy Conservation Act in 1987 and the development of national energy standards for more home appliances and equipment.

The U.S. Department of Energy estimates that appli-

day, every single day. Over time, in fact, the energy needed to operate it will exceed the price you pay to buy it. All products on the market in the U.S. meet established energy conservation standards, but many of them exceed these standards and will operate even more efficiently.

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# Lake Premier Realty opens in Osage Beach



A new real estate company has opened in Osage Beach, Lake Premier Realty. The new owners are Valerie Altergott and Jodi Langley. Together they have over 20 years of real estate experience. They are excited and eager to meet and talk with you regarding real estate. Whether it is listing your property or finding you that special home or commercial building that you've dreamed about, Lake Premier Realty is ready to go to work for you. Stop in and say hi anytime, Lake Premier Realty is conveniently located

on Hwy. 54 next door to Bank Star One, or call (573) 365-3222 for more information. Participating in this recent Lake Area Chamber ribbon cutting ceremony and Open House celebration were Helen Gross, Real Estate Agent; Janet Ashbridge, Broker/Sales; Valerie Altergott, Broker/Owner; Jodi Langley, Real Estate Agent/Owner; Teresa Amby, Real Estate Agent; Marion Shumaker, Real Estate Agent; Dan Ralston, Real Estate Agent; and the Lake Area Chamber Active Volunteer Ambassadors

## New Real Estate Company Opens at Lake of the Ozarks - Lake Premier Realty

A new real estate company has opened at the Lake of the Ozarks, Lake Premier Realty.

The owners are Valerie Altergott and Jodi Langley.

Most people know Valerie by her partnership in The Horny Toad Entertainment Complex and Peckers Restaurant. What most people don't know about Valerie is that she has been in the real estate business for the last 12 years. She has also been the Vice-President and Managing Broker for another local real estate company here since 2002. This year she decided to leave her partnership to devote 100% of her time and attention to her own real estate company. Valerie does bring something unique to the real estate business, besides being able to handle large projects, she has the ability to market, manage and sell!

She is very experienced and knowledgeable in residential and commercial real estate and I am sure with her vast experience operating all of that business she could be quite beneficial to those buying or selling commercial real estate here at the lake. Valerie prides herself with her honesty, work-ethic and dedication.

She is committed to giving her clients Premier Service.

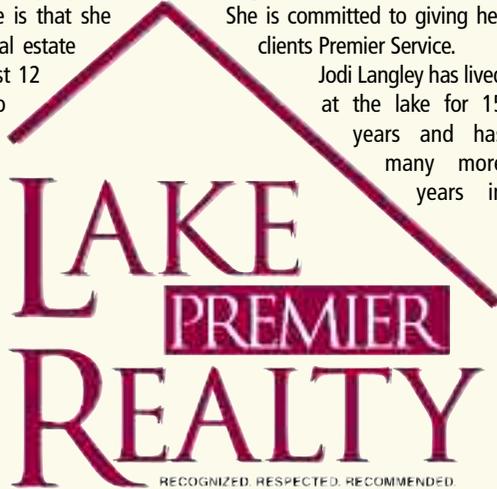
Jodi Langley has lived at the lake for 15 years and has many more years in

involvement in real estate. Being very familiar with the lake area and a seasoned real estate agent, Jodi maintains service and personal touch are a must with each and every client. She prides herself on staying "up on" the latest marketing and sales tools available in her industry, enabling Jodi to provide more personalized client service. She says it is very important to keep all doors/options available for her clients, and can achieve this with the technologies offered today for the real estate market.

Valerie and Jodi are proud to have 4 other agents join their firm since they have opened; Teresa Camby, Dan Ralston, Helen Gross and Marion Shumaker. They all are excited and eager to meet and talk with you regarding real estate. Whether it is listing your property or finding you that special commercial building or special home you've always dreamed about.

Stop in and say "hi". Lake Premier Realty is conveniently located on Hwy 54 (next to Bank Star one).

hotel/property management to her credit. Her involvement in property/hotel management prior to moving into the lake area paved the way for her enthusiasm and



New quality built home in Porto Cima, 5200 ft<sup>2</sup> of luxury and 91' of prime protected lakefront. 5 BR/6BA with 2 master suites, 2 laundry rooms, 2 covered decks. Wired theater room & heated driveway are just a few of the many amenities. Call Valerie for a private showing. Exclusively Offered at \$1,200,000



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Premier Luxury Home Enjoy a breathtaking view from your deck in this newly constructed home in Porto Cima. Over 100' of lakefront, private pool, 4 BR, 3.5 bath, with all the amenities that Lake life has to offer. Call Jodi for a private showing. Exclusively offered at \$1,200,000



Lake of the Ozarks Lifestyle!! - 4000' home located on the 16MM has over 150' of pure "Lake of the Ozarks - Lakefront!" Views are amazing from almost every room. Situated in the community of Porto Cima know for the Jack Nicklas Signature Golf Course. Call Jodi for details. MLS#3022955.....\$1,099,000



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# FRO M

## News and Information for Boating Enthusiasts

by Randy Kelly

The Fall can be one of the most rewarding times of the year in boating... no matter whether you are buying or selling.

Over the past couple of the weeks, the Lake of the Ozarks Marine Dealers moved into an area that is definitely chartered waters. They hosted the Fall Boat Show and Sale at the 7-Mile Cove that follows suit with what has been taking place around the country for years. Many Fall in -the-water shows are 20 years older or more and there is one main reason... "let's make a deal". The summer and fall circuit start as early as San Diego CA the end of June to what a lot of boaters consider to be the grand-daddy of all the in-water events, the Ft Lauderdale International Boat Show. Last count there are 24 major

shows throughout the country this time of the season.

As many boaters found out at 7-Mile cove, there are a number of boat dealers that are very motivated this time of the year to move product. The specials being offered were numerous from financing to storage to warranties and beyond. There was not only some premier trades, there were numerous 05 "carry-overs" with an abundant sampling of the latest of the 06 models and all priced very aggressively. The bonus lies in the fact that there is at least 1 to 2 months of some of the finest boating left, with the annual Harbor Hop only a couple of weeks away.

If you missed the show this year, put it on the calendar for the last weekend of Sept next year... we'll be back and hope to see you there.



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Gorgeous bluff with protected cove. 24 acres and 1750 feet of stunning main channel lake front at the 23 mile marker. Only 5 minutes from Lake Ozark across Community Bridge. MLS#3020097 .....\$2,070,000

# The Vandervort Report

What ever happened to the good ole days when school was out before Memorial weekend and didn't start back up until after Labor Day?

Is it snow days, parent teacher conferences, less hours in a school week, or did someone just decide that kids wouldn't get enough education unless they were sitting in a classroom on a bright summer day? Don't get me wrong; I'm a big proponent of education, academics and higher learning, but no one is going to convince me that kids are gaining anything during those two weeks in the summer that couldn't be accomplished without extending school into the summer season. Some states have recently passed legislation that prohibits school from being extended into the summer season unless there are extenuating circumstances. I for one, think Missouri should do the same thing.

So what's the big deal? Why should we care as to when school starts and when it stops? It's all about economics! We live in a resort area that greatly depends on tourism. Some businesses live or die in a 100-day season. When you shorten that season by 2 weeks or more, it puts an incredible pinch on that businesses ability to survive. Our entire local economy suffers because of it. If you ask any local business owner, they'll tell you that their sales numbers in the first week or two of June or the last week or two of August, aren't half of what they are during the rest of the summer.

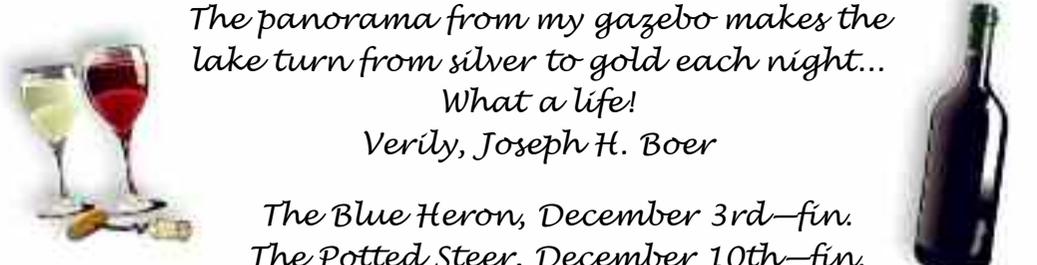
It's a trickle down effect, if it hurts the local businesses; it certainly affects the consumer, and the workforce. If sales are down during those weeks, than sales tax revenue is equally down. That affects everything including the schools that are causing the problem to begin with! Did you ever notice how so many local businesses seem short handed at the beginning and end of the summer? Go figure. And who does that hurt? How about the student who has to work their way through college! Or the student who has to have a summer job to help their families make ends meet.

So whose idea was it to extend school into the summer anyway? Who ever it was, they should own up to it, admit that it was a bad idea & fix it. A couple of months ago, I wrote in my column that the best thing we could do to improve our local economy, was to do away with the toll on the Community Bridge. Introducing legislation that prohibits school from extending into the summer would definitely be a close second. That's one topic that I'm sure you and your kids can agree on! Write your state representatives.

Merlyn Vandervort, CR, CGR President, Millennium Group of Companies.  
President, Millennium Group of Companies

*The panorama from my gazebo makes the lake turn from silver to gold each night...  
What a life!  
Verily, Joseph H. Boer*

*The Blue Heron, December 3rd—fin.  
The Potted Steer, December 10th—fin.*




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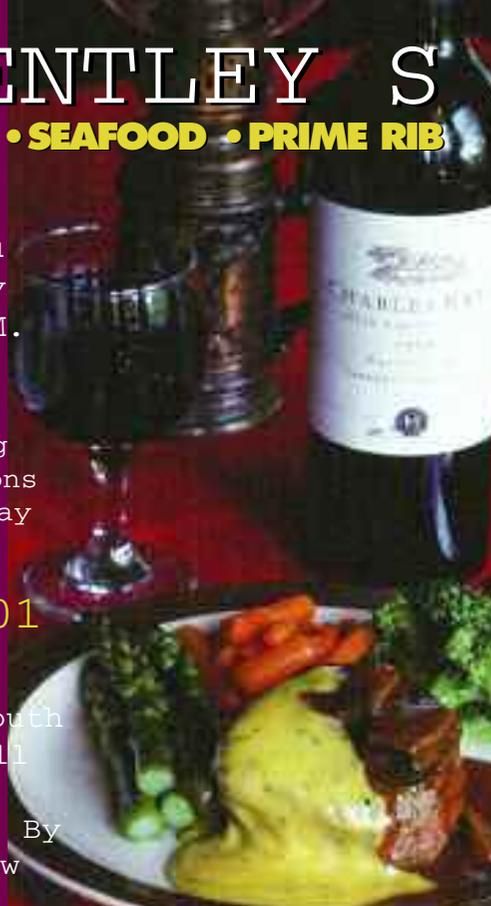
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## Unwired

By the Chief Team at Chief Communications your Nextel Authorized Representative

### Blackberry... this isn't your grandmother's pie

In this day of go, go, go, whether you are a soccer mom or busy business executive there never seems to be enough time. We can make more Doritos, we can make more money, but we can't make more time. Knowing this we try to be as efficient as possible in all we do.

The BLACKBERRY is fast becoming a time saving device used by government, doctors, lawyers, business executives and yes, the soccer mom.

Imagine all your Microsoft outlook or similar e-mail program tucked into a small handheld wireless device that doubles as a cell phone. This is the BLACKBERRY.

Developed by Research in Motion (RIM) and often referred to as the crackberry because of its seemingly addicted users. It allows users to send and receive e-mail, and syncs up with your e-mail program so you have your e-mail, contacts, calendar and tasks all at your fingertips wherever you are.

Imagine not have 80 e-mails waiting when you return to the office because you have been able to cull through them throughout the day, whether on sales calls, in meetings, at a seminar, on the boat, at the golf course or the spa.

BERRY that work on different cell carrier's networks. The BLACKBERRY 7520 is Bluetooth compatible, operates on the Nextel Iden network, and even incorporates the Nextel Direct Connect two-way radio. The only thing missing is a camera. However it does store photos. The pc style 33 key QWERTY keyboard makes typing much easier than using a typical cell phone. It has a JAVA open standard operating system and allows you to save or retrieve attachments of all kinds. A physician can pull up a patient's records at a remote location, plus the unit is HIPPA compliant with regards to patient confidentiality. A lawyer could access his office pc from the courthouse and the soccer mom could have her son or daughter's schedule set up with reminders of who to pick up, where and when.

New on the market this month is the BLACKBERRY 7100 a scaled down, more compact version of the 7520. Without a doubt, the Blackberry 7100 Series business phone is truly an integrated solution. It's your phone, inbox, HTML browser and organizer. Make a call, send an email, or SMS easily from one address book, which is synched with your PC. With its "push" technology, email is automatically pushed from your desktop to your Blackberry 7100 Series device without prompting.

The blackberry is easy to use and with less than an hour of orientation you can be an expert in its use.

They say you can't make more time, but the BLACKBERRY is a giant step toward that concept.

For more info on the BLACKBERRY go to [www.nextel.com](http://www.nextel.com) or Research in Motion's site [www.rim.com](http://www.rim.com) or stop by any Chief Communication Nextel location.

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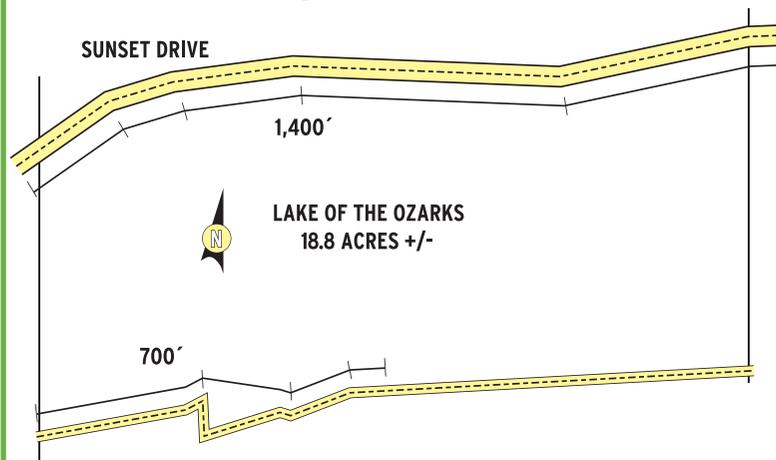
## Central Siding & Window opens



Central Siding & Windows' ribbon cutting announced. Whether you are remodeling or building a new home, Central Siding & Windows stands behind their products 100% offering quality workmanship. This photo was taken at a current project site, Malibu Shores. • Call Central Siding & Windows for a free estimate or consultation at (573) 365-9997 or via email at [centralsiding@charter.net](mailto:centralsiding@charter.net). Participating in this recent

Lake Area Chamber ribbon cutting ceremony were Bart Miller, Central Siding & Windows Crew Leader; Tom Walker, President Malibu Shores Condominiums; Rich Blixt, President Central Siding & Windows; Marcy Blixt, spouse; Bob Friend, Central Siding & Windows Crew Leader; Sean Norvell, Central Siding & Windows crew member; and the Lake Area Chamber Active Ambassador. •

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*Or is it Auntie M - for murder?*

\$36.95 per person includes tax and gratuity. For more information or ticket sales call 365-2334. Seating is limited, so please purchase your tickets in advance.

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# The PROS



These guys know golf. Let's see what they think about this issue's crop of golf goodies!

# The STUFF Wedges

Part One of wedges, more to come!

## ALPHA GOLF FORGED WEDGES

Alpha Reaction Pro Tour wedges, available in 52°, 56° and 60° lofts are made from soft 3230 stainless steel, giving them forged feel and consistency with the milled grooves. It's a classic teardrop look with a high toe and shallow heel.



Our test club shipped with their high-end Platinum graphite shaft in 56° fitted with a custom for Alpha grip by Winn. It's a very solid club, even with the graphite shaft, and provides nice spin with very little effort. Along with the pitching wedge supplied with their set, the pair performed well. \$95. [www.alphagolfclubs.com](http://www.alphagolfclubs.com)

## KZG FORGED WEDGES

KZG's 9500R forged wedges are designed with a slightly larger body and wider sole that gives them better stability. KZG uses a proprietary steel with milled grooves for "9500 revolutions per second spin".



*Pro's Pick!*

Our test clubs shipped with Rifle Precision FCM 6 stepless steel shafts in 52° and 56° lofts and a custom Lambkin grip that's really sticky. These wedges instantly imparted the "forged" feel, meaning shots that don't make the mark go astray. They offer a soft feel and tremendous spin. \$95. [www.kzg.com](http://www.kzg.com)

## LOVETT WEDGES

Dr. Bill Lovett, a practicing Florida dentist, got tired of conventional wedges and set out to build the better mouse-trap, so to speak. The Lovett wedge features a huge head with a leading edge far out in from of the hosel to get the ball up quickly.



Our test clubs shipped with True Temper steel shafts in 59° and 50° lofts and Golf Pride customized grips. The Lovett wedges do everything they say they'll do. Get the ball airborne from the rough or the sand easily, with the ability to impart incredible spin. Need help from the bunkers? This is it. \$100. [www.lovettgolf.com](http://www.lovettgolf.com)

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Pro since 2005

"It looks good, it looked good when it sat down there. It's very much a feel club, it felt pretty good. It's all right."

★★★★

"Extremely pleased, the way it sets up and looks. Solid off the face, I'm really impressed. The weighting of the club is great. Tempted to put them in my bag, they come off really solid."

★★★★★

"I like the wedge— it is soft. I like the face. A good feel to it. The leading edge gets through the grass quicker."

★★★★-1/2

"Good feeling wedge— sets up nicely behind the ball, easy to lay it open. But when you want to turn it down, it feels like the toe is a little long. It makes it feel like the toe wants to dig. But a good feeling wedge."

★★

"Trajectory is great, good workability. It's a very forgiving feel. I'm not a graphite shaft fan, maybe with a steel shaft I'd rate this one higher."

★★★★

"When I hit it it's solid off the club. Every bit as good as Mizuno. The club has a nice clean look. A nice thin top line. That's important when it's the club you're using for accuracy."

★★★★★

"Very good to look at. Being a forged blade guy, I really like the look down on them. The ball came off the face consistently. The entire product line gets a five out of five."

★★★★★

"Nice wedge. Solid feel, forged steel is always nice. Some good spin, but not the most. Good trajectory. I would rank it for the mid to lower handicapper. Probably one of the most solid wedges I've hit- for not being a name brand."

★★★★★

"Good looking, good feeling set of clubs. Those are good sticks. Definitely pro level. For a low handicapper, definitely. Really easy to work the golf ball with them. A good club."

★★★★★

"I like the wedge— it looks good, feels good. Nice thin top line, good spin. A great club."

★★★★★

"The performance is good— the look may turn some folks off unless they hit it. Felt good coming off the face. With the curvature of the sole it was great out of the bunker. I think he's got something there. For the average player."

★★★★

"Phenomenal for hitting bunker shots. it digs into the bunker and get the ball up out of the sand. With these, they should be able to get to the green and have the spin effect that they want."

★★★★-1/2

"I like the feel of it. I think it will do everything it's said to do. It cuts through everything better— hits the ball before the hosel hits the grass, so there's less chance of the club face opening. I would recommend it to a high handicapper."

★★★★-1/2

"I don't know that it's something I would ever play with. But it's definitely shank-proof and fat-proof, so if you've got a problem hitting, this would do it. You'll never have a problem getting it out of the sand. High handicappers."

★★★★

For the higher handicap golfer out of the sand- the leading edge really gets through there. It'll save some shots around the green. It's heavier- it'll automatically swing through it for you. The heavier weight is great for higher handicap."

★★★★★

# A better way to get the distance - and a new rule

**Press Release**

Madison, WI— Laser Link Golf would like to extend congratulations to both the USGA and the R&A for their latest alteration to the Rules of Golf. After much consideration, The R&A, in conjunction with the United States Golf Association, has reached a decision regarding the use of electronic measuring devices (EMD's) during a stipulated round of golf.

The rule change was recently announced in a joint announcement on September 27, 2005. Broken down into its simplest terms, electronic measuring devices will be allowed during all play. The USGA and the R&A have recognized the potential benefits of distance measurement systems, and have made a choice that will be of great benefit to the game. Players of all skill levels will now have the ability to obtain accurate yardages in a timely manner, allowing for increased pace of play and better golf shots.

"We couldn't be more excited about the announcement," said Rob O'Loughlin, President, Laser Link Golf. "It has been a long time coming, and it is the right thing to do for the game of golf. This type of technology can only

speed up play and improve scores for the average player. My personal congratulations to both



The Laser Link QuickShot™

the USGA and the R&A for making a change that will have a positive effect on millions of golfers around the world."

The basics of the revision to Rule 14-3b are simple. New Decision 14-3/0.5 allows a committee to permit the use of distance measuring devices by Local Rule. This applies to devices that

measure distance only, not any other conditions that might affect a player's game such as wind or gradient.

"I'm extremely pleased with the way the USGA and the R&A are handling the change. They've

done the right thing for the game of golf," stated O'Loughlin. "This will help to eliminate any confusion, and allow players to use our product to help speed up play and improve their rounds."•

**About Laser Link Golf**

Laser Link Golf is the producer of the Laser Link Distance System, the revolutionary distance measurement system designed specifically for golf.



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# Wedges - a crucial accuracy element in your game

by Darrel Willman

Next to the putter, solid skill with your wedge will lower your score quicker than anything. Being able to drop the ball close to the hole means fewer putts and more birdies.

## The Lovett Wedge

Dr. Bill Lovett, a practicing Florida dentist, got tired of conventional wedges and so, modeled one himself out of dental



compound. The rest is history, as they say. The Lovett wedge features a huge head with a leading edge far out in front of the hosel to get the ball up and out quickly. It has a almost hemispherical sole, which glides easily through sand or rough. Lovett advocates playing the club from the center of your stance, more like a 5-iron than a wedge. We found the club to work as promised, popping the ball quickly out of traps. It is a very heavy club. This fact, along with the leading edge, convinced us anyone could hit this club and get out of trouble easily— with some practice. Our pros were able to put phenomenal spin on the ball with it, and agreed it was

a “no-brainer” for the weekender looking for some help out of tough lies. Scratch golfers, tournament players and others limited to 14 clubs may not replace their wedge with it, but the rest of us can add it- and another dimension to our games. \$100. [www.lovettgolf.com](http://www.lovettgolf.com).

## Alpha Golf

Alpha Golf included their Reaction Pro Tour wedges with the set of irons sent out for testing. Made from proprietary 3430 high grade stainless steel, they give the classic thin top line teardrop look on setup you're used to. They have a nice, shallow heel and radiused sole for performance when opening the face. They glide through the grass and sand. The milled grooves give good spin— not the most ever, but solid. They earned Editor's Choice for the combination of a quicker leading edge and a slightly more slippery tran-



sition from hosel to heel, getting to the ball quicker. At \$95, they're a solid value in the forged wedge market, and worth a look at [www.alphagolfclubs.com](http://www.alphagolfclubs.com).

## KZG Golf

A golf company from Hollywood, California has quietly begun making believers out of players on the professional golf tours. Once a component custom club manufacturing firm, KZG Golf now custom manufactures technologically-advanced, clubs through its distribution chain of more than 2,000 custom-fitting centers in pro shops and retails outlets worldwide. They sent us a couple sets for testing this year, and included



their forged wedges.

The pros loved these wedges, their soft S20C steel and rigid shafts made them ideal for pinpoint accuracy and good stopping power. They were backing the shots up easily. They also have a great leading edge, a contoured sole and tapered heel. KZG “double forges” their blades then chromes them for an incredible look down with a thin edge. \$95.



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# GOLF GEAR EXTRA CREDIT

## Fairway and Greene

If you've been into a pro shop recently, chances are you've seen Rick Martin's wares. You don't know Rick Martin? He's the head of Fairway & Greene, one of golf's hottest apparel brands. His distinctive shirts are a favorite at better



**Fairway and Greene**

pro shops because of the good looks and unbelievable quality. He started the brand in 1995 as a direct to the consumer company, but word-of-mouth quickly landed him placement in pro shops nationwide. They now provide their shirts to sportscasters from networks, outfit the Ryder Cup team and sell to over 3700 courses all over the world.

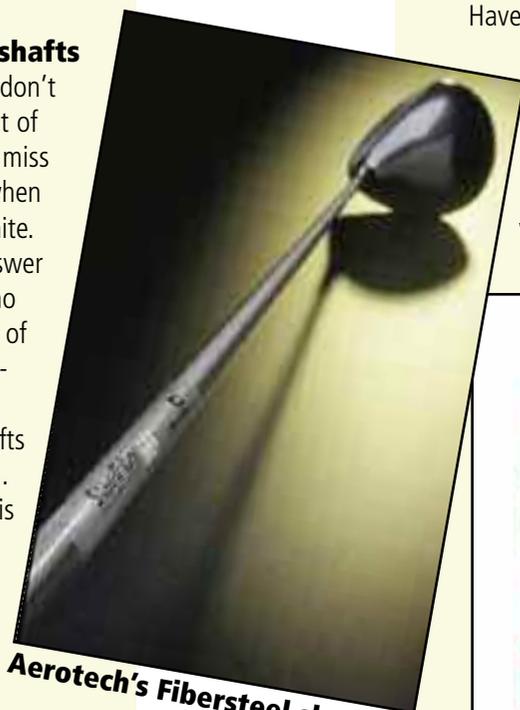
Fairway and Greene uses only alpaca and cashmere in its sweaters and Pima cotton for the shirts. These "luxury" fibers were chosen because they feel better and keep their looks better during play. This uncompromising quality delivers unequalled comfort.

[www.fairwayandgreene.com](http://www.fairwayandgreene.com)

## Aerotech

### SteelFiber shafts

Let's see. You don't like the weight of steel, but you miss the feedback when you use graphite. There's an answer for players who want the best of both technologies—the SteelFiber shafts from Aerotech. This new line is the first shaft design that incorporates the best of both graphite and steel. They use



**Aerotech's Fibersteel shaft**

a high-modulus graphite inner core surrounded by a complex stainless steel fiber surface

layer. The diameter of the more than 50 miles of stainless fiber is less than 1/10th that of human hair. The graphite core dampens vibrations, increases club head speed and maximizes distance with the spun high density steel around it adding stability and control—with the feel players look for in steel. And, they're affordable. Re-shaft your driver for less than \$40, or your irons for less than \$30 each.

## Dockers Tour

When you think of Khakis, do you automatically think of tan slacks? Most do, but these are taking khakis - around since 1848- to a new level with the Dockers Tour collection. Both long and short sleeve shirts and classically tailored slacks in wrinkle resistant cotton and treated with Dockers Tour's famous Spot Lifter® finish. Gone is the requisite bland tan and in are colors like Rust, Navy, Terra, Stone, Black and more. The collection also features sweater vests, mock neck shirts, knit polos and jackets for all-weather wear. Dockers Tour is the affordable way to look good on the course any time of the year. Most are priced under \$50.



## Golf Rules and Etiquette Crystal Clear

Have you ever been on the course, hit a bad shot, and wondered what the rules would allow? A lot of us think we know the rules, but may only know the basics. Of course there are times when the rules don't have much to do with a friendly game on the weekend. But for those times when you need

quick access to the rules, here's just the ticket. The "Golf Rules Quick Reference Stroke Play Guide" while quite a mouthful is one very useful little bag or pocket-sized answer to course rules, questions and situations. Situations and relief procedures are quickly explained with simple language and illustrations, giving you a quick read that is

tabbed by subject. Better players say this little book can save you five or six strokes in competition by advising you when you can take relief without it costing you a stroke. Laminated for durability, this handy reference is affordable at \$8.95.

## The Zen Oracle Tour Works Putter

Think you've seen everything? Nope—check this one out. This milled aluminum putter/training aid has a golf ball-sized cavity in the center of the mallet that allows you to swing through on your line, and as the head is lifted, the ball is released along the line you've swung. This, its creator Bob Hannington says gives instant feedback. The club also incorporates three separate weight ports—two in the rear and one on the underside, to create multiple weight configurations depending on the conditions. The weights can be setup unequally - creating the "toe hang" preferred by some professionals. Additionally, the shaft is bent into a unique configuration, which

takes it out of the alignment picture. The putter comes standard with the Zen Oracle putting training system with a card set, manual and instructional video featuring instructor Rick Smith. Just \$299.



**Golf Rules Reference**



**The Zen Oracle Tour Works Putter**



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# Bert Ehling Photography now located at The Landing on Main Street



The Bert Ehling Photography studio is now located at 1021 Main Street at The Landing on Main Street, Osage Beach. For more information or to schedule your portrait call (573) 348-1291. Participating in this recent Lake Area Chamber

ribbon cutting ceremony were Valentina Ehling, wife; Bert Ehling, Owner; Doug Stockton, Cold Stone Creamery; Marianne Homm, family; Winfred Ehling, family and the Lake Area Chamber Active Volunteer Ambassadors.

# TRIM releases new report on the distribution of Missouri's tax burden

Jefferson City, MO—According to a new report by the Taxpayers Research Institute of Missouri (TRIM) on Missouri's tax distribution, for the last 20 years employers paid more than one-fourth of all major taxes in this state. The percentage of taxes paid by Missouri businesses has increased over the last four years to 27.2 percent in fiscal year 2004.

"Businesses in this state are often unfairly criticized for not carrying their fair share of the tax burden," said Ray McCarty, executive director of TRIM. "However, in this study we found quite the opposite – employers are actually responsible for a large portion of the taxes paid in Missouri."

According to the TRIM report, corporation income and individual income taxes produce the most tax revenue of any tax source, netting more than \$4 billion of the total \$7.6 billion paid in major state taxes in fiscal year 2004.

"Corporation income taxes accounted for the largest employer contribution to these taxes, but significant amounts were also paid by small and medium-sized businesses on individual income tax returns," said McCarty. "Employers are

estimated to pay about 7 percent of the total collected from individual income taxes based on federal tax data."

For 2004, the total amount of net Missouri income tax (after refunds) paid by employers is estimated to be nearly \$565 million, or 14 percent of the more than \$4 billion total.

"Employers shoulder tax burden in less obvious ways too," said McCarty. "Missouri's death tax has ended but the federal death tax continues. The death tax is paid by individual heirs but the tax represents a burden on businesses as well."

The TRIM report finds that: "Family-owned businesses and farmers are subject to the tax on the death of the owner, when ownership is transferred to the heirs. For this reason, many small businesses must maintain costly insurance to pay the taxes in order to preserve ownership of the business beyond the owner's death."

Employers are responsible for taxes on liquor and beer, and insurance premiums and workers' compensation and a large portion of fuel taxes.

*Press Release*

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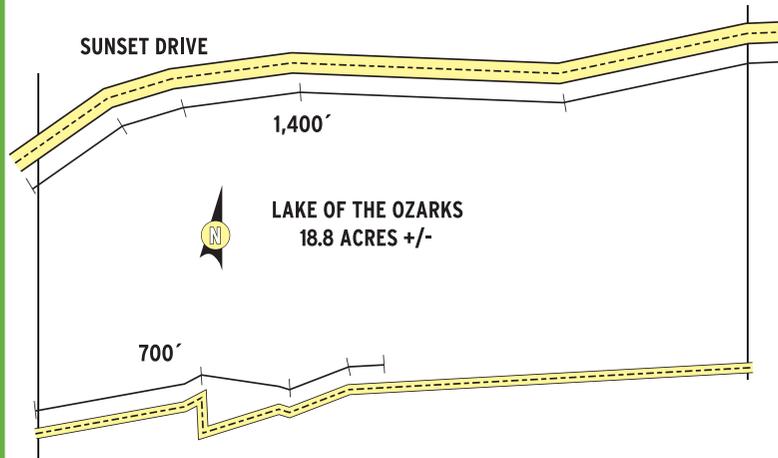
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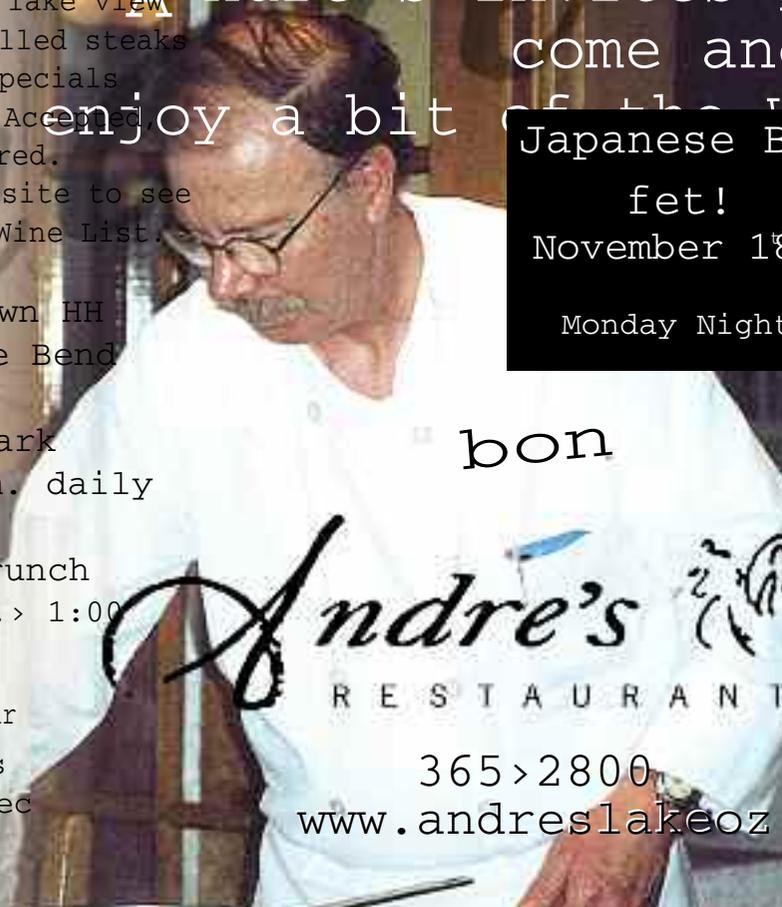
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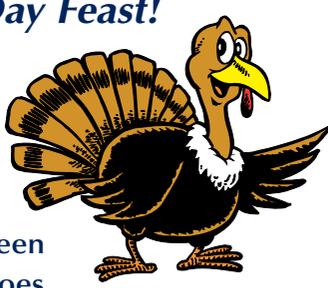



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## Heavenly Soles Custom Comfort Shoes & Repair at The Landing on Main Street



Heavenly Soles is located at The Landing on Main Street in Osage Beach. Call (573) 348-6767 for more information. Participating in this recent Lake Area Chamber ribbon cutting ceremony were Judy Blair, The Landing at Main

Street; Susan Mitchell, Owner; Eric Mitchell, Owner; Matt Mitchell, Apprentice; Bonnie Vanlandig, Developer of Bella Terra Villas; Dale Stockton, Cold Stone Creamery; and the Lake Area Chamber Active Volunteer Ambassador.

## Spirit Winds Counseling Center ribbon cutting in Camdenton



Participating in the ribbon cutting were Skip and Doris Thomas, owners, and family members Lois Vansell, Flossie Williams and Jeanie Bowersox. Also participating were representatives from the Chamber including Bruce Mitchell, Executive Director; Joyce Cooper, Advertising Impressions; Scott Christensen, Economic Devel-

opment City of Camdenton; Chris McElyea and Nate Dierking, Central Bank of Lake of the Ozarks; •Dennis Jones, •Camdenton Fire Marshal; and Mickey McDuffey Camdenton Chamber President. • For more information about the services from Spirit Winds Counseling Center call 573-346-2977.

## Mary Davies, Real Estate Agent, Joins Gaslight GMAC Properties

Mary Davies is proud to announce that she is now associated with Gaslight GMAC Properties located on Hwy. 54 in Lake Ozark, as a Real Estate Agent. Mary is an experienced Agent with over 20 years of sales agent experience in St. Louis County, St Charles, Mis-

souri, and Lake Ozark, Missouri. Mary is experienced in selling residential, commercial properties, condominiums, farm property and building lots. Serving the entire Lake you can phone Mary Davies at Gaslight GMAC Properties, (573) 365-8800 or 480-3376.

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# CoreFunds Internet Service ribbon cutting in Camdenton



The Camdenton Area Chamber of Commerce recently welcomed CoreFunds Internet Service as a new member. CoreFunds Internet Service is a national Internet provider serving 20,000 cities, including many rural communities throughout the Lake area. Priced at \$19.95/month, service includes accelerated dial-up access, spam, pop-up and virus blockers and more. CoreFunds also donate \$3 per month to the charity of the

users choice. For more information go to [www.cfol.org](http://www.cfol.org) or call 800-317-4216. Participating in the ribbon cutting from left to right: Bruce Mitchell, Chamber Executive Director; Chamber President Mickey McDuffey; Joyce Cooper, Advertising Impressions; Mayor Kerry Shannon; CoreFunds owner Bob Rapp; Country Treasurer Sherry Meissert; Clayton Rogers, First National Bank; and City Economic Planner Scott Christensen.

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# Borders Printing printer enters the digital age with new equipment

by Monica Vincent

In the development of the printing art in the United States, Benjamin Franklin was one of the first with a press constructed almost entirely out of wood. Things have changed a lot since then.

Locally, a new shop is now taking on the digital age. Borders Printing has purchased 3 new machines which transform their shop from the old way of printing to a completely digital print shop. Currently you would have to go as far as St. Louis or Kansas City to find this type of equipment. A RYOBI direct digital imaging press, a Mitsubishi digital image setter, and a Duplo colater/bookmaker.

Formerly Classic Print, Borders Printing is now owned by Bill Borders and has a new Production Manager, Debbie Gustin, with over 20 years of experience. Rachel Duncan joins them with over 10 years of experience in graphic design, along with Garrett Whitfield, a qualified apprentice press operator

The RYOBI 3404E-DI is a

direct digital imaging, portrait format, 4 color offset press.

RYOBI calls this an ideal model for smaller and more price sensitive printing companies, or for customers who are ready to expand into digital printing.

The RYOBI 3404E-DI has the following features: The laser spot size used at 2,540 dpi is 16 microns. This gives high-precision printing capability. Supporting FM (stochastic) screening and AM (conventional) screening, the press provides flexibility to meet the diversified demand for short-run color printing. Each imaging head of the 3404E-DI contains 3 laser modules, each of which emits four beams. A total of 12 laser beams burns the image on the plate cylinder. Imaging time is about 9 minutes.

With the old way of printing, a film negative is first generated, then it is laid directly on an emulsion coated plate and exposed to high intensity light. Where light passes through the negative, the plate is exposed,

hardening the emulsion. Processing the plate washes away the unexposed emulsion, leaving raised surfaces on the exposed emulsion. The plate is steel and coated with photo polymer emulsion. Water based ink is used.

Then the plate has to be processed and hung on the machine. This is all done manually. Then the plates must be hand registered or lined up exactly. With Borders Printing's old machines, this step must be repeated 4 times for each page in a color processor.

In offset printing the plate never touches the paper. Oil-based ink is used. The plate's face is flat unlike the old plate which has raised surfaces. A spray of water allows ink only to adhere to the emulsion left behind after exposing and developing a printing plate. Ink is transferred to a blanket which then transfers to the paper.

Loading itself took up to an hour the old way and up to 500 sheets of paper to get a good register, with a good hour and 45

minutes dedicated to the entire process. With the new way, set up is done in minutes and saleable work is available in up to 20 pages and 20 minutes.

The Mitsubishi 1630-III digital image setter eliminates the steps of film and plate setting for one and two color presses. In a typical operation, a film negative is generated then exposed on the plate superimposing the image of the page on the plate. This process loses some of the original clarity, much like making photocopies of photocopies.

Computer to plate imaging enables the printing plate to serve as the original output medium, ensuring better quality. Information goes directly from the computer to a new press. It's like one computer talking to another -- graphics department to press department. It loads and registers all digital. Pages for the newspaper are composed entirely on computers using several layout and imaging programs. Once the page is ready for final output, it is sent directly to the plate imaging device. Essentially,

the plate making machines are another type of printer, the difference being the page is being printed on a press-ready plate instead of a piece of paper or film. Storage of files becomes critical because all work now is digital

Borders Printing's new Duplo System 3000 colater/bookmaker can collate up to 10,000 sheets per hour to the stacker, and can make up to 25 pages into a book --- collates, folds, stitches and trims up to 3,600 books an hour. This type of work used to be done mainly by hand in small press shops.

What all of this new digital technology means to the consumer is much faster production, better resolution and a much more cost-effective product because you can buy shorter runs for the same price with the elimination of so much set-up time. Digital means you can literally email an order to a printer and (with an order of 20,000 or less) expect a turnaround of 1 to 2 days after approval. ■

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ervations call 573-873-3433. Participating in the ribbon cutting from left to right: Bruce Mitchell, Executive Director of the Camdenton Chamber; Ron Gentry, Mid County FPD; owners Judy Vanderhoof and Jason Stotzer; Joyce Cooper, Advertising Impressions; and Chamber President Mickey McDuffey.

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(573) 302-0020 or log onto the website at [www.eatandys.com](http://www.eatandys.com). Participating in this recent Lake Area Chamber ribbon cutting and celebration were Paul Leahy, Lake Area Chamber President; Greg Anderson, Franchisee; Andy Kuntz, Owner; Colyer Kuntz, son; Leigha Kuntz, daughter; Sharon Anderson, Franchisee; Stephanie Arnold, General Manager; Amy Monteer, The Momentum Group, Lake Area Chamber Active Volunteer Ambassadors; and Candy Wilson, Lake Area Chamber Director of Marketing.

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# Woman believes her photos are of the outlaw Jesse James

by Donald Bradley  
The Kansas City Star

Kansas City, MO— Like the outlaw himself, photographs of Jesse James are hard to catch.

Museum officials in Kearney and St. Joseph say people are always bringing in old photos they think— hope— are of James, and they usually leave disappointed.

Joyce Harris is the latest to ride into town. The Raymore woman recently arrived with five photographs that she believes show Jesse, brother Frank, their sister and Jesse's wife, Zerelda, in individual poses.

Unlike most hopefuls, Harris also brought a story that makes some museum workers think she could be right.

An author of a book on James says she has the wrong man.

George Warfel, the man most often touted as the expert on Jesse James' face because he has painted it so many times, has fallen ill and could not comment.

If the photos are authentic, James enthusiasts agree the discovery would be a major find in the history of the Clay County farm boy who became America's best-known outlaw of the 19th century. Only a few photographs of James exist, and some of those may not be authentic.

Harris' photos— measuring about 2-by-3 inches— were shot with the "tintype" process used in the post-Civil War era, when James and his gang became folk heroes to many by robbing banks and trains. Revenue stamps on the back of the photos indicate they were taken in 1868. The stamps were the government's way of raising money in the days before sales tax.

Also, the seal of the photography studio— T.S. Neely and Sons of Muncie, Ind.— on the back of the photos could help the case for authenticity. Photographers of the era were known to travel around, so it's unknown where the photos were taken.

Fashion and furniture also fit the time. According to Harris, the pictures had been kept for years in an old box of family mementos that had been stored over decades in attics, basements, garages and

old sheds.

Her father's side of the family was named "White," and a man by that name was known to have ridden with the James gang.

Her family, too, has a connection to William Quantrill's band of guerrillas, whom Jesse and Frank James rode with.

Also, at a family get-together when Harris was 10 or so, the adults were looking through a pile of photos and postcards when her father called her over. He held up a photo.

"Look here," he told her, "that's Jesse James."

"Who's that?" she responded.

"Famous outlaw ... friend of the family," he answered.

But the memory of that day faded over the years, and the box stayed tucked away. Her grandmother nearly tossed it when she was moved into a nursing home in the early 1970s. But her father took it, and the box moved with him several times until three years ago, when Harris took over proprietorship.

Now 55, Harris had always liked looking at the colorful postcards, which served not only as a history lesson but provided a rich vein of family gossip.

A few weeks ago, Harris was looking at the contents of the box when her son, John Harris, 28, who had just returned from the Navy, noticed the photographs.

"I know that face— that's Jesse James," he said.

That's when the memory from the earlier family reunion came back to her.

She soon was on the Internet, comparing her photos with those on Jesse James Web sites, and she came away nearly convinced.

She then took the photos— and her story— to the Patee House Museum in St. Joseph that focuses on James and the Pony Express.

Kimberly Davis, the museum's deputy director who examined the photos, said they are "very convincing."

Phillip Steele, a James expert who co-wrote a book called *The Many Faces of Jesse James*, however, thinks the photos are not of James.

A problem could be that the photos show the middle finger of James' left hand intact. Supposedly, the future outlaw shot off the tip of the finger while playing with a gun when he was a boy.

Gary Chilcote, Patee House director, said the image could have been reversed during the processing, so the hand shown actually could be James' right hand.

Chilcote added, too, that the Gothic-style chair Jesse is standing by is seemingly identical to a set from the James home in St. Joseph.

He told Harris that the museum would love to have the photos on display.

Perhaps, Harris said.

"I want to put them in a museum, but my husband says, 'Find out what they're worth,'" she said.

Carolyn Brennecka, interpreter at James Farm Museum in Kearney, has the answer to that.

"Whatever somebody will pay," she said Thursday. If real, of course.

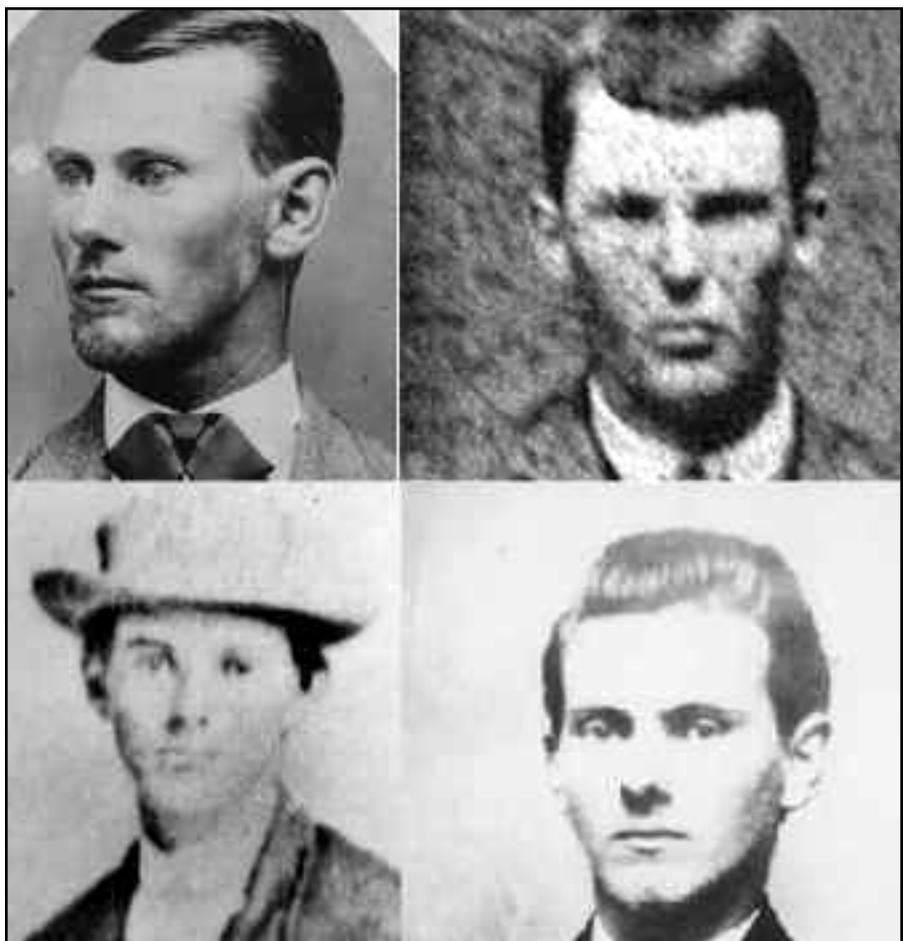
She hasn't seen the photos, so she can't render an opinion about their authenticity. But she has seen lots that weren't.

"People bring them in here all the time, and once in a while, a real one will surface," Brennecka said.

A great while. In the 10 years she has worked there, how many authentic photos of Jesse James have come in?

"One," she said. ■

*Harris' photographs were unavailable to accompany this article. — ed.*



A few of the many photographs known to be Jesse James.

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