

LAKE OF THE OZARKS BUSINESS JOURNAL

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Are our schools safe?

by Alison Schneider

Remember when the scariest thing about school was whether or not you were going to have a date for the dance or if lunch was going to be any good? Well, those days are long gone.

The first sign of that, of course — was Columbine — when the country looked on in shock and horror while the story of violence unfolded right in front of us. There have been smatterings of student violence in our schools country-wide since then, but most recently a new trend has raised its ugly head, with the Pennsylvania and Colorado incidents involving adults in the violence. How did we get to this point?

Here in Missouri, we felt pretty insulated from the craziness the rest of the country was experiencing. Of course the metropolitan areas were seeing escalation of student-on-student violence, but overall, Missouri's more rural schools were seemingly able to escape the scariness. Until last month, that is.

Within a week of the Pennsylvania Amish community's loss, three schools across our state experienced some pretty eye-opening scary moments. In Noel, a pistol was found in a locker; in Warrenton

a student was arrested after saying he "wanted to turn his school into another Columbine"; and Joplin, where a student brought an assault rifle to school and fired a shot into the ceiling before being disarmed. Of course, the media publicity is partially to blame — people seeking personal notice might see the news coverage as an opportunity to become "famous".

Unfortunately, we can't ignore what is happening to our society — ignorance is no longer bliss; it's downright dangerous.

Recently Governor Matt Blunt was attributed as making

worth talking about at least. "Those who think guns lead to a violent society will not agree" he has said, "but those who think access to weapons can be a part of a solution to a violent situation created by society" might be more willing to discuss the matter. The outcry to these comments definitely suggests that the answer is "no" we don't think this is a good idea. But the point would be, it seems, that we need to do something more pro-active and this discussion is as good a starting place as any. Governor Blunt has formed a special task force that was involved in an Internet web conference with

Public Safety and the Missouri School Board's Association and featured law enforcement officials, some politicians and educators from around the state, hosted the event. Most notable speaker in attendance was Joplin Superintendent Jim Simpson.

"School Administrators are sometimes very naive. I know I was," said Simpson as he detailed the incident at his school and the events following. One of the first things he learned from that experience was that "educators need to have a simple plan of action they can quickly execute in tandem, without confusion and without referring to thick handbooks."

Cole County Sheriff Greg White added that, "in the majority of cases of planned violence, students talked to each other first." He went on to say, "What we don't see in the media are times students came forward and stopped the violence before it occurred."

Educators and parents alike are learning more about how to spot trouble teens, but it's an inexact science to say the least.

Superintendent Simpson stressed the need for communication with parents, law enforcement, the community and media.

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"What we don't see in the media are times students came forward and stopped the violence before it occurred."

— GREG WHITE, COLE COUNTY SHERIFF

a comment after the Joplin incident that we might have to start arming our teachers. The comment was "misinterpreted" says his staffers. He, of course, does not favor arming teachers, but says that the general topic is well worth discussing — and that maybe there should be some weapons available in our schools with persons properly trained to use them — or that it's a thought

school and public safety officials throughout the state on October 19, 2006 in an effort to address the problems and come up with some solutions.

The Internet conference held on the 19th was simulwebcast throughout the state. Schools were encouraged to have their board members and administrators sit in to discuss the situation of school safety. The Missouri Department of

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Violence in our schools

by Darrel Willman

As a parent of three, I'm concerned. Maybe even scared. It was the fourth school shooting nationwide in a bit more than a week. News reports of a student at Memorial Middle School in Joplin October 10th, armed with an AK47-like weapon galvanized Missouri's citizens. What was once a problem only for large metropolitan cities had struck close to home.

A seventh-grader, just 13 years-of-age, armed with his father's assault rifle terrorized the school. He reportedly had a strange fascination with the Columbine High School shooting, in which 15 people were killed in 1999.

According to newspaper reports, he was wearing a trench coat and carrying a lawn-chair bag, and a duffel bag or backpack. The backpack contained military manuals, instructions on how to build an improvised explosive device and detailed drawings of the school's layout.

Joplin's schools do not have metal detectors. One full-time safety officer and several drug enforcement officers move between Joplin's public schools, but none was at the middle school when the shooting occurred.

The youth's father has been charged in federal court with illegally possessing several firearms. Gregory Lynn White was charged with possession of eight guns—breaking laws which prevent anyone convicted of a felony from possessing firearms or ammunition. White has a 1988 felony conviction for possession of methamphetamines in California and a 1980 felony conviction for burglary in Florida.

Thomas White, his son, has been charged with first-degree assault, armed criminal action and making terrorist threats. If convicted as a juvenile, the boy's sentence could range from in-home detention to incarceration lasting no longer than his 18th birthday. An additional charge has been filed after he apparently tried to escape authorities. Charles Lonardo, attorney for the accused youth, denied the charge.

The father's penalties could be as much as a year in prison for each illegal weapon. The key to the home arsenal and ammunition was hanging on a hook in

the same room as the gun safe.

Interviewed by the *Joplin Globe*, Lt. Geoff Jones of the Joplin Police Department said that White had been planning the event for a couple weeks. One of the teenagers friends has corroborated the story.

"He knew he had been planning this but did not believe him," Jones said. "This is typical of every school shooting. Someone did not take it seriously. Students need to alert an adult to something like this as quickly as possible. Parents need to have conversations with their children so that they take these things seriously and report them to an adult. We don't want any chances taken."

Jones said there was a computer in the boy's home, but there was no evidence in the computer that he had been using it in preparation for the incident at the school.

How the rifle got into the school "is something we are very interested in," said school Superintendent Jim Simpson in an interview with the *Joplin Globe*. "It was a rifle, of all things. We are very much interested in getting some questions answered, and that is one of the key questions. Another key question is: Why was he motivated to do what he did?"

In response to the incident, school officials shut down two of the school's four entrances.

White's lawyer said he would fight efforts to have the boy charged as an adult. Were he to be charged as an adult in the incident, the penalty could be life in prison.

School officials have stated they had no warning from the boy, who was described by the principle as "a nice kid."

Nice kid? —maybe. Nice parents, who is to say? One thing is for certain. At least one fellow student knew of this kid's plans and yet said nothing.

What about the parents? There is no word as to whether or not they saw any indications of planning for the incident prior to that morning. News sources have said repeatedly it was a "shock" and came as a "complete surprise".

Looking for a moment at the story, we can see the boy had drawings of the school, a white hood with cut-outs for the eyes, a semi-automatic weapon,

ammunition, and a hand-out on how to make an IED (Improvised Explosive Device).

While they found no evidence on the home computer, it's obvious the explosives directions had to come from the internet. The gun and rounds came from the family's gun safe. He took the time to draw a layout of the school, fashion a mask and find a way to conceal the weapon in a lawn chair bag. These things indicate forethought and planning.

As parents, it is our responsibility to raise our kids to adulthood and get them through to the time they can care for themselves on their own. But more, aren't we supposed to try to make sure that they are responsible, law abiding, contributing members of society?

The parents of this kid made a couple of mistakes. A father with two previous felony convictions has no business owning assault rifles and ammunition. When securing your weapons in a home gun safe, it probably isn't a good idea to hang the key in plain sight on the wall in the same room as the safe. It's also not a good idea to store the ammunition and the weapon in the same place.

Finally, why didn't his folks get some sort of idea the kid was planning this? Sounds as if he went to a great deal of trouble to get ready for the big day.

What about the schools, and the government—are they doing enough? The Joplin schools don't have metal detectors—should they? The school, like many in the state, has an officer in the school whose salary is paid for cooperatively by the school district and the local police department. But are these officers armed? Do they even have protective gear like bullet-proof vests? If an unarmed officer with no body armor is confronted by a nervous, trembling teenager with his finger on the trigger of an assault rifle, of what use are they?

Alison Schneider's story this month looks at the issue, and gives some insight into what local and state authorities are doing to prevent incidents like this from happening. But what should we as parents do? What should lawmakers do? Tell us what you think. n

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Effective giveaway items

by Michael Gillespie

Are promotional items really effective? A study conducted by Baylor University concluded that 52 percent of customers who received a promotional item with a sales letter viewed the company in a more favorable light than those who received only a sales letter. But whether contained in a letter or handed out in the store, the choice of giveaways must fit a purpose and target the customer.

When deciding what promotional items you want for your customers, there are a few points to consider. The item should be memorable. Think unique. If the giveaway were a keychain, then the tag ought to resemble or remind the customer of your product. On the other hand, the giveaway need not be merely functional; it might be something to play with, such as a ball-in-maze puzzle.

The promo item must work. There is nothing more frustrating than a pen that does not write, or an ice scraper that breaks easily. Broken or non-

functioning giveaways send a negative message about your business.

The giveaway should easily communicate who you are. It should motivate the customer and increase recognition of your product or service. Make sure your company name, address,



and phone number are printed clearly. Don't let the item overwhelm the message; after all, the giveaway is meant to be an advertising tool, not merely a present.

If you want to reward existing customers or employees, consider giving a useful tool or a luxury

item — a thermal mug for traveling sales staff, or hand lotion for secretaries. Along with the company name and information printed on the item, consider a message such as 'In appreciation of a loyal customer' or 'Thanks for your hard work.' That extra thought will go a long way towards reinforcing the recipients' commitment to your business.

Target your recipients. While pencils and key chains may suffice for the average customer, you might want to reserve higher priced promo items for special clients, such as those who open new accounts or have specific needs.

Promotional items have a way of increasing goodwill. A customer who is handed a pen or pencil at the point of sale may not have received much in the way of actual value, but he or she will feel as though they've gotten something extra for their patronage, and they will be back. The trivial cost of that item will be absorbed many times over in repeat sales. n

Local company specializes in specialty promo items

By Michael Gillespie

Chip Weeg and his family are busy people. Besides operating Hook 'Em guide service, Chip managed the marine store at Lodge of the Four Seasons and operated a gas dock. His wife was in real estate. His daughter and son-in-law owned a restaurant. Chip often used promotional giveaway items to advertise his family's businesses. He was a regular customer of a small firm known as Ship-n-Shore Advertising Specialties.

Two years ago that company went up for sale. "With the business that we gave them before, and everybody else was doing business with them, I didn't know how it couldn't make money," Chip recalls. "So we ended up buying it. We just jumped in and we've been going ever since."

Chip enlisted the help of his daughter, Amber Torres, and moved the business from its Bagnell Dam location to 957 Murphy Road, in Osage Beach. It's a family operation with

Amber running it on a day-to-day basis and Chip filling in as needed.

Ship-n-Shore sells a wide range of promotional items. "We do anything from Frisbees, to coffee cups, to pencils and pens, t-shirts, sweat shirts, calendars, rulers, and business cards," says Chip. "Anything you want to put a logo on, we can do."

Amber does the computer artwork. She can use a company's established logo, or create a new one. She also helps the client decide what type of promotional item to buy. "I'll show them what works," she says. "Sometimes people will come to me with their price range. Say they're looking for a product that's around fifty to seventy-five cents each, I can pull all kinds of different products that fit their budget. The possibilities are endless that we can print on."

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continued on page 38



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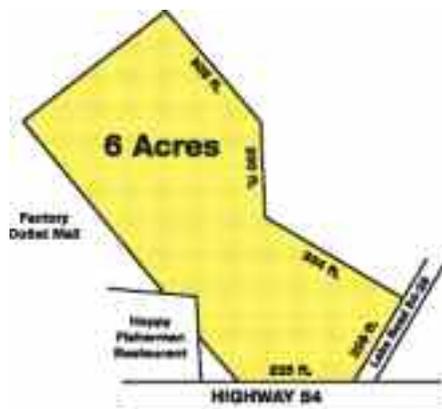
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LAKE STORIES

With Michael Gillespie

The secret of the Old Erie graves

Old Erie Cemetery sets alongside Lake Road Y-49, not far from Linn Creek Cove. There is no sign identifying the burial ground, only a chain link fence surrounding an acre of parched weeds and

their own written constitution and elected their principal chiefs. To show their willingness to cooperate with the Americans, they had signed several treaties that eventually reduced the

dred individuals — traveled by land routes. Altogether some 16,000 Cherokee started the journey. Drought, starvation, exposure, and disease claimed as many as 4,000 deaths along the

Perhaps. But it is generally accepted in Cherokee tradition that there were many desertions from the main groups. Following this line of thought, it might have been possible that a small party left their group as it passed between present-day Rolla and Springfield. Poorly equipped, hungry, and surely lost, they would have headed north through rough country, but to what purpose? Some suggest that they were looking for Osage villages. Yet the Osage had ceded their Missouri lands in 1825, and were now living in present-day Kansas.

Or they might have come from an entirely different direction. The old town of Erie, the forerunner of Linn Creek, was on the Osage River. Most settlers in that area came by boat, either steamboat or keelboat. For the Cherokee to reach Erie by river, they would have had to travel down the Tennessee and Ohio Rivers, then up the Mississippi to St. Louis. From there the water route would have taken them up the Missouri and the Osage Rivers. It was a logical pathway for those times. But it poses a problem. There is no known record of any Cherokee party going through St. Louis.

And what of the marker in Old

Erie Cemetery? It's one of the few modern monuments in the cemetery. Judging from its shape and lack of significant weathering, it probably was set there within the last forty or fifty years. Who placed it there? Why would an individual or organization spend the money to place a marker if they were not sure of what they claimed? What did they know that has escaped the Trail of Tears experts?

If the twenty Cherokee buried at Old Erie did travel through St. Louis by boat, there may be a document somewhere that confirms it. It may be something as simple as a requisition form drawn on the government for supplies. Or a fleeting mention in a newspaper. It would be a significant discovery. Most historical finds of this type are uncovered entirely by accident.

Until that discovery occurs, one can only speculate as to how these twenty unnamed souls got to Erie when they met their deaths. It makes for a good mystery. n



"The Trail of Tears", painted by Robert Lindneux in 1942. It commemorates the suffering of the Cherokee people under forced removal. The Cherokee call the forced march to Oklahoma "Nunna daul Tsuny." Translated into English: "trail where they cried."

weather-beaten tombstones. The name "Old Erie" testifies to the age of the place. The village of Erie ceased to exist in the 1850s.

The cemetery is the site of a mystery. Among the several tombstones there are three rows of stones — mere rocks, really — that have no inscription. Among them is a single granite marker of relatively recent vintage that says: "In memory of unknown casualties of the Cherokee Trail of Tears 1838. Twenty stones marking Cherokee Indian graves."

The Trail of Tears. It was a shameful moment in American history. The Cherokee Indians had lived in the Southeastern United States since long before our nation's independence. They had adopted the white man's ways as a means of getting along with the encroaching settlers. They had fought alongside an American army in battle with other Indian tribes. They had

boundaries of their nation northern Georgia. They were known as one of the five "civilized" tribes.

But that was not enough. In 1830, President Andrew Jackson signed the Indian Removal Act, which essentially decreed that all Indian tribes would be moved west of the Mississippi. And then, in 1836, the government entered into a bogus treaty with the Cherokee in which the Cherokee had two years to relinquish all their lands and possessions in the east. They were to be rounded up and moved to present-day Oklahoma.

The Cherokee moved west in large groups in 1838. The first three groups, who were accompanied by a military force, traveled by steamboat down the Tennessee, Ohio, and Mississippi Rivers, and up the Arkansas River to Fort Smith. Other groups — there were thirteen in all, each group numbering several hun-

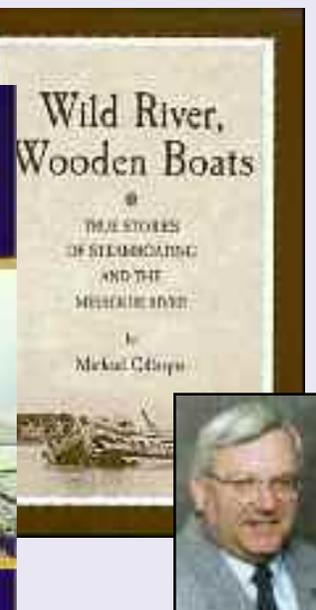
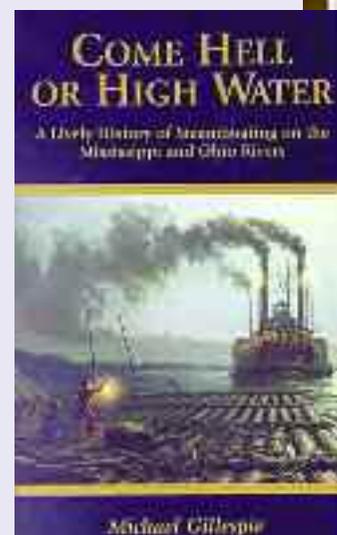
way.

The northernmost land route of the Trail of Tears took the much-suffering Cherokee through southern Missouri, along a line that is more or less today's I-44. That would have put them at least 35 miles south of the lake area. But what of the twenty Cherokee buried at Old Erie? How did they get there, and why?

Inquiries at half a dozen historical societies and organizations resulted in more questions than answers. The Trail of Tears Association, based in Little Rock, Arkansas, was not aware of any Cherokee burials in the lake area and expressed surprise that they were here. The same was true when I contacted Trail of Tears State Park, in Missouri. Even the Cherokee Nation in Oklahoma could not supply an explanation. At least one individual told me that those gravesites probably were not Cherokee at all.

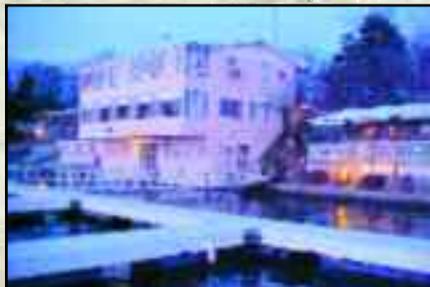


Historian and tour guide Michael Gillespie is the author of "Wild River, Wooden Boats" and "Come Hell or High Water: A Lively History of Steamboating". He has also penned dozens of magazine and newspaper articles. Both of his books are available online at Amazon.com and Barnes and Noble.com.



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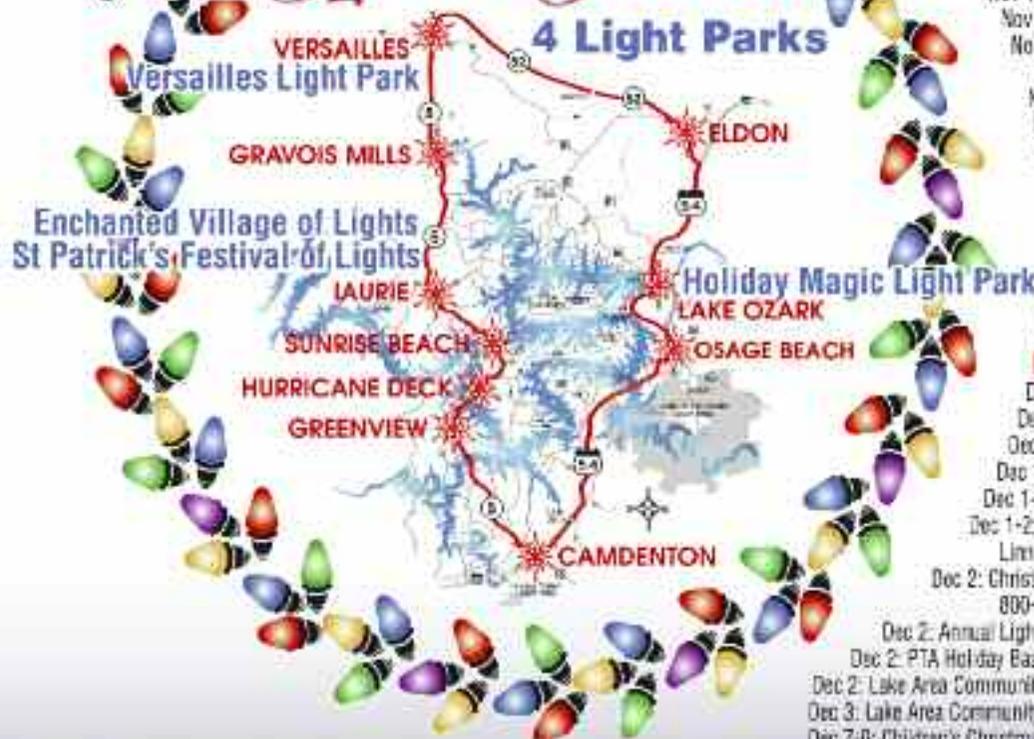
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- Nov 13-Dec 28: Ozark Brush & Palette Holiday Show, Camdenton, 573-348-2227
- Nov 18-Jan 1: 17th Annual Lake of the Ozarks Christmas Lighting, Osage Beach-Lake Ozark, 573-964-1008, 800-451-4117
- Nov 18: Eldon Mornings Christmas, Eldon, 573-392-5151
- Nov 18 Christmas Bazaar, Gravois Mills, 573-372-3725
- Nov 23: Winter Holiday Light Celebration & Santa's Arrival Osage Beach, 573-348-3131
- Nov 24-Dec 31: Enchanted Village of Lights Opening, Laurie, 573-372-0357
- Nov 24-Jan 2: Gingerbread Village Competition & Exhibit, Lake Ozark, 800-THE-LAKE
- Nov 24-Jan 1: St. Patrick's Church Festival of Lights, Laurie, 573-374-6279
- Nov 25: Christmas at the Mall, Santa's Arrival, Osage Beach, 573-348-3106
- Nov 25: Gingerbread Structure Contest, Linn Creek, 573-348-7191
- Nov 26: Lake Area Community Orchestra Concert, Camdenton, 573-392-5584
- Nov 28-Dec 19: Festival of Trees & Wreaths, Linn Creek, 573-348-7191

December Events

- Dec 1: The Sander's Family Christmas Play, Versailles, 573-378-6226
- Dec 1-31: Eldon A Glow & Magical Holiday, Eldon, 573-392-5752
- Dec 1: Classic Club Christmas Gala, Lake Ozark, 573-348-2761
- Dec 1: Supper With Santa, Linn Creek, 573-348-7191
- Dec 1-2: Holiday Play, Versailles, 573-378-6226
- Dec 1-2: Lake Jazz Band Christmas Dance, Linn Creek, 573-348-7191
- Dec 2: Christmas on the Square, Camdenton, 800-789-1004, 573-348-2227
- Dec 2: Annual Lighted Christmas Parade, Laurie, 573-374-5500
- Dec 2: PTA Holiday Bazaar, Osage Beach, 573-964-1059
- Dec 2: Lake Area Community Orchestra, Osage Beach, 573-392-5584
- Dec 3: Lake Area Community Orchestra, Laurie, 573-392-5584
- Dec 7-8: Children's Christmas Play, Sunrise Beach, 573-374-6594
- Dec 9: Children's Christmas Play: "Best Christmas Pageant Ever", Linn Creek, 573-348-7191
- Dec 9: Lake of the Ozarks Christmas Parade Lake Ozark, 573-365-5378
- Dec 10: Christmas for Kids, Location TBA, 573-365-3000
- Dec 10: Lake Area Community Orchestra, Versailles, 573-392-5584
- Dec 12: Lake Area Community Orchestra, Lake Ozark, 573-392-5584

Please call phone numbers. Events are subject to change.



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"Hot" toys for this Christmas

by Darrel Willman

You might remember the Cabbage Patch Dolls, or possibly Tickle Me Elmo? You might also remember these were "the" toys for their respective seasons, and as such, were extremely difficult to find for parents.

To give you a head-start on this shopping season, we have compiled a list of the toys you may want to get in on early if they are on your list. We also spoke with

ing another one in November."

Jeanette Lee, manager of the Kay-Bee Toy Outlet in the Premium Outlet Village said that while her location as an outlet doesn't get all of the first-run hottest sellers, toys like the Elmo and the Bratz dolls are still high on her list.

"The number one seller is going to be the TMX Elmo. We actually haven't gotten the TMX Elmo in our store yet, but we've

in stock." Jeanette said.

Lee and her staff stock an extra 20-25% more inventory just for the holiday and extend their shopping hours Thanksgiving weekend, traditionally the hottest selling days of the year. "The day after Thanksgiving we open at seven in the morning and we're here until 10 at night— and then Saturday we're open 8 a.m. to 10 p.m." Jeanette thinks this could be a very good year for sales, she



The Bratz Forever Diamondz dolls are red-hot for this season. Each comes with a real diamond.

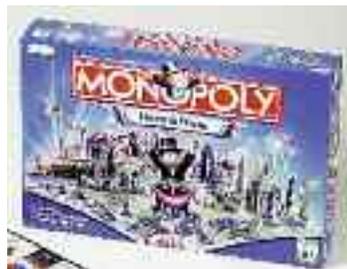
several area merchants to get their take on "what's hot". Christmas season is the big one for toy retailers in the area, and everyone we talked to said they are already in high gear, receiving and stocking an estimated 20-30% more inventory over normal levels.

Sherry Johnston, manager at Stone Crest Book & Toys in the Stone Crest Mall, said games and familiar titles like Thomas the Tank will make up the bulk of her volume this year. "Games actually—we just came back from game day in Union. They have developed so many new games especially for ages 4 and up. So our focus is on games. It's really good for the whole family to be able to sit down and the little ones can play along. Also Learning Curve, and Thomas the Tank is always big. We just finished a Thomas sale, we'll be hav-

pre-sold all of them that we can. We've pre-sold 30— they're allotting so many per store. By Christmas time we should have a plentiful supply. He lies on the floor, he kicks, he giggles, does summersaults. He does it all."

Other toys on her list include those from the movie "Cars" by Pixar Animation.

"The Lightning McQueen is also hot. The Cars products are really hot right now. And, anything Lego— we can't keep them



Monopoly "Here and Now" Edition has today's prices and properties.

said, "We kind of had a rough summer with gas prices high, but I think now—from what I've seen in the last couple weeks, I see a bigger Christmas this year than last year."

Glen Graham, department manager for toys at the Wal-Mart Super Center in Osage Beach said that his store stocks at least 20-30% more inventory for the Christmas season than normal. "The new Elmo. The TMX. Everybody says that's going to be the Blockbuster. And not only that, it's hard to get. It's a limited quantity, a 10th anniversary. The new "Here and Now Edition" of Monopoly. The Littlest Pet Shop. We've sold a lot of these and we're still selling a lot. The Littlest Pet Shop is a variety of toys, all kinds of toys with it. Fairy Tale Wishes Dora— any Dora toys. We've ordered quite a few extra of them to meet the Christmas demand."

Mike Addis, store manager at Target in Prewitt's Point said, "Toy sales are heavier than last year. Probably by about 10-15%. We've already started to stock. We get 10 or 12 pallets of toys in on Monday, Wednesday and Fridays, and our risers are full— and they'll still be coming in— because we're just getting ramped up for Christmas."

His department manager, Nicole said, " "

Our list is along the same lines as the local stores, with a few additions. In alphabetical order, with manufacturers' suggested retail price included.

- Barbie and the 12 Dancing Princesses. Straight out of the latest Barbie DVD, this playset features a whole line of dolls. Ages 3+. Mattel, dolls: \$25, horse & carriage: \$33. Mattel.com.

- Bratz Forever Diamondz. Every one of the dolls comes with fake diamonds in their set and a certificate of authenticity— but the doll comes with a real chip diamond pendant that girls can wear themselves. Dave at MGA said they were filling orders as fast as they could. MGA Entertainment, \$30 each. Ages 6+. Mgae.com

- Butterscotch My Furreal Friends Pony. Not for the faint-of-heart. If your little one has their eyes set on this plushly-uphol-

stered three-foot animatronic pony, expect some sticker shock. When they climb on, the pony comes alive and responds with clip-clop and walking sounds. Ages 4+. Hasbro Inc., \$300. Hasbro.com.

- Digi Makeover. A high-tech



Butterscotch My Furreal Pony will set you back \$300.

computer connected makeover system that includes a built-in camera and touch-sensitive pad. The unit allows kids to experiment with a wide variety of new looks and see the results. Your little one can then plug it into the TV and snap a picture. Ages 8+. Radica Games Ltd. \$60. Radicagames.com.

continues on page 16



The Lego Mindstorms NXT is a sophisticated programmable robot.



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"Season of Sharing" needs your help

Danielle Kimmel has worked with "The Season of Sharing" for four years. Like the previous three seasons, she and the group of volunteers gather gifts for over 450 needy kids and their families in the area. They depend on area



Call Danielle Kimmel at 392-4004

individuals and businesses to donate toys, items of clothing and cash to help those less fortunate over the holidays. And it's not all about toys. Plenty of families around the area can't afford to buy proper shoes, coats, hats—food—for their children.

"Our goal is to help about 450 kids in the Eldon and Miller County area," Danielle says. "We

have had monthly fundraisers at Cold Stone Creamery which has raised over \$1,000 so far," she explains. "And the 25th of November we have the Noble Eagles benefit wrestling match. If people bring in a toy, they get a raffle ticket and we'll have items to raffle off. Everything from gift certificates to cash to miscellaneous prizes and things like that. Freedom of the Road riders is doing a toy run on the fourth of November to benefit our organization."

Along with the work she and others do all year long, they appeal directly to people when it gets into the home stretch—the weeks leading up to Christmas.

"We're starting to go to area businesses and get donations," says Danielle, "because we are a 100% donation organization—also a 100% volunteer organization."

The group doesn't want to disappoint any families who are looking to them for help. Danielle she says she finds a way to help those in need. "We get a wish list from the families, starting off with the needs of the children. Snow boots, shoes, jackets— you'd be

amazed at the number of children running around in the middle of winter in sandals because the parents can't afford warm shoes for them. Socks, underwear, shoes, hats, gloves—then we get their toy needs. We still have the trees at Eldon Wal-Mart. The cards on the trees will have lists— toys in different price ranges. Three or four options, like \$10-\$15 up to \$25, and then over \$25, depending on what the kids need. If people are willing to take the cards, they don't need to fill every item on the card. If they can do one or two things, that's great. Just take a card off the tree, fill whatever they are able, because even if they get just one item from the list— that's a big help— it's one less thing we need to buy."

Donations of cash can go directly to buy items that are not ordinarily donated. She explains, "We're also looking for monetary donations. We can give people tax write-off forms— the gifts are deductible. If they just want to donate items, we can always use socks, underwear, hats, gloves. We also get used stuff in good condition. Parents who have nothing, put them in stockings and things

like that. Something is better than nothing. One thing that we do get used that we will always need is coats. There are parents that don't have jackets—last year was absolutely wonderful that we had so many adult coats come in. It was so cold last year."

Once folks have the lists, and have decided what they can do, Danielle said it's easy to get them back to her. "They take the bag and the items back to the store. I go in daily and pick everything up. If they can just get whatever they can, that would be wonderful."

Families that need assistance this year can contact Danielle to get signed up. "We'll be taking family's applications starting the first week of November through until the first part of December."

The season will be a little bit brighter, maybe a touch warmer for those Danielle and group assist. The items are distributed in December, and she says that's also a time of need for the group.

"We'll be packaging gifts from the 11th of December through to the 16th. We hand out the items on the 16th of December at the Nazarene Church in Eldon. Of course we're looking for volun-

teers the week of the 11th through the 16th, who could come in and help package all the gifts, get everything organized and sorted— things like that."

Take a moment and think about it— a couple dolls, a small cash donation— perhaps a pair of jeans and some socks or undergarments. Maybe "passing the hat" around the office. Donating some wrapping paper. How much could it be?

How good would it make you feel to know that on Christmas morning, there will be a little girl or boy smiling as they unwrap their gift. And knowing they would not have had a Christmas without your help?

Danielle can be contacted for more information at 392-4004. You can mail monetary donations to Danielle and the group at: Season of Sharing, 22 Vienna Woods Drive, Eldon, MO 65026.

Don't worry that your gift isn't getting to the kids— "100% of the cash and toys donated to the program goes for the children— everything else is on a volunteer basis." Danielle says. n

Christmas for Kids benefit to be held Dec. 11

December 10th marks the 13th Christmas for Kids. The Christmas for Kids Committee, the Ozark Coast Kiwanis Club and Lake area businesses come together each year to help area kids and their families.

The evening starts at 6:30 p.m. Attendees must be at least 21 years of age, admission to the event is \$10, plus a new, unwrapped toy.

Those not wishing to bring a toy can pay \$20 to attend. There's also a silent auction, hors d'oeuvres and a cash bar.

All proceeds from the evening will benefit underprivileged children in the Lake Area, plus seven area charities: CADV (Citizens Against Domestic Abuse), Wonderland Camp, Hope House, Big Brothers and Big Sisters, Lake Regional Pediatrics, the Tri-County YMCA and Kid's Harbor.

Missy Martinette-Hills, one of the organizers of the event says, "There's no other fundraiser like it. We're proud

of that— and we're proud that it's been able to go and grow this long."

The event has become a Lake tradition, and it's known for being one of the best nights of the year. Missy explains how the party got started, and why.

"Actually it was run by another gentlemen at the time (1994) —it was just a party that he had at his house and it grew from there. All the donations that came in—the toys of course went to the school, and things around town and then he donated all the money raised to the children's home. Well it's grown since then and we have so many toys now that we collect names from the CDAV and Children's Advocacy and state agencies— they're in touch with families in the area that are needing help."

She continues, "The toys go to kids in the area, but the sponsor money— people who buy tables— that money is not spent on the party at all. That money goes directly into the

fund for seven local charities. We support the local charities by splitting up all that money, and then we give the toys to the kids in town that are having trouble."

Missy says that it's easy to get involved, and you don't have to attend the event to give. "Sponsoring tables, or attending the party and bringing a toy. It's just \$10 and a new, unwrapped toy. If they want to do more than that, on Monday after the party, we spend the entire day sorting the toys into boy, girl, barbie, etc., that takes almost 4 or 5 hours. We've got lists of the children's names and ages, their wish list, and we then try to match the toys that we have from the party to what's on the children's lists. We've had people donate \$1,000- \$2,000 to go for things that the kids wanted but didn't show up that night. We go to Wal-Mart and buy it for them with that cash."

If you would like to help out, but just can't make it out that



night, Missy says "They can take it to Central Bank or US Mortgage if they just want to bring in a toy for the party. Just

can bring the toy in and we'll match it up."

The Christmas for Kids helps area kids and families every year, and it's a big list. "We ended up with over 400 children last year," Missy says. "I'd say about 450, really. We also have the silent auction, run by the Ozark Coast Kiwanis Club. Last year there was 300 plus auction items— all this money goes to the Kiwanis Club, which helps children all year long with special needs. Whether it's a doctor's appointment or gas money to go to the doctor's appointment or somebody's car broke down so we help repair it— then Mom or Dad can get to work, so the kids can have a decent life. The Kiwanis helps kids all year round."

If you would like more information, you can call Missy at 365-2288 or Matt Redd at US Mortgage, 302-4949. n

March of Dimes Signature Chef event Nov. 8

The March of Dimes, along with a "Who's Who" list of local sponsors will host the eighth annual March of Dimes Signature Chef's Auction.

The event starts at 6:00 p.m. on Wednesday, November 8th at the Lodge of Four Seasons in Lake Ozark.

Then we have silent and live auctions which raise money for the fight against prematurity, birth defects and infant mortality."

Of course the March of Dimes is nationally known for it's work with infants. But Stephanie gave us a little background on the organization.

"The March of Dimes was founded in 1938 by President Roosevelt—our original mission was to eradicate Polio. FDR was

a victim of Polio—he wanted his life legacy to be finding a cure, and we did. The March of Dimes then shifted it's focus to infant health."

But more importantly, the organization funds research into the causes of infant mortality and premature birth.

Stephanie says, "Over the years, we've made major medical advances. The rate of infant prematurity has gone up 29% over

the years— so now we are devoting a lot of research dollars to figure out why healthy women who have healthy pregnancies are going into premature labor. Prematurity is the number one cause of death in a child's first months of life—that's why this is important."

"\$60.00 per person or a table of ten for \$600. You can buy your holiday gifts, and it instantly helps. Or they can make a donation in honor of a special child in

their life. They can mail it to: March of Dimes Missouri, 315 Ellis Blvd., Jefferson City, MO, 65101. Or they can go online at www.marchofdimes.com/mis-souri."

"You don't have to go to Kansas City or St. Louis to have exceptional food. This is an opportunity to really let our local chefs showcase what they can do."

"Mike Terry of Community Real Estate, a main sponsor of the

event, says his group takes every-one, and he uses it as a perk for clients. "It's good for the babies because we work towards saving a lot of the babies lives and it makes us feel good and it's good for the community and it's a thank you for all my employees. I take all my employees and we're just very proud to be a part of it. It goes for a good cause."



Stephanie Johnson, March of Dimes spokesperson told us about the evening. "We feature approximately 20 of the Lake Area's top chefs who come together—and it's not just chips and salsa. These are signature entreées. Last year Tan-Tar-A brought their lobster tail. It's really good quality food. Beef medallions—it's really great food. So come in and sample the best of the best that the Lake has to offer.

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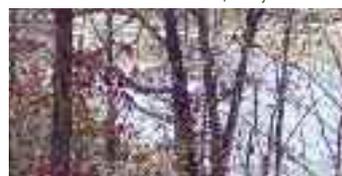
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"Hot" toys for this Christmas



The radio-controlled XPV flies 200' into the air - \$60.

continued from page 10

- Fly Wheels XPV. A futuristic radio controlled vehicle that can take off and land on any hard surface— then fly to over 200 feet into the air. Ages 8+. Jakks-Pacific Inc., \$60. Jakkspacific.com
- Kids Tough Digital Camera. If you're like me, your kids love the digital cameras and you don't want to give them your new one. Here's one for them that's built for kids. Fisher-Price puts a built-in 1.3 inch LCD screen in the Kids Tough camera so they can see

their handiwork instantly (and laugh). The camera has big buttons for little fingers, a built in automatic flash, and a neat "two eyes" view finder so it's easy to line up the shot. The internal 8 MB memory holds up to sixty 640x480 pixel pictures (that should last a few minutes)— and it's expandable if you buy a separate SD memory card. It can be connected to the computer for downloading photos to a PC or Mac via the USB cable included. Ages 4+. Mattel's Fisher-Price,

\$70. Fisher-Price.com.

- Lego Mindstorms NXT. We heard Lego-Lego-Lego when we asked around. This sophisticated Mindstorms robotic kit lets your kids create an even more powerful robot than the original Mindstorms that Legos sold in 1998 with new sensors and servo motors. Ages 10+. Lego Systems Inc., \$250. mindstorms.lego.com.
- Mega Brands Magtastik. The starter building set features big, plastic brightly colored pieces. It can be complimented with dif-

ferent kinds of special sets, each sold separately. Company representatives said get this one early— they're not sure they can keep up with demand. Mega Brands Inc., starter set \$30. Individual sets \$6 and up. Ages 3+. Megabloks.com.

- Monopoly Here & Now. This limited edition of the classic game reflects today's current real estate prices and features iconic properties like Times Square and Rodeo Drive. The railroads have been replaced with airports. Hasbro Inc., \$30. Ages 8+. Hasbro.com.

- Speed Stacks Stackpack. This game challenges kids to stack and restack specially designed cups in precise formations. It comes with competition-ready cups, an official StackMat, timer and instructional DVD. Jakks Pacific Inc., \$40. Ages 4+. Jakkspacific.com.

- T.M.X. Elmo. This is the big one. They've brought this one out for the 10th anniversary of Tickle Me Elmo. Elmo laughs harder and does more of his acrobatics with each of three successive tickles. Kids'll love this one. Ages 18 months+. Fisher-Price, \$40. Fisher-Price.com. Get this one NOW (if you can find it).



The Digi Makeover will have your daughter trying out new looks for hours. \$60.



The Kids Tough Digital Camera has grown up features but is built for the rough play kids give 'em. Just \$70.

- Wii Gaming Console. This game machine (pronounced "We") uses a unique TV-style remote controller that can be waved around like a tennis racket to manipulate action on the screen. Reviews seem mixed—but it's sure to be a big-seller. Of course games are extra. Ages 6+. Nintendo of America, \$250. Nintendo.com. n



2006 Holiday

Stone Crest

- November 3 & 4 Christmas at the Mall Arts & Crafts
- November 24 Santa Arrives (Photos from 1pm>4pm)
- November 25 Stone Crest Mall Open House
Osage Rock & Mineral Club Show
Photos with Santa 1pm>4pm
- December 2 Pet Photos with Santa 1pm>4pm
- December 9 & 16 Photos with Santa 1pm 4pm

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Contact the Mall Office at 573>348>3106 for more information

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HIGHWAY 54 - OSAGE BEACH

Undeveloped lakefront property— Still available, but at what cost?

By Michael Gillespie

Ask anyone who was familiar with the lakefront thirty years ago and they'll tell you that the most dramatic change has been the increase in shoreline development. There was a time, within the memory of the baby boomer generation, when the lakefront was sprinkled with small resorts and seasonal cottages. And in between were long stretches of primitive, unbroken shoreline.

Union Electric, the predecessor company of Ameren, once owned some 40,000 acres of lakefront property, but sold off most of it by the 1940s. Today Ameren holds only a few small parcels alongside Bagnell Dam and at overhead power line crossings around the lake. But, according to Jeff Green, Ameren's supervisor of shoreline management, Ameren owns the lake shoreline up to a certain elevation contour. Green says that Ameren's ownership extends to the 662- or 665-foot contour on much of the lower lake; on the upper stretches of the Osage and in some tributaries Ameren owns

up to the 670- or 675-foot line. The largest single property owner at the lake is the Missouri Department of Natural Resources. Their 17,441-acre Lake of the Ozarks State Park includes 90 miles of shoreline on the Grand Glaize arm.

But aside from government land, and Ameren's modest holdings, are there any big parcels left? "There are very few large undeveloped lakefront tracts still available," says Betty Henry, broker for Bobbi Bash Realty. "In fact," she says, "there are only eight active listings with from 1,000 to 2,700 foot of lakefront and from 20 to 36 acres of land. Since you would need around 10,000 square feet of property for a home site, 1,000 feet of frontage would give you around 10 homes." The backside of those tracts, if developed, would consist of lots with lake views only.

Mike Terry, broker and owner of Community Real Estate, sees much the same: "There is still a pocket here and a pocket there, maybe something that has been in the family for years that the people have been sitting on. You're still finding tracts from the

dam up to the 30 mile marker, but a lot of the big tracts that are cropping up now are up farther, maybe on the Big Niangua or up in that 35 to 45 mile marker range. And there are a couple of big, large tracts on the Gravois."

Lakeshore property is so expensive that a developer could expect to pay \$7 to \$10 million for a parcel large enough to support a modest subdivision. "The average small developer just cannot go in and buy those tracts anymore," says Terry.

Individual lakefront properties usually are priced by the linear foot with the assumption that the tract would extend 150 to 250 feet back from the shore. Greater lot depth would increase the value. With so many indentations and small coves in the shoreline, property lines are often drawn in pie-shaped wedges, with a small lake frontage and a wider line on the back, or road, side.

"Right now the most expensive lakefront lots are down in the area between the 9 to 16 mile markers," says Terry. Included in that area is the latest upscale development, called The

Villages. Located next to Porta Cima, The Villages feature a section of 60-foot lots starting at \$270,000.

Terry reports that the least expensive lots generally would be above the 25 to 30 mile markers. "Up on the Big and Little Niangua," he says, "you can still find some lots for \$75,000 to \$100,000, where that same type of lot in the Shawnee Bend area would probably cost you two to three times that."

Betty Henry finds that prices for undeveloped land go down as the mile markers increase, mainly, she says, "because you are getting farther away from hospitals, shopping areas, restaurants, etc." "I see a real movement going on the West side of the lake, but sales indicate the most value is still in the lower mile marker areas.

Henry has broken down the cost per lakefront foot, as follows:

- Horseshoe Bend and Lake Ozark area, \$1,300 to \$5,000
- Porta Cima and The Villages, \$1,800 to \$3,000
- Osage Beach to Linn Creek, \$1,100 to \$2,600

Camdenton area, \$1,000
Laurie and Sunrise Beach, \$800 to \$1,700
Greenview and Climax Springs, \$650 to \$1,000

Other factors, besides convenience, account for the wide range of lakefront property values. Building restrictions are at the top of the list. "You might be able to go into the Niangua or Gravois arms and find a beautiful lot," says Mike Terry, "but there may be smaller houses, older lakefront cabins, or mobile homes in the same neighborhood as opposed to houses of equal value. The roads may not be as nice; in some cases they may be graveled. Thus the price of the lot is a little less."

Water depth in front of the property and the slope of the property itself also affect the price, but there is a curious juxtaposition between the two. "A lot of people are looking for a very gentle, level lot," says Terry. "They don't want steps and steep lots. In many cases the water in front of those level lots is pretty shallow. So sometimes the level lot is not as nearly perfect as you

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Old Kinderhook's new ownership and transformation

by Mike Bissell

Playing Old Kinderhook's golf course recently, reminded me of a conversation I overheard years ago.

We were eating lunch in a diner along the Interstate, somewhere in Wyoming and our booth was situated back to back with another. Our neighbors were three ranchers; one much older than the other two. The two younger ranchers were having an animated discussion regarding the relative benefits of different breeds of cattle. After the debate had raged for sometime, the older rancher finally weighed in. "Will you two forget about the cows," he said. "If we don't get some rain soon, none of that will matter. 'cause all a cow is, is a machine to turn grass into meat. If we don't have any grass, we ain't got nothing."

The grass at Old Kinderhook makes up the 4-1/2 star rated Tom Weiskopf-designed masterpiece it is built around. Without this golf course centerpiece, "you ain't got nothing". They have the golf course, and are well on the way toward completing the entire resort/residential community package.



The stone bell tower stands alongside the 14th fairway.

The name "Old Kinderhook" came from the original name for Camden County and dates back to the time of Martin Van Buren, eighth President of the United States.

Van Buren was born in Kinderhook, New York in 1782, the son of a tavern keeper and farmer. In 1841, Missouri Governor Thomas Reynolds established the Counties of Kinderhook and Van Buren— in homage to then newly elected President Martin Van Buren. Of course Kinderhook County was

later renamed when Van Buren's popularity waned— now called Camden County.

Old Kinderhook opened in 1999, encompassing 680 acres just off Highway 54 on Lake Road 54-80. The new Discovery Center on the corner showcases the development, and is run by Playground Destination Properties, Inc.

Old Kinderhook is now owned by Dallas-based investment firm LSF IV LOTO, LLC. Bob Renken, hired prior to the new ownership, is in his 5th year as the Director of Golf.

"I wasn't here at that time (the course opening) but from what I understand, Weiskopf was very active in the actual design of the course," Renken said. "With his designs— and I think this typifies how he lays his courses out— the green surrounds are fairly soft. He doesn't have any sharp, extreme features— there's more of a "flow" to it. And I think you really have that here. Which is hard to do in this area, just from the standpoint of topography. It's hard to find a valley like this, in this area, where you can build 18 holes and not have a bad hole. And I think you can say there's not a bad hole on this course."

If you made any attempt to keep your lawn looking nice this past summer, or at least not burned to a crisp, you'll commiserate with the problems faced by course Superintendent Tom Addington and his staff. Addington has been with the development from the beginning.

Trent Mummery, Project Manager at Old Kinderhook explains. "We have a permit to draw water from the lake, up to a million gallons a day. On average, we put out 750,000 gallons a night during the summer months. That's a lot of water. We had a pretty hot summer and some long dry spells and the whole area was pretty stressed, but our golf course stood up pretty well."

Old Kinderhook's course features Zoysia fairways and A-4 bent grass on the greens, a hybrid bent. "You'll notice there are just zero weeds, which goes back to Tom Addington and his staff," Renken explained. "The fairways are really good and the greens are really good, but if I was going to compliment his work, I would compliment the fact that he keeps his cool season grasses as



Old Kinderhook's 680 acres surround this gentle valley just outside Camden.

healthy as he does— and weed free. Nobody else does that. I think that with that core of people [grounds crew] who have stayed here the entire time, there's no secrets, there's nothing new and Tom is very meticulous about how he does stuff. His staff all understands that and works with him very well."

One of the more intriguing features of the golf course really has nothing to do with golf at all. A lovely, stone bell tower stands sentinel over the fairway on Number 14.

Mummery explains. "Legend has it, that one of the original owners of what was then farmland, after the turn of the century, (ca. 1900) had a wife who was quite religious, and he wasn't. Later on in her life, she became ill and wasn't able to make it into town for sermons. The farmer made an arrangement with a local pastor who would come out and provide a Sunday sermon for his wife."

"Our plan," he continued, "is to restore the bell tower, put the bell back in place and add a clock as well. This will be a commons area for a new development in that area. These will be townhome style... a total of fifty-four units. The units will start in the mid 300's and will go up to the upper 400's."

In addition to the townhomes and home lots, Old Kinderhook offers stay and play packages for those not looking to invest. "We have forty-three units which are on our rental program which we manage for the owners," Renken

said. "We offer a discount on golf for people who would like to stay with us. Off-season starts at the end of October with lower golf rates. September has been our busiest month by far, hands down. We'll do 1,500 more rounds than any other month."

Golf has brought a whole new dynamic to the Lake area in regards to different demographics and the times in which they visit. "The biggest thing that golf has done for the Lake area is that it has expanded our season," Renken explained. "When I first came to this area, you could draw up a graph showing the rounds of golf. It would start the year flat. Then it would spike up in June, where it would stay until September when it would drop back down. By bringing golf to the area and attracting other people, it's just the opposite now. The graph would go way up in the



Tom Weiskopf's Signature course offers dramatic views.

spring, when the Lake people aren't here as much, then it would actually kind of lull during the summer, then spike way up in the fall and then gradually taper off and will go to nothing after the 20th of November."

"The demographics that show up here in the spring and fall," Renken continued, "are big groups of guys and older couples. In July, it's something else entirely. As soon as the kids go back to school, you see the 'empty nesters', the second home owners and the corporate groups."

Although Old Kinderhook was initially designed and planned around Weiskopf's Signature course, the current ownership is working to change the perception of the development to something more than just golf. "I think the demographics of the people who are moving to this area and ultimately to this community are not exclusively golfers," Mummery explained. "We're developing a comprehensive amenities package so that you could come here and enjoy tennis, the fitness center, the variety of pools, the walking trails— certainly the Lake access— and live in a gated community, and not necessarily be a golfer. We will have two cross sections of users."

Part of the transformation is expanding the lake access. The recent acquisition of an additional eight acres of adjacent property allows for a proposed marina and dry dock storage. They believe these to be the final

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Mid-term interview with Governor Matt Blunt

by Darrel Willman

Matt Blunt, Missouri's 54th Governor, was elected almost exactly two years ago. These first two years have been rough ones, with problems that required some difficult decisions in order to address them. Melanie and his son William Branch (now 19 months old) joined him in the Governor's Mansion after Branch was born.

Life has settled down in this respect for him, but his work as Missouri's Chief Executive is far from over. There are problems that remain he seeks to address, and promises made to voters yet to fulfill. At the mid-point of his first term, we sat down to speak with Matt about the job, his work and his plans for the coming year.

You made a stop in Osage Beach at the Tri-County YMCA and focused attention on the need for after school activities for the children. Tell us more.

"There's a number of reasons this makes sense. One is safety. A tremendous number of children



Governor Blunt discusses issues facing Missourians during our latest interview.

go home after school alone — between three in the afternoon and six in the evening is the most dangerous time for kids. It's because they are alone, and can get into trouble. They can be victims of abuse or a crime. When you keep them in an after school program, it helps keep them safe. Another is just physical fitness. There's a growing obesity problem in our nation and Missouri is not on the end of that. We're the 14th most obese state. So that's a concern for a lot of people. When you have them in an after school program, often there will be a good physical activity component that helps them have a healthier lifestyle and develop good, healthy habits. Then finally academic—there are a lot of programs out there that are innovative when businesses partner with school districts to create good programs to get kids interested in science, mathematics and technology. So it really meets safety needs, physical fitness needs and academic needs in a very powerful way—and often at a very reasonable cost."

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NOW SERVING THE LAKE AREA

Amber alerts proven an effective means in saving abducted children

By Michael Gillespie

In 1997, nine-year-old Amber Hagerman was riding her bicycle in Arlington, Texas. She was kidnapped in broad daylight—later found murdered.

The tragedy so outraged area residents that they called local radio stations and asked for some timely plan to alert the public should another child abduction ever occur.



Amber Hagerman

The next year Dallas area law enforcement officials and broadcasters created the AMBER Plan, which stands for America's Missing: Broadcast Emergency Response Plan. The program enlists the cooperation of television and radio media and transportation authorities when a child abduction is reported. It's a simple, effective plan. In eight years, AMBER alert programs have grown from a grassroots movement in Texas, to a nationwide coordinated system.

Getting the message out quickly regarding a child abduction is extremely important. According to a study done by the state of Washington's Attorney General's office, "the murder of a child who is abducted . . . is a rare event. There are estimated to be about 100 such incidents in the United States each year, less than one-half of one percent of the murders committed"; however, "74 percent of abducted children who are murdered are dead within three hours of the abduction."

The state of Missouri's AMBER Alert Plan, created by the legislature in 2003, is based upon guidelines established by the National Center for Missing and Exploited Children. The intent is to enlist the aid of thousands of citizens in locating an abducted child.

Missouri is part of the AMBER Alert Web Portal Consortium, a collection of member states, law enforcement, broadcast media,

and private corporations that work together to provide a nationwide Internet-based system to disseminate AMBER Alerts. The system allows local law enforcement agencies to directly access the web in order to initiate, update, or cancel an AMBER Alert. Once this information is uploaded, it is sent to law enforcement, the media, public and private sector organizations, and individuals who have expressed an interest in receiving AMBER Alert information.

Participation by the media is voluntary, but in nearly all cases local television and radio stations willingly oblige. Jeff Spalding, news director for radio station KDRO in Sedalia, said that most of the time his station receives AMBER alerts from the issuing agency — such as a sheriff's department — via fax or e-mail. "Once we get them, we put them on the air," Spalding said. "We put on as much information as we receive, including where it was issued, what the situation is, a description of the suspects or vehicles, and any times that are included — we give out all that information."

Spalding said the station will broadcast the information as often as possible. "We would keep an eye on the fax machine, the Associated Press wire, anything that we can get here," he said. "We try to do our best to pass on the information to our listeners to help the law enforcement agencies."

The agency that reports the missing child initiates the AMBER alert. If an abduction were to occur in Camden County, a teletype message would first be sent from the sheriff's department to the Missouri State Highway Patrol. "They make sure all information is in the message and then the message is generated to all agencies in the state," said a spokesperson for the Camden County Sheriff's Department. "There are certain criteria for the AMBER alert to be issued."

The criteria have been established by the U.S. Department of Justice. For an AMBER alert to be issued, there must be reasonable belief by law enforcement that an abduction has occurred; the victim must be 17 years or younger; law enforcement must have reason to believe that the child is in imminent danger; there must be sufficient information about the victim and the abduction; and the

information must be entered into the National Crime Information Center. Only then will an alert be issued to the public. Parental disputes do not apply unless there is the possibility of harm to the child.

Funding for AMBER alert plans comes from the U.S. Department of Justice. The money goes to create a national network and provide the states with training and technical assistance to develop and enhance their programs.

To date, over three hundred safe recoveries have been made due to AMBER alerts. Some of the more recent success stories include the abduction of a 16-year-old girl in Memphis, Tennessee.

A citizen in Georgia who heard the AMBER alert spotted the suspect's vehicle sometime later and notified authorities. In South Carolina, a babysitter abducted a two-year-old left in her care. Sometime later a motorist, who saw the AMBER alert on an electronic highway sign, spotted the vehicle and notified authorities. After a high speed chase, law enforcement officials arrested the abductor and returned the

unharmful child to his parents.

In Wisconsin, a 16-month-old child was abducted from his grandmother by the child's non-custodial mother and father. The two were known drug addicts and the mother was high on meth at the time of the abduction. The couple heard the AMBER alert and, knowing that the police were after them, they dropped off the child with a friend, where he was safely recovered.

Two recent AMBER Alerts in Missouri both involved infants. On September 11, 2006, a nine-month-old was abducted in Joplin. An estranged husband had rammed his wife's car and took the boy. An AMBER alert was issued late that night, apparently after normal investigations failed to locate the father and son. The alert described both the child and the father and included information on the father's vehicle. Less than four hours later the child was found and the father taken into custody.

On September 15, 2006, a woman entered a Franklin County residence, held the mother at gunpoint, and cut her throat. The female abductor then left with the

mother's seven month-old child.

An AMBER alert was issued shortly after seven o'clock that evening, followed thereafter by three updates. The messages gave a thorough description of the baby, including clothing and birthmarks. It also described the abductor, making mention that she was armed with a handgun and knife. Additional updates went out over the next four days, concluding with the statement on the 20th that the suspect had been arrested and the child recovered.

A missing child is every parent's worst nightmare. Fortunately, AMBER alerts have made a significant difference in the safe recovery of abducted children. Much of the success is due to the ease and speed in which alerts can be spread to the public. Web site operators can arrange to have AMBER alerts automatically posted on their site by contacting CodeAmber.org.

Ed.—•Just eight minutes elapsed between the time she rode away from her grandparents on her bike, until the time a bystander heard screaming and called 911. n

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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

ADAM'S CAFE, CAMDENTON, MISSOURI— The built environment of roadside businesses

establishments gradually spread eastward until by the 1950s they reached the top of hill where the

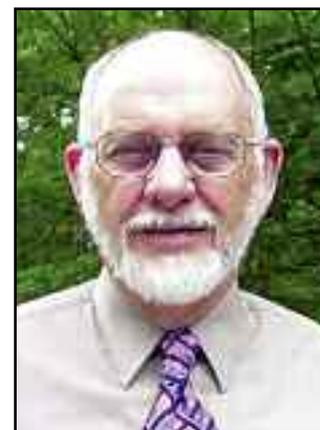
Kelsey's Antique Cars, Grannie's Country Store, Lan-O-Lak Motel, Time-To-Rest Motel, Roam's

place. Hopkin's Lumber Company has been replaced by Wal-Mart, Kelsey's is no longer open, and the other businesses mentioned have all disappeared.

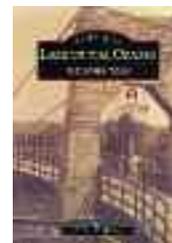
One of the early notable eateries was Adam's Café, which opened around 1943 just east of the square. It was in operation until about 1966. The café is shown in the photo here, taken by an unknown photographer. In 1954, a customer could buy a plate lunch dinner at Adam's Restaurant for 25 cents.

A portion of this building is still standing and in use by a different business, although changes have been made to the building exterior.

This vintage postcard image is from the collection of H. Dwight Weaver. The photographer and publisher are unknown. Weaver is the author of three books on the history of Lake of the Ozarks. "History & Geography of Lake of the Ozarks, Volume One," his newest book, is now available



from Stone Crest Book & Toy in Osage Beach or by



mail. For information, contact the author at dweaver@sock-et.net or call 573-365-1171. Other books on the Lake by Weaver are available online at lakeoftheozarks-books.com



along U.S. Highway 54 east in Camdenton saw very few dramatic changes before the 1980s. After Camdenton was established in 1931, retail and service

super Wal-Mart is today.

Driving this route on a daily basis before the 80s you could count on seeing business at Hopkins Lumber Company,

Dairy Queen and Pat's Café. But in the 80s changes began to occur and gathered speed year by year until by 2000, most of the old had vanished and new was in its

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Representative Schad's Report

To clone or not to clone? Curing or not curing? Adult or embryonic? In just two weeks we will all be making a decision that splits families, doctors, and even members of the same political party. This week my column looks at the /who, what, when, where and why/ of one of the most controversial ballot measures being voted on this November — Amendment 2.

"What is Amendment 2?" This constitutional amendment would define human cloning in our Constitution, ban the practice in our state, and protect embryonic stem cell research, which is currently legal, from being regulated by local and state governments. You can see the entire language of this amendment at www.sos.mo.gov/elections.

"Who is behind Amendment 2?" "Missouri Coalition for Life Saving Cures" filed the petition with the Secretary of State. This group is supported by researchers (namely the Stowers Institute in Kansas City), health-care associations, and a host of other groups, including firefighters.

"Who opposes Amendment 2?" The opposition to Amendment 2 is "Missourians Against Human Cloning," which consists mostly of pro-life advocates and doctors. Several women's activist groups are also opposing Amendment 2.

"Where do stem cells come from?" Adult stem cells, which are non-controversial, can be found in bone marrow, the brain, peripheral blood, blood vessels, skeletal muscle, skin and the liver. Embryonic stem cells are harvested from embryos that are produced from unfertilized eggs removed from women's bodies.

"Why do people want embryonic stem cell research?" There are two main reasons — to produce life-saving cures to terrible diseases and to foster economic development.

Medical researchers believe that continued research on embryonic stem cells will bring cures and treatments to diseases such as juvenile diabetes and Alzheimer's. Business and economic leaders also believe that if our Constitution protects embryonic stem cell research from state and local bans, major research com-

panies will have an incentive to move to Missouri, as opposed to other states, and invest in scientists, facilities and research.

"Why don't people want Amendment 2 to pass?" Opponents of embryonic stem cell research say the language of the measure is deceptive and that the amendment actually redefines cloning. Currently, many lay people define cloning as somatic cell nuclear transfer (SCNT), the practice of actually taking part of a cell and implanting it into another individual's cell with the intent to create a living organism. This is how a cloned ewe in Scotland, named "Dolly," became famous.

Amendment 2 redefines this process as not being actual cloning, unless the new bundle of cells is placed in a mother's womb to grow.

Other concerns include the harvesting and selling of embryos in the free market and the risks of turning the female population into the donor population. Some proponents say the amendment makes it illegal for researchers to pay for embryos; however, clinics can pay for



Representative Rodney Schad (R) District 115

Willman/Business Journal

embryos and researchers can reimburse the clinics.

Opponents also say adult stem cells have created many cures in use today. They also point out that embryonic stem cell research has yet to produce a cure.

"When would Amendment 2 go into effect?" The amendment, if passed, becomes effective 30 days after the Nov. 7 election.

I admire what the Missouri Coalition of Cures is trying to accomplish — find cures...find hope...find medicine. My nephew has diabetes and has to give himself shots in his stomach

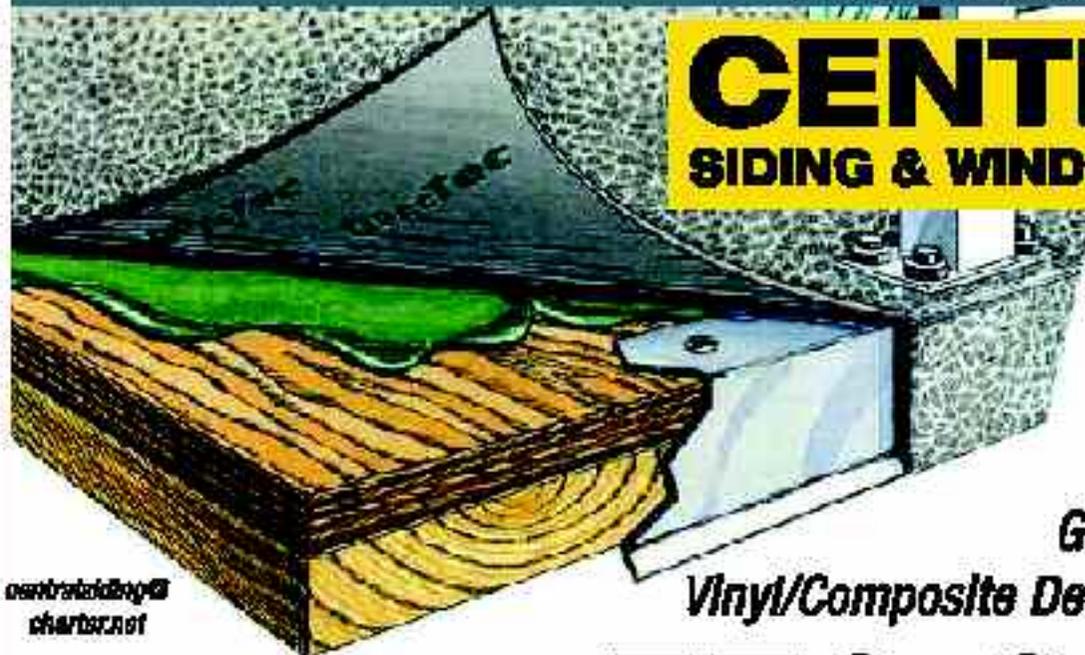
every day. Our son had non-Hodgkins lymphoma and had an adult stem cell transplant way back in 1997. I share the desire to find hope...the desire to change lives.

However, I have continued concerns about their four-page constitutional amendment. One is never popular when one asks questions. However, I am not one who follows blindly — and I fear that we are being asked to do that very thing I, for one, could never support an initiative that allows the destruction of human life in its earliest state. n

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The Al Elam Column

With Tim Tabor

Selling Your Home After the Summer Months

Home sales during the fall are traditionally a bit slower than the spring and summer months. But fall can be a good time to sell because there are usually fewer houses on the market. This sometimes means there is less competition and a lot of buyers typically want to purchase before winter and the holidays set in.

Homes that are in the more sought-after areas, in good condition and priced well tend to sell very quickly for full or near full price. If you plan on selling this fall, you will want to do everything in your power to attract homebuyers.

To start, if needed, you should repair any major structural systems. If you're unaware of any, you may want to hire a professional home inspector. Chances are that a potential buyer will hire an inspector to examine the house, so it is often beneficial to save yourself any surprises down the road.

Inspect and consider the way your house looks from the street - the roof's condition, whether the windows are clean, the lawn is mowed, the landscape is attractive and not buried beneath leaves, and the driveway and walkways are free from clutter.

Sometimes it's hard to be objec-

tive about the condition of your own house because you see it every day, so ask a friend to give it a look and give you their honest opinion.

Finally, you should be mindful of setting a competitive price. Your realtor will give you an estimate of the fair market value of your home. Don't insist on setting the price too high, especially if you're on a timeline. A house priced appropriately will be taken more seriously and willulti-



Tim Tabor

mately sell more quickly than one that's overpriced.

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

Undeveloped property

continued from page 17
would think." Shallow water is the number one restricting factor in the value of upper lake lots.

Where water depth is not a concern, a level lot will sell for two to three times the cost of a steeply sloping lot. Terry says that as level lots are sold off, steeper lots gain in value. "It's all relative to what's available," he says. "The steepness of the lot will have an affect on prices because of the increased cost to build on that lot."

Boating, too, can impact the value of undeveloped property. "A lot of people like to be on the main channel so that they can have that great view," notes Terry. "But with the heavier boat traffic, in a lot of cases, the

main channel is not as desirable as it once was because it costs so much more to put in a proper dock that will withstand the waves that weren't there 15 years ago."

There is no official estimate of how much undeveloped lakefront land remains. The only certainty is that it will continue to diminish. Room for a few more large developments still exists. And condominium projects, which require only a few acres, will continue to pop up as long as there is a perceived demand for them. And with the possible exception of the Horseshoe Bend area, individual lots are readily available. Just don't expect the prices to go down. n

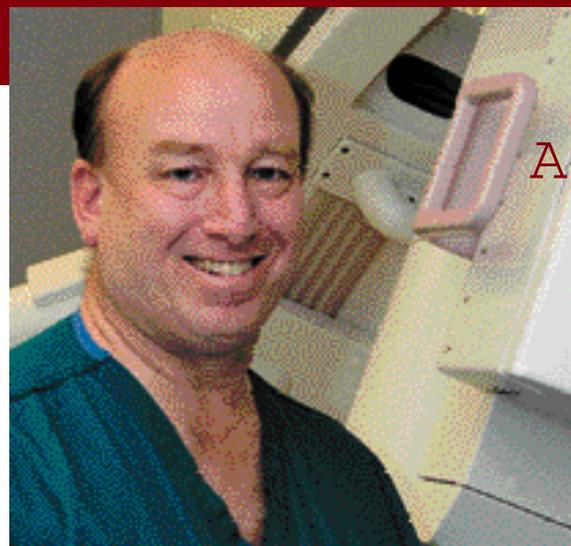
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Blunt interview

continued from page 19
The flags will fly (Friday October 20) at half-mast for MODOT employee William Crain, killed on I-44 while working on the road. Signs on the highway now say "Hit a worker, pay \$10,000 and lose your license. Do you think that's going far enough?"

"Obviously if there is gross negligence there are additional penalties. It's possible for a driver doing the right thing to hit somebody that's working alongside the road if the driver or worker involved makes a mistake. But when a driver's acting negligently they deserve to be punished and we've tried to stiffen those penalties."

The 2007 Missouri Budget has been set, any news there?

"We're very excited about the strong revenue growth. And we're excited about what we've been able to accomplish. Year one—2005, which was fiscal year 2006. This was the first budget that my administration was responsible

for crafting. We went into it facing a \$1.1 billion dollar deficit. We define deficit as, if you just fund everything at its ongoing rate, how much money are you short? We were short \$1.1 billion dollars. That's about 5% of the total budget. It's a very real problem and a lot of people said that we needed to raise taxes. The three largest newspapers in the state said we should raise taxes. Lots of Democrats said we should raise taxes. But we said "No, we're not going to do that. We're going to control spending, we're going to live within our means" and that's precisely what we've been doing and it's worked. The fact that we took good steps last year to control spending combined with strong economic growth have given us a budget surplus.

So we've gone from a \$1.1 billion, or 5% deficit to a surplus that is now at least 500 million dollars, so we have a strong surplus as we go into the next year and it didn't just magically occur. It's a direct

result of those things we did last year to control spending and other things to spur economic growth like workers compensation reform, lawsuit reform, the quality jobs act—things that really are helping our economy to grow."

Do you see any cuts being restored?

"A lot of those decisions we made last year were difficult decisions, but what we don't want to do is spend ourselves into the hole we're coming out of. The whole issue of Medicaid—and there's a lot of discussion with Medicaid— and there should be. It's a very important program. It's

"I won't run again just to be able to sit in the Governor's chair for four more years... I want to make sure that the decision to run again is made in the best interests of the public rather than based on some sort of personal agenda."

— MISSOURI GOVERNOR MATT BLUNT

huge —29% of the state's budget. Medicaid provides care for about 15% of Missourians today, so there ought to be a lot of discussion about how we can improve it. When you first approach the

problem, one of my biggest concerns was for taxpayers. We have to make changes to control costs for taxpayers, but if you dig into it more, not only is Medicaid difficult for taxpayers to fund, it's not a very good health program for those that are participants, and we need to change that. We need a program that's more focused on prevention and try to integrate mental health care and physical health care that has greater transparency— that insures people have a medical home. Somewhere that they can go and get access to preventative treatments, rather than winding up in the emergency room. So we're going to design an entirely new program to provide health care to low income Missourians next year. And that's a commitment we've made to Missourians, we're going to keep that commitment and that is much better than a peace meal approach — "We need to add 500 people to the roles"—or this or that. We need to build a new system that's better for the participants and sustainable long term for the taxpayers."

What are you looking forward to from the next legislative session?

"A couple things that we've already talked about— one, I just mentioned. Providing a new health care plan to provide for low income Missourians. Two is tax reform, we want to simplify the tax code, make it a fair system, a simpler system. And as long as I'm Governor, that tax simplification will lead to a net reduction in the tax burden on Missourians."

With the amount of turnover that is possible this year in the House and Senate, do you see term limits as an issue?

"Quite a few freshman. We'll see how many. It's new ideas. New ideas from new members in both parties, I think that's good for the process. That's why I've been supportive of term limits—I think it just makes sense to get more people in there with hopefully more ideas and hopefully good new ideas as well. I think we'll continue to have a large majority in both the House and

continues next page

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continued from previous page
the Senate. I look forward to working with the current legislative leaders."

Can you tell us some of the special things you've been working on?

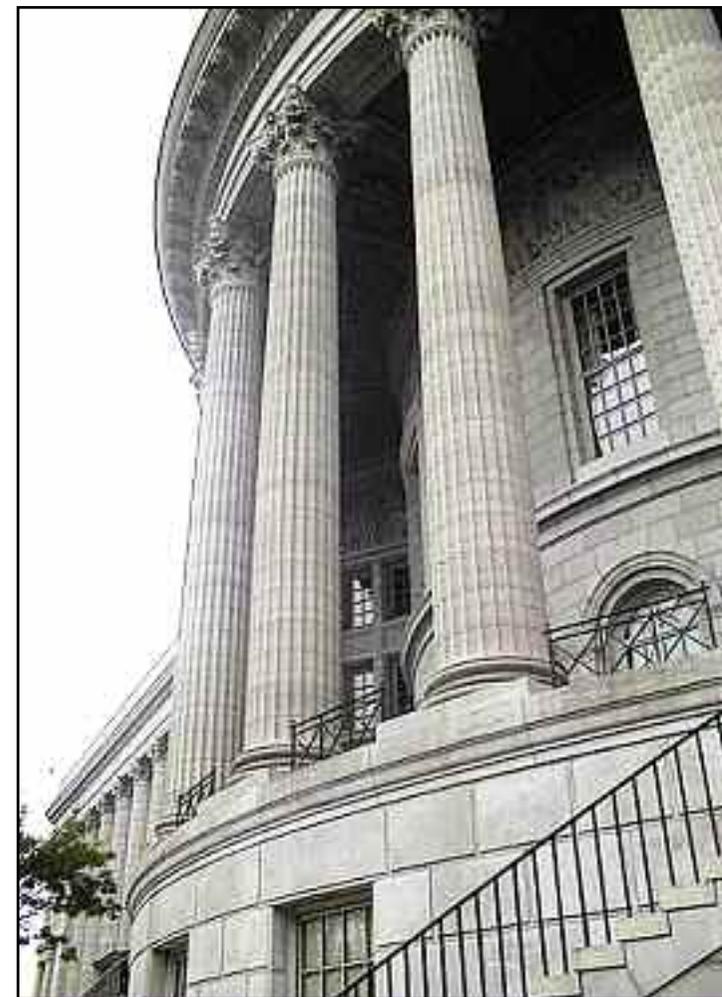
"We've been doing a number of things. One, we're trying to respond to the school violence that's occurred across the nation— we've had an instance that's disturbing here in Missouri— fortunately there were no fatalities or injuries, but it's certainly had a chilling effect on communities across our state. Tomorrow (Thursday, October 19) there will be a live webcast that the Missouri School Boards Association is putting on, educators across the state as well as public safety personnel, as well as the mental health department personnel. I think that will be a good way to share some best practices and good ideas. We have regional homeland security teams around the state — this is designed to make sure we're making the right decisions when we make grant applications. It doesn't make any sense

for a fire department to request a very expensive piece of equipment if the neighboring fire department has the exact same thing. So we've taken a regional approach. We're going to add a school representative to the homeland security groups so that they're talking about what some of their needs are, in terms of protecting students. And then finally, we're going to try and do some training with the SWAT teams from around the state and get them together with the Highway Patrol team and just talk again about best practices. About how you deal with with a hostage situation. So trying to respond and be prepared for any school violence that might occur. We're very fortunate in that most school districts in Missouri have not had even a hint of violence, but we need to be proactive and we need coordination between state and local law enforcement and state and local educators."

We heard that you weren't sure you are going to run for reelection. Is that true?

"Well, I'll make a decision later. I wouldn't run for reelec-

tion just to have a job. I want to ensure that it's meaningful. When I ran for Governor the first time, we were focused on doing big things. To transform state government. To transform our economic climate, and we're delivering on those promises. We're keeping commitments that I made to Missourians. I want that to continue to be the case. If I see challenges that I think I offer something unique in terms of solving, then that would factor into my decision, but I won't run again just to be able to sit in the Governor's chair for four more years. It's a great opportunity, it's a great privilege. Being Governor's a great job. It's probably the best job I'll ever have in my life, and I recognize that, and I'm thrilled to be Governor. Melanie and I both think it's a tremendous privilege to lead our state and it's been a real honor and blessing for us. But it's an important public office, and a public trust. I want to make sure that the decision to run again is made in the best interests of the public, rather than based on some sort of personal agenda." n



Blunt says this job is probably the best one he'll ever have— but he won't seek reelection simply to sit in the Governor's chair for another four years.

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A quick look into the bags of the golfers around you at your next outing may reveal one of these. A hybrid or utility. They're catching on—amateurs and professionals alike are realizing that they can be much easier to hit than irons, and the technology is available in them for game improvement.

There are differences between the two, to be sure, but they achieve the same objective, to get the ball in the air when your other clubs can't. The hybrids, like the Adams and Alphas here are designed to be part of an integral set, taking the place of the three and sometimes four irons. Some sets also replace the five iron.

Hybrids are generally shaped with a wood-like look. They usually are available with graphite wood-type shafts. The lofts are similar or the same as the irons they are replacing. They inspire confidence by providing a larger club head than an iron. The weighting in these hybrids has in most instances also been altered. The heads are heavier, with the mass shifted down and to the back, providing better lift. You'll also find energetic stainless alloys and titanium faces, providing a high COR (Coefficient of Restitution).

Utilities are generally similar, in that they can sport graphite shafts, feature exotic stainless alloys, and have the weight shifted to promote better ball flight. Utilities are marketed more as a problem club, with features designed to behave more like an iron than a wood. Utilities generally look more like an iron than a wood as well, and have higher lofts to get out of tight spots.

We looked at five clubs for this round-up, from the low-priced Alpha hybrid to the very pricey Adams professional hybrid. Note the clubs we tested varied slightly from those pictured. (In order left to right, as shown)

Adams idea Pro Hybrid \$249 SRP. Aldila Proto stiff shaft, 2 Hybrid, 16° loft as tested.

We've received several of these high-end trouble clubs over the last 18 months. This stick however, is the first we've received that is designed as an integral part of a set of irons, and is designed for the professional. Better amateurs and consumers in general, can now buy these hybrids, and the accompanying idea Pro forged irons—about \$1,100. A bargain when you compare them to a similar forged set of irons from a comparable major manufacturer. Still, not for the faint of heart. This one is available in 2-5

iWood with lofts from 16-26 degrees. The low profile head has an extremely high MOI (moment of inertia) and a very low center of gravity (COG). Like previous incarnations of the Adams idea hybrids, it's designed to get the ball in the air. The club is currently the most-used hybrid on tour and is on the Champions Tour as well. Yes, the weight is removable and can be used to adjust swing weight.

Adams bundles a 3 & 4 hybrid with the pro forged irons. Others are available separately.

Like all iWoods, this new hybrid is easy to hit and virtually all levels of players that we gave it to said they wanted one. The stiff shaft tended to favor the better hitters, but it is available in the usual range of flexes. That said, the \$250 price mark is lofty. If you have the cash for game improvement, and you are a good hitter, this is the go-to stick from the fairway. Our 2-iron replacement had incredible range, and played well inside the first couple cuts. The pros hit this one a ton. We'd recommend it for under 15 handicappers looking for a playable long iron, and better amateurs who want to replace the 3-4-5 in their bags. HHHHH

The Alpha Rx 3 Hybrid \$85 SRP. Tested as shown, 18° loft, Alpha graphite stiff shaft. The best-bang-for-the-buck club in the bunch. Without a doubt, this is the cheapest game improvement stick we tested. It's a big, beefy face with 431 stainless that gives great feel and is very energetic with a high COR. The wide, low profile lets you get into the shot out of the fairway easily. The COG on this one is also pushed way back for better ball flight. The Rx is currently popular on the PGA and Champions Tours (despite the price, and its titanium big brother, the Version 5). It's available in 2-6, with lofts from 15-30°, so there is a club for everybody here. This one should replace any iron you have trouble with, in any skill level. Everybody can benefit from an inexpensive game improver like this. As tested, the 3.6 mid-kick point graphite shaft was slushy enough for the medium to high handicappers. Better amateurs and pros will want to look up to the available Aldila NV shaft. The face provided good trajectory and ball flight.

The KZG U-iron \$139 SRP. Tested with Dynamic Gold steel shaft, in 26° loft. Billed as a trouble club, KZG has the U-wood series of club designed to be played as part of a hybrid set. Seven lofts are available, from 14-38°. The deep

Alpha Rx Hybrid 18° \$85

KZG U-iron Utility 18° \$139

Infiniti Assure XS 24° Utility \$119

Adams idea Pro Hybrid 20° \$249

Alpha Titanium V5 Hybrid 16° \$150

A quick look at some help for the struggling irons game

Hybrids & Utilities

face design on the front allows for good ball striking in varied lies. The back portion of the club resembles (like the Infiniti) a “fat” iron. They sport a distinct top-line look, with an added wood type bulge low and in the back. The face is in fact higher than many irons.

Like most, the COG is pushed back and down, internal mass adjusted for high ball flight. The MOI and COR is unknown, because they use an undisclosed proprietary soft stainless steel—chosen because of its workability.

The guys that hit the club for the most part found the alloy “tinny” in feel and sound. Despite liking the club, none wanted to put it in their bag.

Infiniti Assure Utility \$119 SRP. Tested as shown in 24° loft. UST ProForce stiff shaft. Infiniti produces a club that is just a bit more refined from the average utility. It sports a high, wide iron-like face, with a wide sweeping sole. The leading edge is way out in front like a wedge. It also features an aggressive offset to benefit higher handicappers. The main distinction of the Assure XS is the very large weighting right behind the striking area on the face. They've also placed the bulk of the mass down and low to provide lift. It's

available in 20 and 24° lofts.

Overall the club has a very good look on setup. Nice thick topline, very iron-looking in appearance. The added “wood-bulge” is a bright metallic blue. The weight is non-removable.

The alloy while undefined, provided good sound and feel. Hitters tended to like the club, but wanted more variation. They were looking for 16-20° instead of the 24° loft. As a 3 or 4 iron replacement out of difficult lies it was great, we had mixed comments from fairway lies—they were looking for more distance.

For the price, it's a no-brainer as a trouble club. If you're looking to replace an iron, look predictably to their hybrids or utility woods, both of which are excellent (we'll try them hands-on in as later issue).

Alpha V5 Titanium \$150 SRP. Tested with 3 hybrid, 19° loft, Alpha graphite shaft. This is the only one of the bunch that uses the expensive 15-3-3-3 Beta titanium material. The thin Ti face delivers explosive rebound with great distance performance. The weight distribution is again shifted back and low in this semi-low face with a slightly larger area near the toe. It's leading edge is way out in front to get through

the grass before the hosel. A super nearly-flat sole gets through quickly.

Again, with the Alpha graphite, if you're skilled you may wish to look to the premium shafts available. Most of the players liked the way they were able to get down to the ball—and get it out quickly. It's larger head (from the Rx) got mixed reviews—it's getting close to a fairway wood. Everybody like the distances the Ti afforded for a 3-hybrid. Like most other hybrids, the V5 is designed to take the place of a couple irons. It's available in 2-6, with lofts from 15-30°. For the average player struggling with their irons, it's an unbeatable combination of titanium performance, hybrid ease of use, and an affordable medium price point. Get a couple, and drop a few strokes. HHHH

Generally speaking any mid-to-high handicapper can benefit from the better weight distribution these clubs bring. Better golfers can benefit with one or two for long-iron replacement (2 or 3) or for trouble shots in the fairways. The hotter alloys and better performance gives longer distances and easier outs. For the most part, it's merely a matter of money on which you prefer. n



Taylor-Made R7 Draw

by Darrel Willman

Jim at TaylorMade was kind enough to send us out a couple of brand-new drivers late in the season for testing. The new R7 Draw driver is available in 9, 10.5 and 13.5° lofts, with stiff, regular, senior and ladies flex RE•AX shafts.

The 460cc club face is the same as the other Taylor-Made drivers as far as volume. Standard 45", D0 swing weight, 59° lie. The RE•AX shafts are 55 grams in men's, 50 grams in ladies. The clubs we tested came 9° loft, stiff shaft and 10.5° loft, regular flex.

Prices as shipped are \$300, a hundred lower than the \$400 r7 Quad 425 and r7 460 drivers. The driver comes with a massive, pre-installed non-removable weight.

Initially, the idea of an R7 Draw driver (and other draw-biased clubs in the TM line) came as merely another market segment being covered, another chance for a sale. Not so, the driver does exactly what it is advertised to do.

TaylorMade markets the line of draw clubs to all skill levels, capitalizing on the fact that a draw ball does indeed fly farther than a straight shot. They explain the club is designed to turn a "banana ball" into a manageable fade, or get rid of a chronic slice and promote a straighter ball flight. There are in fact, no magic wands, and so if your slice is extremely pronounced, no—this club will not straighten it out. Maybe the Quad 425, with its infinitely adjustable weights. But

if like one of our testers, you have an average fade, this can run it down a rope and straighten your tee shots. Average golfers we let hit this one said they saw relief from their fades, or were able to hit a slight draw.



Better players, like Larry Salsman at Sycamore Creek, saw an amazing shot transformation.

I'm certainly not saying that if you are a mid-high handicapper this one's not for you—it is. But if you hit a powerful, straight drive, prepare to be stunned.

The club produced a beautiful, soft draw that started to curl roughly 70-80% of the way out, and resulted in some good yardage gains. A very playable, directable draw that didn't produce a duck hook as one would believe. Larry liked it, the amateurs who hit it did too.

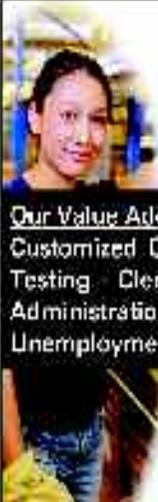
One small caveat—the RE•AX 55 shaft has a very soft tip that will take some getting used to. n

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BUNKER LIES

by Darrel Willman

On the beach, in the sand. Most holes have them, chances are you've found yourself there. Bunker shots.

Not all bunker shots are the same, some ill bury themselves hopelessly in soft powder— others lie peacefully on top of hard-pack. But the shot remains the same. Usually, there is some form of raised lip around the bunker, and very few are perfectly level. You'll probably have an inclined or uneven lie, and you'll have to move the sand to get out— not the ball.

The basic premise behind a bunker shot is to get out. If you're



The angle shown is the "bounce". If you're not skilled, just get the ball out, preferably in the direction of the hole. Tiger can get it 230 yards onto the green from a bunker lie. Great for him, right?

The rest of us will do better by "taking our medicine" and simply advancing the ball. Golfers

routinely make a bad shot worse by failing to get clear of the bunker on the first attempt. So, no heroics. Just line up and take your swing. The technique behind a sand lie is easy, but Larry Salsman, Director of Golf at Sycamore Creek Golf Club, gives us a bit of background.

"The reason I like the sand shot the most is... you have to go back to how a golf club is made to explain it. Every club has what they call a "bounce" to it. The leading edge of the golf club is usually a little bit higher off the ground than the back edge of it. That's what they call bounce. That degree of it— that angle," he says.

This upturned front edge is what helps your wedge get you out of a gritty situation. Larry explains: "The bounce basically works in every club. It keeps you from digging into the ground. So a seven iron has some bounce to some degree— so that you don't dig in the ground. A sand wedge of course has more than any other golf club because it's designed to do just that— get you out of the sand. It works kind of like a boat hull, that hydroplanes."

By skipping over the sand, your wedge keeps you up and allows the ball to get airborne easier.

Larry says, "As you open up the golf club, you create more and more bounce with every golf club. You can see this if you set any club on the ground and then open the face towards the sky. You'll notice that the leading edge will come off the ground a little bit higher as you open it up. So, with this bounce, what you do is pick a point about an inch behind the ball for a sand shot. Stare at that spot. Don't stare at the ball anymore. Stare at that spot and hit it with the sand wedge open."

Larry explains, "What happens is, the bounce will go into the sand for a second, but the way the bounce is designed, it will help the club "pop" back out of the sand. It's going to help you throw the sand onto the green. If you can throw the sand onto the green, you can get the ball out of the sand. So many times you see people try to scab it. Don't think of trying to force the ball out. Think of trying to throw a dollar bill's worth of sand under the ball onto the green."

However, as with any golf swing, we need a proper back swing and a proper follow through. Using an abbreviated backswing or "chopping" at the

sand in front of the ball will not result in a good shot.

"Right," agrees Larry, "plus you're opening the club up a little bit, so you're obviously adding more loft. You're going to have to swing harder than you normally would— so let's say that you have a 10 foot chip. You will hit a certain distance with a certain back swing. With a bunker shot when you lay it open, you have to swing twice as hard in order to get it out. You're not making contact with the ball. You're making contact with the sand."

Some bunker and flop shot techniques call for an extended follow through— actually bringing the club face high up into the air.

"Yeah," Larry says, "I think you want to accelerate through, because sometimes the sand, for instance today, is kind of wet. You're going to have to accelerate through the ball in order to get that sand out. Something else, also, is the technique— you'll open up your body a little bit to the shot and by opening it up, it helps you kind of swing through to the target."

One more piece of advice, says Larry, is to remember that when you open up your stance to the target, you still need the face pointing at the flag, or your target landing area, whichever.

He explains: "People go ahead and set up where everything's square to the target line, then open the club face up and then still swing down that line. But the problem with that is that you go from a two inch wide face or a three inch wide face— when you open it up, you actually skinny it down to a two inch face and it becomes very easy to shank the ball that way. What I prefer is to open up the club face, turn your body to the left to where the face of the club is now aiming at the target. About a quarter turn— and you're still going to swing down the line that you've created with your body. Keep the face pointed at the target— what will happen is the ball will come out to the right hand side. This way, you can still get the full three inch width of the face. You're not creating that shanking possibility. The more you open the face up, the more you'll have to aim left. Basically an easy rule of thumb is go ahead and aim the face at the flag and no matter how open you make the club, you move your body open after aiming the face— and it will work that way."



Here, the angles shown in white illustrate Larry's open body position in relation to the intended direction of the shot. The open stance causes the ball to come out to the right. In this case, Larry is set up right of the flag due to the green's slope.

Tips to prevent identity theft

We are fortunate to live in an area where "identity theft" is not a huge problem but never the less is very prevalent.

In the "information age," there are few things more important than the protection of one's personal identity. Hundreds of Missourians know all too well the result of having their credit card numbers, Social Security numbers or other personal information stolen and used by criminals. In recent years, the number of reported cases of identity theft has skyrocketed as thieves invent new methods to capture and misuse the personal information of others. However, there are a number of things Missourians can do to guard against identity theft, and the state has enacted tough new laws to crack down on these crimes.

I recently ran on to this list of ways Missourians can protect themselves from identity theft. Here are a few tips:

- Guard your Social Security number.
- Monitor your credit report.
- Shred all old bank and credit statements and "junk mail" credit card offers before trashing them.
- Do not carry extra credit cards or other important identity documents except when needed.
- Make photocopies of the contents of your wallet or purse.
- Mail bill payments and checks from the post office.
- Do not print your Social Security number on your checks.
- Cancel unused credit card accounts.
- Never give your credit card number or personal information over the phone unless you have initiated the call and trust that business.

Although there are many ways to avoid identity theft, tough laws are also an important deterrent. In 2004 and 2005, the

continued on page 36

Irl Robinson named "best in the world"

by Darrel Willman

Irl Robinson of Clinton MO, contributor to the *Journal* and



Irl Robinson

GCA Master Clubmaker has been named the best clubmaker in the world for 2006-2007 by the GCA (Golf Clubmaker's Association).

The GCA received hundreds of nominations from around the

world for the prestigious award.

Robinson also won Missouri State Clubmaker of the Year for the third consecutive year.

Golfsmith Research & Development Vice President Jeff Sheets said, "This award recognizes Mr. Robinson's ability, integrity and professionalism."

"The Clubmaker of the Year Award", he continued, "acknowledges the best clubmaker in the business and is one of the club-making industry's highest honors."

Robinson along with other award winners were honored at the 18th Annual GCA International Conference, held October 5-9, 2006 in Austin, TX.

Robinson said, "It was an amazing honor to be selected by the organization and my peers, as the world's best clubmaker." n

Innovex Golf Type S Irons Now Available

by Darrel Willman

Innovex Golf Co., of Leawood KS, announced the end of the RLS irons and hybrids. Kevin Downey, President of Innovex, said the new Type S irons were now available in very limited quantities. Remaining stocks of



the RLS irons and hybrids will be closed out.

They will offer the RLS Hybrids close-out priced for \$50 in graphite and \$45 in steel. Irons and wedges in the RLS line would be available in very limited numbers for \$25 in graphite and \$20 in steel. Interested readers are directed to call their toll-free line for ordering and ask to speak to Garret.

Downey said that due to a limited initial supply of the Type S irons, only 50 sets would be available for assembly, with the shaft

choices in graphite and steel. Custom assembly and fitting would be available through walk-in's at their facility in Leawood.

Kevin indicated that the next shipment of heads for the new Type S iron and hybrid lines would be arriving in January 2007, when they would have normal inventory available.

The new Type S irons are priced at \$39.50 in steel and \$49.50 in graphite. Hybrid Type S clubs are available at \$89.50 in steel and \$99.50 in graphite. Type S wedges are available at \$89.50 in steel and \$99.50 in graphite. Callers buying two of the new wedges will receive the third in the set free of charge.

Downey said Innovex Golf's commitment to customer satisfaction has never been more important. All new clubs sold by Innovex now have a 90-day money-back guarantee, including even custom-fitted clubs.

Innovex Golf is located at 4745 W. 136th St., Leawood, KS. The toll-free line for orders and information is 866-402-6097. Innovex golf clubs have consistently ranked highly in our club testing features in the *Business Journal*. Look for our hands-on test of the Type S clubs in an upcoming issue. n

The Elite Team



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CHAMBER SPOTLIGHT

Love Your Pets

Lake West Chamber of Commerce Spotlight

Love Your Pets Professional Pet Grooming is a full service professional pet grooming shop with a clean, stress free environment. Among the services provided are scissor trims, 7 specialty shampoos, re-moisturizing oil treatments, state of the art Bath Master massaging bathing system and nail trimming and grinding. It is also a licensed Shed-X provider. Kathleen Paige has owned the business since 1997 and has been a professional groomer since 1980 with two years extensive training under a Certified Master Groomer. Kathleen treats each dog as if it were her own.

Kathleen and her husband, Ralph are animal lovers to the extreme with 2 German



Kathleen Paige

Shepherds, 5 cats, 22 horses (all but one are miniature horses), a miniature donkey, 2 llamas and of course Molly the barking cockatoo who resides at the shop.

Love Your Pets is located at 18 Singing Oaks Drive (Lake Road 5-36) directly across from the Lake West Chamber office. Please call 374-6210 for an appointment.

'Holiday Magic' returns with drive-thru light park and more

Lake of the Ozarks, MO—The holidays are set to sparkle all around Central Missouri's Lake of the Ozarks, starting Nov. 9 with the second year for the Holiday Magic Drive-Through Light Park. The fun continues with a wide array of seasonal activities and events across the Lake area through the end of 2006.

Due to the success of the Holiday Magic Drive-Through Light Park last year, "we're building on that great response to make the light park even better this year," says Mark Bowman, Holiday Magic co-chairman. In 2005, Bowman notes, the park attracted more than 10,000 visitors.

The drive-through park, located just below Bagnell Dam, will be longer this year – more than two miles – and will feature nearly 90 lighted and animated displays, including charming animated scenes and dazzling lighted tunnels. •Among several new

displays will be three based on winning designs submitted by seventh-grade art students at Camdenton, School of the Osage and Eldon middle schools, and fabricated by Midwest Displays, manufacturers of the light park displays. •The displays will be donated to the schools at the end of the holiday season.

The park will be open 5:00-10:00 p.m. on weekends, Nov. 9-23. •From Nov. 24 through Dec. 31, hours will be 5:00-9:00 p.m., Monday-Thursday, and 5:00-10:00 p.m., Friday-Sunday. Admission will be \$10 per car and \$2 per person on tour buses. Several Lake-area businesses plan to offer discount coupons for admission to the park, and some resorts and hotels will include park tickets in specially priced holiday packages.

In addition to Holiday Magic, three other light parks will light up the Lake area throughout the season. •The 13th annual

Enchanted Village of Lights, a mile-long drive-through park with nearly 100 lighted and animated displays, will open Nov. 23 in Laurie's 27-acre Hillbilly Fairgrounds. •Last year, 2,169 cars, 7,089 people and 147 pets (mostly dogs) toured the popular park, according to Susan Huff, Laurie's Parks and Events Coordinator. •Admission is by donation.

The Versailles Light Park, a tradition for 15 years, will open Nov. 26, illuminating the city park at the junction of Highways 5 and 52. •Admission is free.

The fourth and oldest area light park, dating to 1981, is the Festival of Lights at the historic Shrine of St. Patrick in Laurie, open Nov. 24-Jan. 1.

Holiday Magic, however, is more than light parks. •It's the "umbrella" theme for all the Lake's ongoing, family-oriented holiday festivities. •One of the

continued on page 33



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Nokia's 8800 Sirocco Edition

Inspired by the forces of nature and the sculptural beauty of the body, Nokia unveiled its latest mobile phone, the Nokia 8800 Sirocco Edition. Sensual by nature, intuitively beautiful by design, the Sirocco Edition's signature feature is a thumbprint, which perfectly matches the human hand. It features stainless steel polished surfaces and a scratch-resistant glass display window in two versions - light and dark. The powerful sirocco makes its own unique sound - a composition from Brian Eno, the world renowned music composer. It has an otherworldly feel - comprised of notes created by instruments that Eno has selected and "synthesized" himself. The Nokia 8800 Sirocco



Edition also features a Bluetooth headset made of stainless steel that perfectly matches the phone. It is now available in select areas— estimated price: \$1,250.

The OnAir GT



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recordings from over-the-air as well as analog or digital cable sources.

Capture still images in JPEG or BMP format. The unit also allows you to connect your VCR or Camcorder to record your favorite tapes to your PC. For just \$179. www.autumnwave.com

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Benne Media's KDRO host Charlie Thomas at White House

On Tuesday, October 24th, the White House staged a 13.5 hour, one day event called "Radio Day" with 50 pre-selected radio stations from across the country. Benne Media, locally KQUL 102.7 FM and KLOZ-FM 92.7, was proud to send Charlie Thomas – a representative from their Sedalia station, KDRO-AM to a 3-hour broadcast live from a tent on the northwest corner of the White House lawn.

The radio guests had access to White House officials and Cabinet members with no restrictions or limitations on question topics. For security reasons, media did not know ahead of time who would be available for interviews. The guests were booked according to time constraints, each station guaranteed enough top-level officials to fill 3 hours of air time.

Benne Media's KDRO was the only Missouri station selected to attend "Radio Day" which happens only once every other year, and is the only event of its kind. An event such as this allows the White House to get their mes-

sage out with no filters and little or no expense as the stations who are chosen foot the bill to send their broadcasters and their equipment. Said Thomas, "We were very excited to be chosen, because it's rare for a station in a small market like this to receive the invite. I think our hometown flavor appealed to them." Explained Thomas, "You have to submit yourself for invitation. I had signed up four years ago with another radio station, but we were not selected then. Basically, you send the criteria of your radio station market – i.e., personnel qualifications and format.

The White House Media Affairs Department and Trey Bohn, the Media Affairs Director organize it. It took about 60 days to get an answer back and we received a formal invitation via internet with the need to respond by a given date. A background check was also necessary."

The *Business Journal* will have an in-depth report of the interviews in the December issue. n

Eldon ushers in Christmas season

A spectacular celebration will kick off the Christmas season in Eldon. According chairperson, Pamela Wall, the second annual "Old Fashioned Christmas" event will be underway Friday, December 1st beginning at 4:30.

Downtown Eldon will be in the festive mode with many local merchants offering tempting, one-night-only, holiday specials. Musical entertainment, a variety of dancing groups and horse drawn wagon rides will all be featured at no charge. In addition, a variety of

Christmas scenes will be depicted up and down Maple Street, and Santa Claus will even stop by. Local children will get an opportunity to show off their artistic talents by painting the downtown store front windows in colorful holiday fashion. Dressing in costume is encouraged as well and a contest will be held for the best-dressed.

As part of the celebration, the local community center in downtown Eldon will host a chili supper beginning at 4:30. The center is also the site for some

great entertainment and a kid's craft corner. Local community leaders, churches and schools have worked together to insure that this year's celebration is even more successful than the one in 2005.

Mark your calendars for this great family event in Eldon, Missouri - the community that's definitely on the move. Fun, food, entertainment and more will be on tap December 1st to help celebrate the arrival of the Christmas season!

2006 Holiday Magic Drive-Thru Light Park will benefit area businesses

Lake of the Ozarks, MO— Due to last year's success, the Holiday Magic Drive-Thru Light Park will be back this year, bigger and better than before, planners say. "In 2005 the park attracted more than 10,000 visitors and this year we're expecting more than 20,000," says chairman Mark Bowman. "That's great news for local businesses, including lodging facilities, retailers, restaurants and so many others."

Holiday Magic became a reality in 2005 with the support of local businesses throughout the Lake area. Bowman notes, "We have a lot of the same sponsors this year but there definitely is time to arrange for more sponsorships of displays."

Those displays, 86 in all, include charming animated scenes and dazzling light tunnels

on a two-mile circuit located below Bagnell Dam. The park will be open 5-10 p.m., week-ends, Nov. 9-23; 5-9 p.m., Monday-Thursday and 5-10 p.m., Friday-Sunday, Nov. 24-Dec. 31, 2006. The cost will be \$10 per car, the same as last year.

As part of the festivities, Midwest Displays, manufacturers of the Light Park displays, will sponsor a contest for seventh grade art classes at Camdenton, School of the Osage and Eldon middle schools. "Students will submit their designs for displays featuring the holidays and school. The winning design from each school will be developed into a lighted display that will be featured at the drive-thru park," Bowman says. The displays will be donated to the schools at the end of the season.

"This is sure to bring area families to the Light Park, along with our overall goal of bringing more visitors to the area to stay, shop and dine during the holiday season," Bowman notes. "The more businesses that participate, the more we can count on an outstanding Holiday Magic season." Business are encouraged to sponsor displays as well as offer discount coupons to the park. Area resorts and hotels are urged to include park tickets in specially priced holiday packages.

For more information, contact Bowman at (573) 286-4304. And for more information about the Holiday Magic Drive-Thru Light Park plus up-to-date listings of Holiday Magic events and activities, visit www.lakeholidaymagic.com.

Tonia Grein attends conference

Lake Ozark, MO— Tonia Grein, leader of the Tonia Grein Team, attended the Connect HIGH NET conference held in Miami October 15 through 17.

Connect HIGH NET is the real estate industry's foremost place to obtain the latest and most intelligent marketing, analytics, and technology tools specifically designed to aid homebuyers, sellers and institutional stakeholders manage, leverage and utilize their real estate portfolios to generate the maximum return on investment.

"This was one of the most informative conferences I have attended. I feel I returned home with practical knowledge that I

will be immediately able to put to use and share with my team," explained Grein.

"We were taught an array of



Tonia Grein

skills critical to those who want to reach real estate investors today and in the future. We also had an opportunity to network with the best and brightest executives and leaders from high-end real estate, technology, investment, wealth management, and luxury goods companies, and obtain valuable hands-on advice on how to best capitalize on and successfully deploy the hot, new financial instruments and effective online marketing tools." Grein concluded.

Tonia Grein can be reached at her offices located on Business Highway 54 in Lake Ozark or by calling 573-365-9700

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AmerenUE - sponsored dock foam collection was a huge success

Lakeside, MO— Lake of the Ozarks area residents and dock builders disposed of over 600 cubic yards of discarded foam flotation material during a special collection AmerenUE sponsored on Saturday, Sept. 30. The collection was aimed at giving shoreline residents a chance to dispose of small amounts of foam flotation debris, free of charge, by dropping the material off at a BioSpan Technologies recycling center in Linn Creek. During the event, BioSpan also

offered a discounted disposal rate for dock builders and residents to dispose of larger amounts of foam removed in flotation replacement projects on the Lake.

Bryan Vance, AmerenUE shoreline management field coordinator, says 92 loads of flotation debris were brought in for recycling during the day-long event.

"This was the fifth time AmerenUE has sponsored such a collection, and we were very

pleased with the response," Vance says. "We had a record turnout for the number of vehicles and volume of debris collected, with many truck loads of material waiting in line to depose of their material before the processing center opened at 8 a.m."

"We're also pleased that BioSpan offered a reduced rate to encourage additional participation in the event this year. The reduced rate helped insure that additional material was

diverted from local landfills and turned into beneficial products used by organizations ranging from local highway departments to the United States Navy," Vance adds.

Foam flotation material that has been discarded or has broken away from boat docks is the largest source of man-made debris in the lake. Volunteers participating in AmerenUE's Adopt-the-Shoreline program have removed more than 23,000 cubic yards of material from the

lake's shoreline since 1998.

AmerenUE is the owner and operator of Bagnell Dam and the Osage Power Plant, which created the Lake of the Ozarks in 1931. The company is a subsidiary of St. Louis-based Ameren Corporation. The Ameren companies serve 2.4 million electric customers and nearly one million natural gas customers in Missouri and Illinois. n

'Holiday Magic' returns with drive-thru light park and more

continued from front page 30

most anticipated will begin on Nov. 18, when the 17th annual Lake Lights Festival marks the official start of the holiday season at the Lake of the Ozarks. That's when Santa and Mrs. Claus will arrive by boat and lead the Holiday Caravan along Highway 54 through Osage Beach and Lake Ozark to just below Bagnell Dam. There, visitors can enjoy a bonfire, caroling, a patriotic salute, free refreshments and fireworks, followed by a spin through the Holiday Magic Drive-Through Light Park. •Those who bring donations of canned food will be admitted to the light park for free.

The charming Festival of Trees at the Camden County Museum in Linn Creek will be open to the public Nov. 28-Dec. 19. •The event will provide holiday magic with its beautiful display and silent auction of decorated trees and wreaths donated by area organizations and individuals.

The magic will continue with "Christmas on Main Street," the Main Street Music Hall's always-anticipated Christmas show. •The production will run from Nov. 24-Dec. 23 with show times at 8:00 p.m. Tuesday through Saturday and 3:00 p.m. Sunday.

In addition, the Lake area's two largest resorts will feature varied holiday festivities. •Tan-Tar-A Resort's Winter Holiday Lights Festival Celebration and Santa's Arrival on Thanksgiving night, Nov. 23, will feature lighted displays and trees along the resort's winding entryway. •The Lodge of Four Seasons will offer visitors a chance to have "Breakfast with Santa" on Saturday, Nov. 25, from 9:00-11:00 a.m. •Reservations are suggested; call The Lodge at 573-

365-3000 to guarantee a seat for the popular Santa event.

The 2006 Lake of the Ozarks Christmas Parade will start at 1:00 p.m., Dec. 9, at the Baymont Inn on Business Highway 54. Featured attractions will include the world famous Budweiser Clydesdales saluting the 75th anniversary of Bagnell Dam, the exciting Marching Cobras from Kansas City, the St. Louis Irish Pipes & Drums, the United States Marine Corps Color Guard from Fort Leonard Wood and a special appearance by Liberty Belle, the U.S. Marine Corps' mascot bulldog.

Other seasonal activities will include concerts by the Lake Area Orchestra and Greater Lake Area Chorale, crafts shows, parades, theatrical performances and more.

And don't forget the outstanding holiday shopping at the Lake of the Ozarks. •From the 110-store Osage Beach Premium Outlets (Missouri's largest name-brand outlet center) to local shopping malls, art galleries, antique stores, craft shops and specialty boutiques, you're sure to wrap up your Christmas gift list at the Lake.

For more information about the Holiday Magic Drive-Through Light Park - including a sneak peek at some of the displays - plus up-to-date listings of Holiday Magic events and activities, visit www.lakeholidaymagic.com. And for more details about Lake-area shopping, lodging, dining and year-round fun at Central Missouri's scenic Lake of the Ozarks, call the Lake of the Ozarks Convention & Visitor Bureau at 800-FUN-LAKE or visit www.fun-lake.com.

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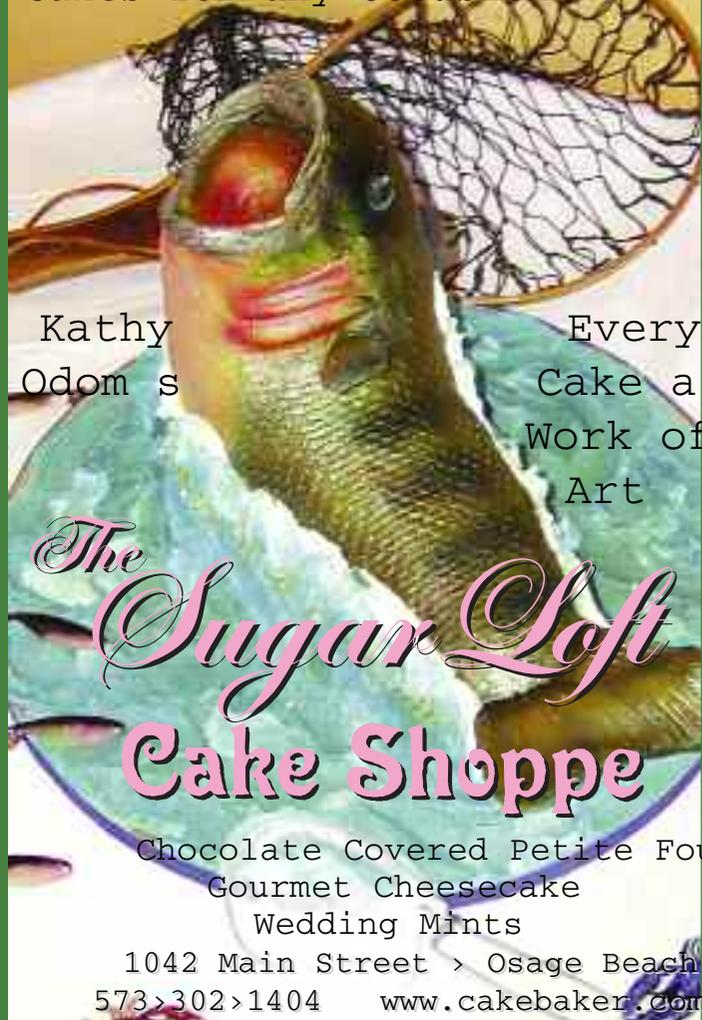
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Area physicians achieve board certification, recertification

Osage Beach, MO— Three area family physicians recently achieved milestones in their medical careers. Dr. Joshua Griggs, family physician at Osage Beach Medical Park, earned board certification in Family Medicine. Dr. Paul Bernabe of The Eldon Clinic and Dr. Brian Knopf of Westlake Medical Center successfully completed the American Board of Family Medicine (ABFM) Recertification Examination.

To achieve certification by the ABFM, Dr. Griggs completed a 3-



Dr. Joshua Griggs

year accredited Family Medicine residency program; possesses a

full and unrestricted license to practice medicine in the U.S.; and successfully completed a written examination of cognitive knowledge and problem-solving abilities.

The board recertification of Drs. Bernabe and Knopf reflects a standard of excellence in their



Dr. Brian Knopf

knowledge and practice of medicine. Family physicians must work diligently on the maintenance of their medical skills during the seven year cycle between examinations. To achieve recertification by the ABFM, a family physician must verify the completion of 300 hours of accept-



Dr. Paul Bernabe

able continuing medical education over the past six years; possess a full and unrestricted license to practice medicine in the US and successfully complete a written examination.

The written examinations for certification and recertification cover the disciplines of the specialty including, but not limited to: adult medicine; care of newborns, infants, children, and adolescents; maternity and gynecological care; community medicine; care of the older patient; human behavior and mental health; and care of the surgical patient.

Eagles Landing designed to provide affordable housing

Lake of the Ozarks, MO— As commercial industry has grown in the Lake Area so has the need for affordable housing. Over the last few years many new employers have opened their doors and have brought new jobs and residents to the area, but until now, affordable housing needs created by these new businesses have

not been adequately addressed. designed to feature affordable homes in a family atmosphere.

Paul Busch, Project and Sales Manager for Rayburn Land Development, is overseeing the work at Eagles Landing. "We had thrown around the idea of developing the land that has been in the Rayburn family for years. After seeing the tremendous

up with family homes and quiet streets so that's what we're creating," continued Busch.

Responding to the need for affordable housing, Rayburn Land Development plans for Eagles Landing to have as many as 200 single family homes and villas. Lots range in size from 1/4 acre up to 1 1/2 acres with community sewer and water. The exclusive builder in the development is Jim Reece, owner of Pistols Plus and long time Lake Area resident. Residents will have access to the proposed eight-acre lake, a neighborhood playground and enjoy the convenient location just five, traffic-free minutes from schools and major shopping.

Individuals interested in the new development are welcomed to visit the site and a model home located on Route D just 4 miles off Highway 54. The model home can be toured by contacting Busch at 573-964-5715 or by contacting any Lake Area REALTORS®.



Rayburn Land Development, LLC, a St. Louis based company, has begun to develop land on "D" Road, just 4 miles from Columbia College. The new development, Eagles Landing, is

growth in the area and realizing the need for this housing development, we decided it was time," explained Busch. "During the design phase we noticed there were very few areas like the neighborhoods where we grew

Heart of the Ozarks Business and Professional Women's Chapter officially chartered, officers installed

Osage Beach, MO— The newly-formed Heart of the Ozarks Business and Professional Women's (BPW) Chapter was officially chartered on Monday, October 16. Deanna Ford, State BPW President, was on hand to install the officers and charter the new chapter.

Inaugural members of the chapter area: Julz Albin, Ashley Allen, Diane Ayers, Jennie Ayers, Marci Blixt, Nancee Byington, Melissa Carroll, Darlene Daugherty, Laura Gajda, Christ Hancock, Cathy Hart, Pam Kelsey, Vicki Kramer, Nancy Louchs, Jamie Martin, Joni McGuire, Shannon Melton, Susan Renda, Mary Shiflett, Kim Spangler, Jackie Unger, Angie Uptergrove, and Joni Walden.

The organization which has a mission to achieve equity for all women in the workplace through advocacy, education and information, invites all business and professional women to join. For more information or to join, contact Laura Gajda at 348-8153.

Discussion topics at the next

meeting, which will be held on November 1st at 11:00 a.m. at Vista Grande Restaurant, will include issues in the upcoming election.

The Heart of the Ozarks Chapter of BPW meets monthly on the first Wednesday of each month (with adjustments for holidays), alternating between a lunch and after work meeting schedule. The location of the meeting will also vary to include business and professional women from all areas of Lake of the Ozarks.

Heart of the Ozarks BPW Schedule of Meetings

Date	Location	Time
Nov. 1, 2006	Vista Grande	11:00 a.m. - Noon
Dec. 6, 2006	Andre's	5:30 - 7:00 p.m.
Jan. 10, 2007	Pickled Pete's	11:00 a.m. - Noon
Feb. 7, 2007	Mexicali Blues	5:30 - 7:00 p.m.
Mar. 7, 2007	Chief's	11:00 a.m. - Noon
Apr. 4, 2007	Captain's Galley	5:30 - 7:00 p.m.



BPW State President Deanna Ford, far left, installs newly elected officers of the club (L-R) Laura Gajda, President; Vicki Kramer, Vice President; Marci Blixt, Treasurer; and Melissa Carroll, Secretary.



Inaugural members of the Heart of the Ozarks BPW Chapter are (L-R) Angie Uptergrove, Nancee Byington, Laura Gajda, Melissa Carroll, Christi Hancock, Kim Spangler, Jamie Martin, Susan Renda, Julz Albin, Joni Walden, Vicki Kramer, Joni McGuire.

June 6, 2007	El Jimador	11:00 a.m. - Noon
May 2, 2007	Lil' Rizzo's on HH	5:30 - 7:00 p.m.
July 11, 2007	Boardwalk Grill	11:00 a.m. - Noon

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Tips to prevent identity theft

continued from page 28

Legislature passed bills substantially increasing penalties for identity theft.

Under the new laws, stricter penalties are enforced for the following offenses:

- Loss of up to \$500: This new law takes a hard stance against cases that result in relatively minor amounts of financial loss. It is a Class A misdemeanor punishable by up to one year in jail.
- Loss between \$500 and

\$5,000: Class C felony punishable by one to seven years in prison.

- Loss between \$5,000 and \$50,000: Class B felony punishable by five to 15 years in prison.

- Loss over \$50,000: Class A felony punishable by 10 to 30 years in prison.

- Civil Damages: In addition to criminal penalties, thieves are now civilly liable and can be sued for three times the amount of damages or up to \$5,000,

whichever is greater.

- Restitution: A court can order restitution be made to victims, including costs to clear their credit histories and attorney fees.

These new laws are working to reduce identity theft by imposing stronger penalties against criminals and giving victims greater means of retrieving their losses.

The Vandervort Report

The Dow hits an all time record high, and breaks 12,000!

The economy is moving along as feverously as it ever has. New jobs are being created to the tune of 150,000 per month, and the unemployment rate is now at a record low of 4.6%. The Dow Jones Industrial average finally broke the all illusive 12,000 mark, and thanks to tax cuts and the American consumer, our countries post 911 deficit is only half of what economists projected it would be five years ago. I'm not sure how the economy could be any better; yet if you listen to most of the liberal news networks, they make it sound like gloom and doom.

The only pull back in our economy has been interest rates; and yes they have cooled a housing market that was on fire. In many communities across the country, it's now a buyers market; but sooner or later the current housing inventory will be absorbed, and in the long run that will rekindle the housing boom. I would project that in the next twelve months you will see a much needed correction, and then it will be back to the races! This year's raise in interest rates was a big adjustment for a lot of people, but let's face it; in the last couple of years we got spoiled and lenders were practically giving money away. Today's rates are still at historic all time lows, and it looks like the Fed Chairman has leveled them off; which will help fire the housing market back up next year.

The price of gasoline certainly has an effect on the American economy, but in the last couple of months it's even hard to complain about that any more. It's funny how when gas prices are up, consumers want to blame their elected officials, and when prices are down, no one gets to take credit. The reality is that gas prices are much more driven by supply and demand, global events, and natural disasters, than they are by political policies.

How does all of this affect our local economy here at the lake? Certainly high gas prices and an increase in interest rates were felt in our community; but overall our local economy is moving full speed ahead. If anything has affected businesses here, it's our unbelievable growth throughout the lake area in the last two years. In talking to many business owners this year there is somewhat of a consensus that sales were flat, or down this year. I think if we all take a more thorough look at the reality of our economy and what has taken place, we will discover that there are now twice as many businesses absorbing the dollars coming into the area, and there are a lot more places for consumers to frequent. Think about it, for the first time ever, other than Wal-Mart, the lake now has numerous chain-big box retailers. We have also gained numerous chain restaurants that local restaurateurs now have to compete with. To top all of that off, most everyone who relocates to the lake tries their hand at either; selling boats, selling loans, selling real estate, or becoming a fly by night contractor.

I for one couldn't think of a better time in history to be in business, nor can I think of a better place to be conducting business than right here at the Lake of the Ozarks. Yes there is a lot more competition here now than there used to be, but competition is a good thing; it makes us all step up and be better business people. Those new "big box" and "chain" companies are coming here because they recognize what a lot of businesses here have long taken for granted. I say; lead follow or get out of the way, business is hard, if it was easy any one could do it; and it's the hard that makes it great!

This is an extremely important election this month, so I hope everyone gets out and votes.

Merlyn Vandervort, CR, CGR
President,
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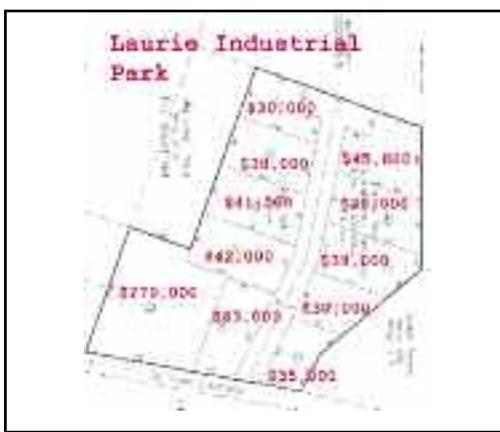


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Military appreciation days to be held at the Osage Beach Premium Outlets

WHAT: Annual Military Appreciation Days. In appreciation to the men and women who serve in the military, Osage Beach Premium Outlets® cordially invites all branches of the military to present their military identification at our Information Center located on Level 1 next door to Big Dog Sportswear to receive a free VIP Coupon Book (\$5 value) worth hundreds of dollars in savings. In addition, the first 50 military guests will receive souvenir tote bags. Refreshments will be served at the Information Center from 9am to Noon.

WHEN:
 Friday, November 10,
 9am – 9pm
 Saturday, November 11,
 9am – 9pm
 Sunday, November 12,

9am – 6pm
WHERE:
 Osage Beach
 Premium Outlets
 4540 Hwy. 54
 Osage Beach, MO
 (573) 348-2065

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

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

Board announces water, sewer impact fees

The Board of Directors of Public Water Supply District Number Four of Camden County (the "District") announced today that they will be implementing impact fees applicable to new water and sewer connections beginning November 3, 2006.

The intent of these fees is to offset a portion of the cost of future infrastructure necessary to serve these new customers. The impact fees shall be charged in addition to the existing connection fees for water and sewer.

For single family residences and commercial customers the fees begin at \$1,500.00 for a standard residential water meter and range upward depending on the size of meter necessary to provide service. Multi-family buildings shall be charged at the rate of \$1,000.00 per unit served by the meter.

Sewer impact fees shall be equal to the water impact

fees when the customer is served both water and sewer. When the customer is not a water customer of the District the sewer impact fee shall be \$1,500.00 for a single family residence. Commercial and multi-family residential customers shall be charged based upon the District's estimate of water usage.

Water meters installed for fire suppression shall not be subject to the sewer impact fee.

John Summers, General Manger, said "We believe that as a matter of fairness for our existing customers we should collect a portion of future infrastructure costs from the new customers who are causing the need for it."

The District provides water and sewer service on Horseshoe Bend. For more information please contact John Summers at 573-365-6792 or email jsummers@lakeozarks.com.

Crown Dental Center expands it's staff

Dr. B. W. Austin, a general dentist practicing in Missouri since 1975, is pleased to announce the addition of his daughter, Dr. Crystal Strickler, to his dental staff.

Dr. Strickler graduated from the University of Missouri at Kansas City School of Dentistry in May 2006. She is a 1996 graduate of Camdenton High School. She and her husband Matt are 2000 graduates of Truman State University in Kirksville, Missouri. They and their six month old daughter Brooke moved to the



Dr. Crystal Strickler Lake area in August.

Dr. Strickler began practicing at Crown Dental Center in Camdenton on August 22, 2006. She is excited to return to the area where she grew up and looks forward to serving residents of the Lake Area- even on Fridays!

Crown Dental Center continues to provide general dentistry care including preventative, restorative, surgery, crown and bridge, dentures, and hospital dentistry. We also offer tooth whitening and anti-snoring devices.

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continued from page 3
key chains, we can do letter openers for businesses. We can print on tire gauges for gas stations."

Real estate companies, banks, and gas stations are Ship-n-Shore's most frequent customers. Construction firms and house builders also regularly purchase items to give away at trade and product shows.

Specific product demand varies from month to month. "Sometimes it fools you," says Chip. "You think the banks want all pens, and the next thing you know they want ice scrapers. Some months we'll do all business cards or pens, the next month we'll do all t-shirts. And then maybe ice scrapers."

"Right now it seems like t-shirts are the thing that we're printing on the most," says Amber, "followed closely behind by business cards. Every person who wants to put their name out

there needs business cards to hand out."

The company maintains a website with a range of unique items (www.ship-n-shore.org). And even though advertising is a creative industry, Chip and Amber are sometimes surprised by the imaginative ideas of their clients. One local restaurant buys imprinted Frisbees from Ship-n-Shore and uses them as plates for kids' meals. The kids get to keep the Frisbees as a reminder of their visit. Another client purchased beach balls for a personal party. The beach balls carried an imprinted invitation to the party. "I thought that was a pretty clever idea," says Amber.

With competition in the lake area being what it is, Chip feels strongly that giveaway items often make a difference. As he puts it: "We promote your business. That's basically what we do."



A large variety of promotional materials are on display at Ship-N-Shore.



The Lake Area Chamber of Commerce welcomed the Muscular Dystrophy Association (MDA) as a member during a recent ribbon cutting ceremony. To contact the central office for MDA call 573-442-5154. Pictured at a recent ribbon cutting ceremony are Christine Hentz, Chamber Marketing Director; Brandy Forrest (with scissors), MDA representative; Chris Stockton, Ambassador and Cold Stone Creamery/Chief's; and Chamber Active Volunteer Ambassador.

Eldon Rehab moves to new location, open house set for November 7

Eldon, MO— Eldon Rehab Therapy's outpatient clinic relocated to their new building at 302 East 4th Street in Eldon on October 9. The new 7800 square foot facility features state-of-the-



art rehabilitation equipment, a new walking track and a heated, indoor pool for aqua therapy. The clinic is open Monday through Friday, 6:00 a.m. - 5:00 p.m. The therapists at Eldon Rehab Therapy provide physical therapy, occupational therapy, speech therapy and cardiac rehab. Jessica Beckmann holds a doctorate in physical therapy and serves as clinic manager. Rehab staff members include physical therapist Joe Pope, physical therapy assistant Debra Foster, occupational therapist

Brian Luetkemeyer, speech pathologist Danielle Schwartz and cardiopulmonary rehabilitation nurse Colleen Farrington.

Aqua therapy offers joint-pain sufferers increased flexibility and

improved range of motion. The therapists at the Eldon Rehab Therapy help patients gently exercise and stretch in warm water. According to Beckman, "the addition of the heated pool is a wonderful asset to their therapy program. The warm water is wonderfully helpful in easing joint pain in arthritics during exercise."

More and more, chronic disease sufferers are turning to water therapy as a supplement to their physical therapy regimen and improve quality of life.

Aquatics is also very beneficial with post-operative patients, allowing low-impact exercise. Patients are able to begin in the water sooner than land in many cases, shortening overall rehab time and allowing return to normal activities with less interruption.

Eldon Rehab Therapy and The Eldon Clinic are both part of Lake Regional Health System, based in Osage Beach. Lake Regional is committed to providing exceptional medical services to residents and visitors of the Lake area. This Eldon expansion is another example of that commitment.

Beckman and her staff invite everyone to come see their beautiful new rehab clinic at an open house on Tuesday, November 7, from 3:30-6:00 p.m. There will be a ribbon cutting at 4:30. Stop by for refreshments and tours and register to win door prizes including pedometers, stadium seats and more! For more information, call 392-3000.



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NEW PATIENTS WELCOME

Superior customer service the key

With the increasing competition in most product and service industries, increasing revenue through sales comes through direct sales to the customer. What does this mean? Simply put, we have to stop peddling our wares and instead, focus on solving the customer's problems and filling their needs.

Setting your business or service apart from the rest of the field means providing something your competition does not.

Superior customer service is by far the easiest way to build your sales.

Customer-focused sales

Making sure that each and every potential buyer is greeted when entering your establishment is a great first step. If you are a service-related business, responding enthusiastically to inquiries is essential. Don't allow an answering machine to take your calls. Consider getting rid of automated phone answering systems. Personal, friendly contact is what buyers respond to.

Each of them needs to feel that their dollars and their business are important to you.

A surly receptionist will turn away buyers—who look to your competition. Pushy, hard-sell sales tactics can turn buyers off.

Instead, establish good initial communication, face-to-face when possible, and establish the customer's needs. If they indicate a preference to be left to their own devices, let them know you'll be nearby to assist them. If they want information or quotes, personalize the delivery. Let them know it was prepared just for them.

Choices, choices and more choices

No matter what your product or service, no customer wants to feel pressured into the sale. If they have no alternatives, they are less likely to be satisfied with the purchase. If you stock a \$7 pair of scissors, be sure to carry a \$5 pair—maybe another lower priced pair as well. With services, give them choices with “tiers” they can select from. Remember

that the majority of people when given choices rarely choose the most expensive, so manage inventory and pricing schedules accordingly. But by giving them more than one choice, you increase your potential for a sale. You are less likely to have a potential buyer simply walk out.

Guarantees

Buyers like to know that the goods and services they buy will give them the results they expected. Guarantees do just that, and more. They give the potential buyer a sense of security in the purchase. They're more likely to buy when they know their purchase is protected. No-hassle returns and exchanges, while presenting an associated cost, will increase your overall sales. Buyers need to know that in retail businesses the returned item, unless defective, has to be in saleable condition. No buyer wants to pay new prices for used merchandise. Returned items then give you the opportunity for “clearance” items, giving bar-

gain-shopping patrons yet another choice. And they're likely to buy additional goods if they feel they've gotten a good deal from your clearance table.

The follow-up

Remember who your big ticket customers are—and appreciate them. If you are a service industry, a nice card or small gift for your best clients over the holidays is a good way to promote your business. Customers like to feel appreciated. If they purchase a big-ticket item in retail, be sure and get contact information—then give them a call or drop a postcard in the mail to inquire if they are satisfied. They feel special, and you get another opportunity to sell related products or accessories.

Bargains

Everybody likes a deal. Be sure to have some items or services that come with an “added bonus”. By bundling a new DVD player with a free movie, or including a complementary air freshener with the carpet clean-

ing, you give the customer the impression they are getting more for their dollar.

Word of mouth

Satisfied customers are likely to tell others about their positive experience. The cheapest advertising out there is word of mouth. You can help this along by simply saying “Come again, tell your friends!” You can also reward existing customers for referrals, especially in the service industry. Hand out small cards with each sale that customers can write their name on. When a new customer presents the card, your loyal buyer receives a benefit of some kind, like a discount or other incentive.

Customer service, in all businesses is realizing the customer is a person, and people like to be treated well. Take their needs and feelings into consideration. Make them feel special and important, and you'll be rewarded with more business—and revenue.

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Missouri smokers peevied by proposed tobacco tax increase

by David A. Lieb

Kansas City, MO— (AP) Smokers are outraged by a Nov. 7 ballot measure that would more than triple Missouri's cigarette tax — taking it from the nation's second-lowest rate of 17 cents a pack to a 97-cent tax nearer the national average. Missouri taxes on other tobacco products, such as cigars and chewing tobacco, would triple.

If approved by voters, the tax increase would kick in Jan. 1. And the revenues — estimated at \$5 million to \$499 million annually — more are used to increase state payments to health care providers, expand government health care coverage to low- and middle-income Missourians, and significantly enlarge the state's anti-tobacco efforts.

Over the course of a week, The Associated Press talked to smokers shivering outside suburban St. Louis office buildings, huddled around ashtrays on the Springfield campus of Missouri State University and fuming on the sidewalks of Kansas City.

With few exceptions — and not surprisingly — smokers vowed to vote against proposed Constitutional Amendment 3. They aired complaints of tax discrimination by do-gooder non-smokers and distrust of how the government would spend their tax money. Many said they would keep on smoking, even if the price went up.

Yet research cited by advocates of the ballot measure indicates some smokers will stop if the tax is raised. And if that happens, both smokers and second-hand-smoke inhalers will be healthier, saving not only lives but also millions of dollars on health care costs, the research says.

"I've seen the results of tobacco use in our state and in my patients, and I think we need to do something about it," said Dr. Jim Blaine, a family practitioner in Springfield who cut his workload in half for the final month before the election so he could volunteer as a spokesman for the ballot measure's sponsor, the Committee for a Healthy Future.

"I see a lot of heart disease as a result of tobacco use," Blaine said. "Not a week goes by that I

don't diagnose a cancer that's related. Certainly I've seen a significant number of strokes, particularly in the emergency department. And it's almost exclusively the only cause of emphysema."

The Campaign for Tobacco-Free Kids cites more than a half-dozen studies over a decade while concluding that every 10 percent increase in the price of cigarettes will reduce overall cigarette consumption by 3 percent to 5 percent and reduce the number of kids who smoke by 6 percent or 7 percent.

The organization places the average retail price of a pack of cigarettes in Missouri at \$3.43. If voters approve Amendment 3 and the full tax hike is passed on to consumers, the average price of cigarettes would rise to \$4.23 a pack — a more than 20 percent increase.

Following the formula embraced by researchers, that would mean more than 100,000 of Missouri's roughly 1 million smokers would give up the habit if the tax increase is approved.

Illinois is one 42 states that have passed or implemented higher cigarette taxes since 2002.

That was the same year Missouri voters narrowly defeated a ballot measure that would have increased the cigarette tax to 72 cents a pack. The 2002 measure would have directed money toward health care programs and raised payments to health care providers. But a smaller portion would have gone to anti-tobacco efforts than under this year's proposal. And some of that money also would have gone to life sciences research and early childhood programs.

The Committee for a Healthy Future is proposing a constitutional amendment his time, instead of merely a change in state law — a difference supporters hope will help assure voters the money will be spent as intended. The amendment spells out the precise percentages of money that are to go each beneficiary. But some smokers remain skeptical.

Darnell Kincade, 46, of St. Louis, might be one of them.

continues next page

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Auto Accident Reporting Procedures

Do you know what to do in the event of an auto accident? Your auto insurance policy requests that you report all claims promptly and should notify your agent as soon as possible after an automobile accident. At that time your agent will likely report your claim to the insurance company and an adjuster will be assigned to handle your claim.

There are however certain steps you should take prior to calling your agent in the event of an accident. First you should report the accident to the police so they can file a report and assist any injured parties. Next you should record information about the other people involved in the incident such as: Names, addresses, phone numbers, insurance carriers, vehicle type and license numbers. You should take pictures of the accident if a camera is available. If your vehicle is not driveable have it towed to a garage, but do not authorize repairs until an adjuster gives approval. After this is done, you should contact your agent with the information you gathered. You should not admit fault and it is best to avoid discussing the accident details with anyone other than the company, your agent or the authorities.

If you have employees driving for your business it is a good idea to go over what is expected of them in the event of an accident. It may even be helpful to create an accident kit to keep in the glove box to assist in documenting an occurrence. The kit should include paper to obtain information, a pen, emergency contact numbers, an accident report form to go over the information needed and a disposable camera to document the damage. You may also wish to provide a medical kit in case it is needed.

Your drivers represent your business and are the front line in gathering the facts about the accident that will help to represent you. The more information gathered, the better your company will be able to defend against possible lawsuits that may result from an incident. Be sure to discuss the process with your insurance professional. Proper planning is no accident.

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



Steve Naught, CIC

MO Smokers peeved

continued from previous page
Although he vows to vote against the tax, "If the price goes up, I'm going to stop" —cold turkey, he said.

Other smokers suggested they might change — but not quit — their habits.

"It might increase the chance of me buying cartons of cigarettes instead of packs," thus getting a bulk discount on the price, said Adam Anderson, 22, of Columbia, a senior at Missouri State University.

Missouri State University economics instructor John Buchanan said he understands the logic of the proposed tax increase. But that doesn't necessarily make him support it.

"Cigarettes are not a necessity. If you're going to tax something, you tax something that's not a necessity. I'd vote for it if I knew where the money was going."

Ron Fields, the manager of the Harvey House restaurant at Kansas City's Union Station, said he smokes about a half pack of cigarettes a day — down from two packs a day just a year or so ago. He chose to cut back, but doesn't want a majority vote of nonsmokers choosing how much he should pay.

"We have respect for non-smokers," Fields said, "but don't take the self-righteous attitude and beat me over the head with it. It's my choice." n

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Medicare recipients can improve their health care

Beginning in mid-October, people with Medicare will have new and enhanced tools to help them learn more about their Medicare health care coverage, including comparative information about the services provided by their Medicare prescription drug plans. In addition, the Centers for Medicare & Medicaid Services (CMS) reported that nearly all exceptions and appeals filed by people with Medicare were decided within seven days as required by CMS guidelines.

"The vast majority of Medicare beneficiaries are reporting that they are happy with their prescription drug coverage and their prescription drug plans, and we want to help every beneficiary get the coverage that works best for them," said CMS Administrator Mark B. McClellan, M.D., Ph.D. "Most beneficiaries will be able to stay in the same plan next year, and they won't have to do anything this Fall unless they want to look at other options. For anyone who wants help, it's available anytime just by calling 1-800-MEDICARE or logging on to medicare.gov."

As part of the My Health. My Medicare. initiative, beneficiaries and those who are assisting them have access to new and enhanced tools to help them get the most out of their Medicare benefits. These tools, available at www.mymedicare.gov and www.medicare.gov, will make it possible for beneficiaries to:

- Compare the costs, benefits and other information about Medicare health and drug plans in their community,
- Track the status of Medicare claims,
- Learn about the many preventive benefits and screenings people with Medicare are eligible to receive,
- Find physicians and specialists; and
- Compare the quality of health care providers, including hospitals, nursing homes, and other providers.

Recent studies of Medicare beneficiaries enrolled in prescription drug plans report that the majority of them are satisfied with the program, including the customer service that plans provide. Complaint rates to Medicare have been declining. In July, CMS received approxi-

mately 1.4 complaints per 1,000 Medicare beneficiaries enrolled in prescription drug plans about those plans. This compares to a plan complaint rate of 1.7 per 1,000 that CMS received in June about issues that were under the control of the plan to resolve. The total complaint rate in June of 2.3 per 1,000 reported previously included some complaints (about 0.6 per 1,000) that were best resolved by Medicare. CMS will report the plan-related complaint rates at the plan level from now on.

Plan call centers at the prescription drug plans continue to answer both beneficiary calls and calls from pharmacists promptly. Almost all plans averaged under two-and-a-half minutes time to answer calls. More than 90 percent of beneficiary calls are answered, on average, in under one minute and in most cases, a live person is reached within one-and-a-half minutes. Pharmacy calls are also answered in less than a minute and it took an average of 10 seconds longer to reach a live person.

Medicare has also helped to resolve "re-determinations" of plan coverage decisions, but there have been fewer such complaints that could not be resolved by the plan than many had expected. Since January, there have been less than 0.5 reconsideration (2nd level appeal) requests per 1000 beneficiaries, and nearly all reconsideration requests filed by people with Medicare were decided within seven days as required by CMS guidelines. Finally, CMS has issued more than 2,800 letters of warning to health plans in 2006, and the triggering issues have generally been resolved, again helping to contribute to the high levels of beneficiary satisfaction with the drug benefit. These include corrective action plan requests, notices of non-compliance, warning letters, and notices that information was being suppressed from the Medicare Drug Plan Finder. Letters addressed a wide range of issues, including call center performance, inaccurate data on the Medicare plan finder, and inadequate exceptions and appeals-related information on sponsors' websites. In total, 92 percent of

continues on page 44

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Medicare releases data on 2007 drug plan options

Seniors who are satisfied with their current Medicare prescription drug coverage will not have to take any action when the Medicare Open Enrollment period begins November 15th, but those who wish to make a change will find new options with lower costs and more comprehensive coverage available for 2007. They will also find new tools from Medicare to help them make a choice. Surveys consistently show over 80 percent of Medicare beneficiaries are satisfied with their current coverage and drug plans. As a result of the Medicare prescription drug benefit, more than 38 million seniors and people with disabilities now have some form of drug coverage.

The monthly premium beneficiaries will pay in 2007 will average \$24 if they stay in their current plan — about the same as in 2006. While some people will see an increase in their current plan premiums, they have the option to switch plans. Nationally, 83 percent of beneficiaries will have access to plans

with premiums lower than they are paying this year, and beneficiaries will also have access to plans with premiums of less than \$20 a month.

Beneficiaries will have more plan options that offer enhanced coverage, including zero deductibles and coverage in the gap for both generics and preferred brand name drugs. Plans are adding drugs to their formularies. Nationwide the average number of drugs included on a plan formulary will increase by approximately 13 percent, and plans will also use utilization management tools at a lower rate.

"The Medicare prescription drug benefit, passed by Congress and signed into law by the President, is saving seniors an average of \$1,200 a year, and it just keeps getting better," HHS Secretary Mike Leavitt said. "In 2007, there will be more plans with coverage in the gap, more drugs covered, and more help from Medicare in choosing the plan that's best for you."

During the 2007 bidding

process, strong competitive pressure resulted in bids (costs of coverage) that average 10 percent less than in 2006. According to guidance from the Centers for Medicare & Medicaid Services (CMS), each drug plan or health plan needed to show meaningful variation in their plan choices, including only two basic coverage options per region. CMS also encouraged plans to offer a third option only if it included enhanced benefits, such as providing coverage in the coverage gap ("donut hole") or covering excluded drugs.

"With next year's drug coverage, we want to build on the high level of beneficiary satisfaction in 2006 by strengthening the drug benefit in key ways," said CMS Administrator Mark B. McClellan, M.D., Ph.D. "As a result of robust competition and smart choices by seniors, plans are adding drugs, removing options that were not popular, and providing more options with enhanced coverage."

"If you're satisfied with your coverage, you do not have to do

anything during the Open Enrollment period. If you are considering a change, Medicare has new tools to help," Dr. McClellan said.

Across the country, nearly all beneficiaries enrolled in Medicare prescription drug plans will be able to remain in the plan in which they enrolled for 2006 since almost all Part D sponsors are either continuing their current plans in 2007 or streamlining and consolidating their 2006 plans. They will be able to choose from plans that offer enhanced benefits or services, such as coverage in the gap and little or no deductible. Beneficiaries will have a wide range of plans that have zero deductibles, some of which also offer other enhanced benefits. There are also options that cover generics and preferred brand name drugs through the coverage gap for as low as \$38.70, and generally for under \$50.

Beneficiaries with limited incomes who qualify for the extra help will have a range of options available for compre-

hensive coverage. Beneficiaries who qualify for the full Medicare subsidy will pay no premiums or deductibles in these plans. Nationally, over 95 percent of low income beneficiaries will not need to change plans to continue to receive this coverage for a zero premium.

There are eight new national organizations offering drug plans to beneficiaries, in addition to the nine national organizations that were available in 2006. The list of national plans can be found at www.medicare.gov/medicare-reform/local-plans-2007.asp.

In general, beneficiaries will also have greater access to Medicare Advantage health plans next year, generally with lower costs for drug coverage. These plans offer an opportunity for additional benefits beyond those covered in the original Medicare program, with savings that average around \$82 a month for hospital and physician benefits. In addition to these savings, Medicare Advantage plans

continues on page 45

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Medicare recipients can improve their health care

Continued from page 42
all Part D sponsors have received at least one compliance letter.

"We are pleased to see a decline in the number of complaints we are receiving about the plans, but we are still monitoring the complaints to help us and the plans find the causes of any problems and fix them as quickly as possible," said Dr. McClellan. "Because information on customer service is an important indicator of quality, we will be posting complaint information and other plan performance information on the Medicare Drug Plan Finder so beneficiaries can see how their own plan compares to others in serving their customers."

Another reason for the high level of beneficiary satisfaction is beneficiary cost savings. Updating an initial study of savings on a wide range of commonly used sets of drugs, CMS has found that beneficiary savings continue to remain high. For common "baskets" of drugs, beneficiaries can save between 44 to 72 percent through a range of available plans. Beneficiaries who switch to generic drugs are seeing savings of as much as 76 percent and even savings of up to 82 percent are possible for beneficiaries who also switch to lower cost therapeutic alternative brand name drugs.

These savings have been largely stable since the program began. Over the nine-month period from December 2005 through August 2006, the average prices paid by Part D enrollees for the commonly used baskets of drugs here have gone up by less than 1 percent. Thus, increases in the average prices for these drugs have been significantly below both medical inflation and general inflation, pro-

viding access to substantially discounted prices to beneficiaries even while in the coverage gap. As a result, costs paid by beneficiaries for their drugs have been largely stable, and in many cases have declined over the year.

The enhanced Medicare Drug Plan Finder will be available beginning in Mid-October and will be tightly integrated with the updated Medicare Coverage Options tool, making it easy for people to get personalized comparisons of their health plan choices along with their drug plan options. Users will be able to get estimates for their total annual health costs, including costs for their drugs. Online enrollment will also be available for most plans. By the time open enrollment begins, additional plan performance information will be made available, as well as:

- Plan information for both 2006 and 2007 so users can compare any changes to their plans;
- Tools to allow users to compare plans on price, benefit and out-of-pocket costs;
- A tool to narrow plans down by state and preference, such as identifying plans with no coverage gap or those with low premiums; and
- Tools to identify and view available Medigap plans.

Beneficiaries will also get the Medicare & You 2007 handbook in October, the annual handbook that explains Medicare coverage. This year, Medicare and You highlights the preventive services available to people with Medicare, including a wide range of screening services.

"There's a lot happening this fall to help people with Medicare get the most out of their Medicare," said Dr. McClellan.

New team member joins Osage Office Products

Osage Office Products is pleased to announce a new team member. Julz Albin will be serving the lake area in her position as Account Manager from our Osage Beach location. Julz will specialize in digital office solutions to include the Varitronics product line for the education and commercial account markets.

A Kansas City native, Julz brings extensive knowledge from her association with DST Systems and their subsidiary companies where she negotiated and managed operations equipment and travel contracts. Julz graduated magna cum laude from Columbia with a Bachelor of Science in business.

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Medicare releases data

continued from page 43

provide overall care coordination, and more effective use of drugs that lead to savings in other health care costs. As a result, the cost of drug coverage in Medicare Advantage plans is about \$6 a month lower on average nationally in 2007 than in 2006. In addition, most beneficiaries will have access to plans that provide basic drug coverage for \$0, and many will have access to plans that also provide coverage in the gap for \$0.

In addition to prescription drug plans, Medicare beneficiaries in 39 states will have access to the first Medical Savings Account plans and related consumer-directed plans ever available in Medicare. These plans provide Medicare beneficiaries with more control over their health care utilization and health care costs, while providing them with important coverage against cata-

strophic health care costs.

Beneficiaries who want to consider other options will have access to help from many sources in the fall including:

- A notice of any coverage changes from their drug plan, coming at the end of October;
- The enhanced Medicare Drug Plan Finder will be available in mid-October;
- 1-800-Medicare (1-800-633-4227) which will be available 24/7;
- The Medicare & You 2007 handbook, the annual handbook that explains Medicare coverage, which beneficiaries will receive in October; and
- Local organizations such as the State Health Insurance Assistance Programs (SHIPs) and thousands of other Medicare partner organizations that will provide personalized assistance throughout the fall.

Releve' Dance Academy does "A Christmas Carol"

On Tuesday November, 28th at 5:00 P.M. and Sunday December 3rd at 2:00 P.M. at School of the Osage High School Auditorium (Hwy 42) the Releve' Dance Academy will present A Christmas Carol. This Dance/musical Production of the tale of "Scrooge" will warm your heart as Releve' Dance students perform this classic. You

may purchase tickets at the door or at any of the following locations; Central Bank all locations, Paul's Cashsaver (Lake Ozark and Osage Beach) Releve' Dance Academy High Point Center. Tickets are Adults \$10.00 and Students \$8.00. For more information contact Releve' Dance Academy at 573-302-7062 or 573-280-5106.



American Sun Control is helping to put a new face on Columbia's Downtown district. The quality craftsmanship in custom awnings and canopies that American Sun Control has become known for in the Lake Area will now grace one of our neighboring cities. Many Lake Area residents will visit Columbia for football games and other forms of entertainment between now and the holidays. On your next visit to our neighboring city to the north, it is highly recommended that you swing down Broadway through the downtown area and enjoy the vibrant new look that one of our own Lake Area companies is helping to produce.



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Winter Whites

As I ponder ideas for my articles, it is often difficult to narrow down the options on what to write about wine. The first thing I think about is the time of year it is and what wines best pair with that time. Now if you have been reading my articles, I like to write about the wine industry standards, such as food/wine pairings, characteristics, growing conditions, and much more, but I always emphasize importance to drink wine that suits you the best, regardless of what the experts say! I also believe that being educated on wine is the best way to find what wine you will truly appreciate.

With that said, I have to give recognition to A.J. Rosenblatt for the title of this article. A.J. is a colleague in the wine industry, and on a recent visit we were discussing winter whites. He brought up that these white wines tend to be the least consumed wines in the winter. Red wines have been the standard association with "winter wines, but there are some great white wine varietals that you don't want to miss out on.

Thanksgiving and Christmas are two great holidays to try out winter whites and the best known Winter Whites are:

Sauvignon Blanc – a crisp white wine that is noted for its earthy, herbaceous flavors – a prime candidate specifically for turkey and herb-filled stuffing.

Viognier – a white wine with low levels of acidity and character-

ized by light floral flavors often surrounded by delicate touches of peaches and pears.

Riesling – a white wine that may either be bone dry or fairly sweet, excellent with any dishes that may have a bit of spice to them. The majority of vintners will label the Riesling as "Dry Riesling" for obvious reasons. When labeled as just Riesling, they tend to be sweet, and when labeled "Late Harvest Riesling", you will find a syrupy sweet treat!

Gewurztraminer – another white wine that may present itself dry or sweet, depending on the style. This wine has a zestiness that allows it to pair nicely with side dishes that may have a bit more kick to them, but also settles well with a variety of dessert options. The majority of gewurztraminers are on the dryer side of sweet but do have a label of "Late Harvest" that indicates a sweet wine.

The Late Harvest label says just what it is, harvested late. This allows the grape to have a higher concentration of sugar and yield a sweeter wine. This can also lead to a higher concentration of alcohol.

Winter whites are not just for the holiday meals. These wines tend to get lost within holidays just like turkey and ham. I believe you might find them more memorable and enjoyable with an everyday meal. Here you will have fewer distractions giving you a chance to think about the characteristics of the wine and you will better remember the wine you tasted. So don't lose the wine in the season or the holidays, because wine is meant for everyday, and this I can tell you is a tried and true standard.

Steven Hermann
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US Representative Ike Skelton Recognizes Local SCORE Chapter

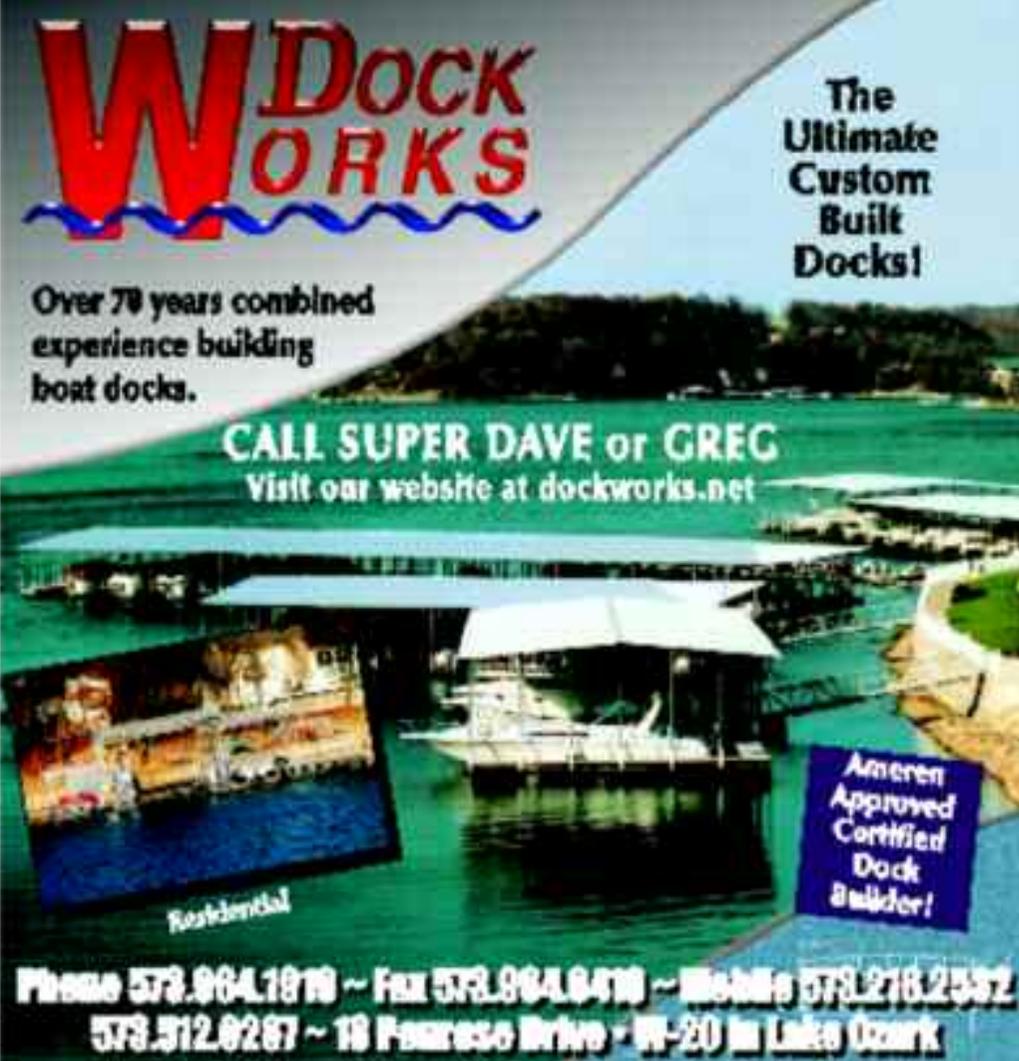
Congressman Skelton said "Over the years, SCORE has had a successful record of helping entrepreneurs get their business started, and the Lake of the Ozarks chapter has been especially accommodating to business owners in central Missouri."

"The SCORE chapter of the Lake of the Ozarks has been previously recognized as the 'Chapter of the Year', and their outstanding work continues to expand. I am pleased that a branch office was recently opened in Lebanon, Missouri, to assist clients in that part of the state. Let me take this means to

congratulate you on your record of success".

The lake chapter is in its twenty-fifth year of operation and over the past three years has provided 875 counseling sessions and 45 workshops attended by 554 individuals. This amounts to a total of 1,429 services to clients.

Ken Schaeffer is Chairman of the chapter for: Camden, Miller, Morgan, Laclede, Pulaski, Dallas and Hickory. Tim Blake, former Executive Director of the Lebanon Chamber of Commerce, is Manager of the Lebanon Branch office.



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Old Kinderhook's new ownership, transformation

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"piece" in the plan.

"We're connecting more to the water," Renken said. "There's never been any emphasis on connecting everything here to the Lake. Through the marina and the condos, we have that connection. We have expanded by buying the Adam's Ale Resort next door, so we have more lake-front over there for future development. That's part of the master plan for the amenities package."

The lone building at the lake's edge will soon be joined by others ringing the eight acre area. A total of 338 units will be added across the eight additional buildings.

"It's going to be a true commercial marina opportunity," added Mummery. "The potential exists for there to be another restaurant, a yacht club, dry stack storage, docking and in and out service for your boat."

More than 150 homes are occupied at Old Kinderhook, and that number continues to climb. But are people coming and buying lots as an investment or building right away? "There's both," Mummery said. "There's speculators. There's people who have owned lots for sometime who are going to retire and build their dream home one day. We've got some people who bought lots, but then ended up buying condos having decided not to build their dream home; they're going to live the condo life instead. We've got a variety of product available here. We've got patio homes, the villas, golf cottages. People are buying all of those as investments. There's condos which people are buying as investments or as primary homes."

Mummery added, "There's room for at least seventy patio homes. Individual lots will go from less than \$100,000 up to \$300,000. There is, of course, an architectural review council and a set of guidelines which builders will have to adhere to, to maintain the character of the neighborhoods and the overall integrity of the property. There's a variety of locations throughout the property where single family lots are available. There's close to 200 still available."

If you haven't visited Old

Kinderhook at all, or if you only have played golf there, it's important to remember this is being developed as a total, upscale resort community. "There are two tennis courts in place," Mummery explained. "A community pool, a small fitness center adjacent to the pool, there's 125 person banquet center with a bar and warming kitchen connected to the main restaurant's kitchen. We can accommodate banquets, weddings--that sort of thing."

"Below the banquet center is the day spa, 'Elements', offering a variety of day spa services such as facials, manicures, pedicures and massage. The clubhouse contains the Plaza III Restaurant, which is a 9,000 square foot restaurant with a capacity of 450 people. It's owned directly by the owners of the Plaza III in Kansas City. The interior is beautiful and has the same exact menu as the Kansas City steakhouse. It also has some private dining areas, an upstairs private dining area, a large beautiful bar which looks out over the deck which also has a view out over the 15th fairway. It's a very popular spot. Also in that building is the member's lounge, the lady's and men's locker rooms, individual men's and lady's lounge and a foyer connecting the two. The clubhouse building features the Hook Café, which was recently renovated and expanded. And then there's our newly renovated pro shop and our lodging department is adjacent to the pro shop."

"There's been a tremendous amount going on here to the past few years," Renken added. "Our main center here has been redone. Planning is everything, as opposed to coming in and just popping some stuff up. The current ownership has a master plan. Our company has looked at the property as a whole and have tried to perceive the needs of the community and develop it into a true community with a huge investment into the infrastructure needed to make this come true."

Old Kinderhook is located west of Camdenton on Highway 54, just across the Niangua Bridge. They can be reached at www.oldkinderhook.com, or at 346-4444.

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Marilyn Rustand

Blunt administration saves employers \$102.8 million

Associated Industries of Missouri (AIM) applauds the Blunt administration for its efforts to avoid federal unemployment tax penalties. AIM's membership, which employs more than 325,000 Missouri workers, congratulates Governor Blunt and his administration for their efficient stewardship of employer tax resources.

After inheriting a bankrupt program, Governor Blunt has worked tirelessly to prevent the imposition of federal tax penalties. These tax penalties were to be levied against all Missouri employers after House Bill 1268 (passed in 2004) failed to end the program's insatiable appetite for employer tax dollars.

"There is no clearer example of Governor Blunt's leadership than the unemployment program," stated Gary Marble, president of Associated Industries of Missouri. "Governor Blunt has taken a bankrupt program, with employers facing hundreds of millions of dollars in penalties, and turned that program into an efficient, self sustaining role model for other states."

Missouri's unemployment

program followed a tax and spend philosophy for most of the late 1990s and early 2000s. During this time, prior administrations showed little restraint in spending employer tax resources, and even less effort in recovering money that was inappropriately spent. Missouri consistently ranked at the bottom in terms of identifying, preventing and recovering payment errors.

"Associated Industries led the fight to stop the abuses occurring in the unemployment system, culminating in the reforms enacted this year in House Bill 1456," said Marble. "These reforms coupled with Governor Blunt's leadership mean our unemployment program is on course to repay all of the debt left without any additional tax burden on employers."

Associated Industries of Missouri is the state's leading business trade organization, representing businesses that employ workers in every region and county of this state. AIM represents the interests of its membership before the legislature, the courts and regulatory agencies.

Swing dance weekend coming to the Lake

Lake Ozark, MO— The newly formed Lake of the Ozarks Swing Club is hosting its "Swing into Fall" weekend on November 3, 4 and 5 at the Lodge of the Four Seasons in Lake Ozark. If you like to swing dance, this event is for you. On Friday night, November 3, the night kicks off with an evening of swing dancing to a popular DJ. Sharpen your swing dance skills and learn some new dance steps at several workshops conducted on Saturday morning, November 4. Later on Saturday, enjoy a dinner and dance the night away featuring several dance demonstrations.

The entire weekend is \$55.00

per person if registered before October 3 and \$65.00 after that date. Checks should be made out to Lake Ozark Swing Dance Club and sent to Rosina Moehlenkamp, 18598 Stoneridge Rd., Warrenton, MO 63383. Luxury rooms are available at the Lodge for \$80.00 per night. Call the Lodge of Four Seasons for room reservations at 1 888 265 5500.

For further information on the Swing into Fall weekend or membership in the Lake of the Ozarks Swing Dance Club, contact Jeanne Laminger at 573 365 6155.

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The Optimist Club of Camdenton has distributed approximately 450 expanded edition Webster Dictionaries to Camden County fourth grade students at eight schools. Pictured are Terry Lewis (left) and Tom Skinner passing out the books to eager students at Camdenton. Brenda Colter and Chic Oostendorp talked to the class and asked them to lookup their first word in the new book. Optimist.

Proposition B 'More harm than good'

Jefferson City, MO— The Save Our State's Jobs (SOS Jobs) Coalition received some important assistance in opposition to Proposition B, a mandatory increase in the state's minimum wage. On Sunday, the Show-Me Institute released a study that confirms SOS Jobs worst fears – artificially raising the minimum wage will hurt low-income workers and Missouri businesses.

The SOS Jobs coalition was created to inform voters of the negative impact of increasing the minimum wage.

"This new study, conducted independently by the Show-Me Institute, provides the strongest evidence to date that defeating Proposition B is the right thing to do for all of Missouri," stated Pat Bergauer, president of the Missouri Restaurant Association and spokesperson for SOS Jobs.

The Show Me Institute is a research and educational institute dedicated to improving the quality of life for all citizens of Missouri. The efforts of the Show-Me Institute are designed to build a Missouri that leads the nation in wealth, freedom and opportunity for all. The just released study was done independently of any interest group and concludes Proposition B negatively impacts Missouri and low-income families.

"This study – which is completely independent of any campaign for or against Prop. B – conclusively finds increasing the minimum wage does more harm than good," stated Brad Jones, Missouri state director for the

National Federation of Independent Business. "It harms low-income workers and their families. It harms Missouri businesses, especially small businesses. Proposition B is a lose-lose proposition."

Important findings contained in the Show-Me Institute study are:

Mandated minimum wages reduce employment for young and less skilled workers. "Minimum wages deliver no net benefits to poor and low-income families, and if anything make them worse off, increasing poverty." Wage floors (artificial minimum wages) amount to a tax on the employment of low-income workers. Minimum wage mandates decrease the education and training levels of the labor pool, thus actually decreasing wages over time. Minimum wage mandates may cause families at or slightly above the poverty line to slip below the poverty level. Increasing the minimum wage will increase the number of poor families.

"This research finds the evidence overwhelmingly against raising the minimum wage. There are other ways to improve the economic fortunes of low-income Missourians that are effective," Bergauer said. "However, passing Proposition B is not going to help, and will actually hurt the very people it is supposed to benefit."

The study released by the Show-Me Institute can be found on the website of SOS Jobs coalition, at www.sosjobs.org

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Lake Ozark Clinic welcomes new internist Froncek

Osage Beach, MO— Board certified internal medicine physician James Froncek, D.O., has joined Lake Ozark Clinic, owned by Lake Regional Health System. Dr. Froncek earned his Doctor of Osteopathy degree from Ohio University in Athens and completed his internship at Doctors Hospital in Columbus, Ohio. Following his Internal Medicine Residency at Mount Carmel Medical Center in Columbus, Dr. Froncek took over his father's medical practice in West Jefferson, Ohio, in 1993.

Dr. Froncek provides primary and preventative care for patients ages 5 and older. In addition to general patient care, his clinical interests include the prevention of heart disease and risk factor modification. He joins Drs. Corinne Rao, Shobha Bhaskar and Grant Barnum at Lake Ozark Clinic.

After considering several opportunities, he knew that joining the medical staff at Lake Regional Health System was right for his family. Froncek says, "I was very impressed with Lake Regional Hospital and the Lake Regional facilities. I love the natural beauty of Lake of the Ozarks. The pace is slower and the people are kind and friendly. It's the kind of place my wife and I want to raise our children." Plus, they will be closer to some family members.

Dr. Froncek recently moved to Lake of the Ozarks from Dublin, Ohio, with his wife, Wendy, and their three children: Brandon, age 16; Hannah age 9, and Sarah, age 6. Pets are an important part of their family too. They have a German Shephard, Katie, who has been part of the family for 10 years. They also have a parakeet named Fluffy, a hamster named Aurora and two green anoles, Brando and Brandy. Guess whose pets they are? In addition



Dr. James Froncek

to spending time with his family, Dr. Froncek enjoys golf, cycling and reading. Wendy stays very busy taking care of the family, volunteering, gardening and reading the Bible.

Dr. Froncek is accepting new patients and appointments can be made by calling the Lake Ozark Clinic at 573.365.2318.

Hospital Auxiliary announces opening of 2nd gift and coffee shop

Osage Beach, MO— The Lake Regional Hospital Auxiliary recently opened a second Wish-U-Well Gift and Coffee Shop near the new Emergency Department entrance. Everyone is encouraged to stop by and check out their great selection of gifts, cards, and home accessories including decorative pillows and throws, sun catchers, candles, jewelry, stuffed animals, toys and knick knacks. Want to send a balloon or flowers to a patient? They can take care of that too.

There will be an open house from 2:00 p.m. to 4:00 p.m. on October 16th at the new gift and coffee shop with cookies and punch. The new facility will be

open for business the following day.

Lake Regional Volunteers staff both gift shops as well as the Xpressions of Flavor coffee shop and several information desks. They also assist when patients are discharged.

The Auxiliary had a great turnout for the last orientation but more volunteers are still needed. If you are 18 or older and would like have fun while serving your community, sign up for volunteer orientation by calling the Auxiliary office at 348.8264. The next orientation is Thursday, November 16, from 9:00 a.m. until 1:00 p.m.

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Premier Bank Osage Beach



Linda Allen

Robert Kucsik, Lake Area President for Premier Bank, is pleased to announce the Ribbon Cutting Ceremony for the Premier Bank Osage Beach Banking Center on October 26, at 3:00 p.m. "We want everyone to stop in to visit one of our friendly personal bankers and take advantage of our special CD offer. We are excited to be apart the Lake of the Ozarks thriving dynamic market. We believe in building strong, long-term customer relationships by offering competitive interest rates and friendly Premier Service" said Kucsik.

Linda Allen was appointed Executive Vice President. Allen has nearly twenty years of banking experience in the lake market and will be responsible for developing retail and commercial business. "We are excited to serve the community from this great new location. We've put together a great team of friendly experienced bankers who are ready to help



Robert Kucsik

with all your financial needs," said Allen.

The Osage Beach Banking Center is conveniently located at 995 KK Drive in Osage Beach. The Banking Center is open Monday through Thursday from 9:00 a.m. to 4:00 p.m., Friday from 9:00 a.m. to 5:00 p.m. and on Saturday from 9:00 a.m. to Noon. The Personal Bankers at the Osage Beach Banking Center are also fully trained to handle customer service, which provides the customer with a personalized one-on-one banking experience. The Banking Center is staffed with a team of top-notch experienced Bankers: Robert Kucsik, Lake Area President, Linda Allen, Executive Vice President, Linda Glenn, Personal Banker, Denise Hans, Personal Banker, Courtney McCabe, Teller, Michael Lasson, Residential Mortgage Lender, Michelle Lasson and Nicole Bonney, Lending Specialists.



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 - **Private Counseling Sessions** – Fifty-minute session focusing on assisting the client to act more in their own best interest.
 - **SATOP/ADEP** – substance abuse traffic offenders program
- Education Services (Classes or Groups)**
- **Substance Abuse Group** – two-hour group sessions, which cover the basics of addiction, abuse, and making better choices.
 - **Aftercare Group** – Its goal is to maintain a successful life in recovery from substances. 12–26-weeks.
 - **Anger Management Group** – Education, insight & treatment to persons with aggressive/assault behavior. 12-weeks.
 - **Financial Management** – For persons convicted of bad check offenses or having difficulty managing personal finances. 10-weeks.
 - **Corrective Thinking** – Intended to help the student find appropriated ways of thinking to produce successful results his or her life.

- Seminars**
- One-time events that aim to cover a subject of need in a concentrated form. Most are 2 or 3 hours.
- Victim Impact Panel (VIP)**: Confronts alcohol and drug related traffic offenders with the human, emotional and psychological consequences of their behavior through presentations by victims sharing their experiences of loss. 2 hours
 - Financial Management**: 3-hour version of the above seminar for short-term need to control personal finances.



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Ribbon Cuttings



Legacy at the Lake Real Estate recently their membership with the Lake Area Area Chamber of Commerce at a recent ribbon cutting at their new location. (Front Row) Anne Baker, Broker –Sales; Michelle Daniels, Sales; Susan Signorelli, Sales; Terry England, Sales; Sherri Weeg, Broker-Sales; Jan Smith, Broker-Owner; Randy Smith, Broker-Sales; (Back Row) Gary Bridell, Sales; Michelle Canon, Sales; Chuck Yow, Sales; Kathy Palmero Bonnot, Sales; Judi Cloyd, Sales; Bob Smith, Broker-Owner along with Chamber Active Volunteer Ambassadors. To contact Legacy at the Lake call 573-348-9898.



The McNally Team recently celebrated their grand opening. Pictured during the Lake Area Chamber of Commerce Ribbon Cutting are Front row: Robyn Hooper, Listing/Marketing Coordinator; Patty McNally, Co-Owner/Sales Associate; Pat McNally, Broker/Owner; Mac McNally, Sales Associate; Emily Herzog, Intern. Back Row: Tyler McNally, Public Relations/Intern; Janice Divincen, Closing Coordinator; Morgan McNally, Sales Associate; Regina Herzog, Bookkeeper; Doug Stockton, Cold Stone Creamery/Chief's; and Chamber Active Volunteer Ambassadors. The McNally Team can be contacted at 573-348-2121



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Countryside Antiques & Collectibles and the Lake Area Chamber of Commerce celebrated their chamber membership during a recent ribbon cutting ceremony. Pictured at the ribbon cutting ceremony along with Chamber Active Volunteer Ambassadors are (Front Row) Gary Zieger, Krantz Realty; Jeannie & Gary Creath; Vida and Ed McEndollar -Owners (with scissors); Skip Mondry; (Back Row) Connie Day; Dianne Harlow; and Carol Talley. Stop by Countryside Antiques & Collectibles or call at 573-346-5454.

LAKE OF THE OZARKS BUSINESS JOURNAL CLASSIFIEDS

BOATS FOR SALE

STOCK # - 3156 - 2002 CHAPARRAL Twin 280 H.P. Volvo 5.7 GSI DP Aft table w/Filler cushion, Air Conditioning, AM/FM/CD Player w/10 Disc Changer, 3 Batteries w/Switch, Bimini Top, Carpeting, Charge System, Cockpit Cover, Compass, Depthfinder, Dinette, Fire Extinguisher, Full Canvas Enclosure, Fume Detector, Generator, Raytheon Chartplotter/Radar/GPS, Halon Fire System, Vacu-Flush Head w/Holding Tank, Ice maker, Microwave, Refrigerator, Shore Power, Speedometer, Spotlight, Stove, Tachometer (2), Trim Tab, TV/DVD Player, VHF Radio, Hot & Cold Water System, Shower, Transom Shower, Windlass, Hour Meter Reads 155 hrs **Call Glencove Marine @ 888-453-6268**

STOCK # - 3071 - 2006 COBALT 282 Bowrider Twin 320 H.P. Mercruiser 6.2 MX/MPI/Bravo 3 Aft Table w/Filler Cushion, AM/FM/CD Player, Anchor w/Line, Dual Batteries w/Switch, Bimini Top, Bow Filler Cushions, Carpeting, Cockpit Cover, Compass, Depthfinder, Dinette Table, Fire Extinguisher, Halon Fire System, Pump-out Porta-Potty, I-Pod Hook-up @ Helm, Mooring Cover, Speedometer, Swim Platform w/Ladder, Tachometer (2), Captain's Call Exhaust, Trim Tabs, Trim Tab Gauges, Transom Shower, Wet Bar/Sink, Windlass, Like New Condition **Call Glencove Marine @ 877-453-6268**

STOCK # - 3146 - 2005 PURSUIT Twin 250 H.P. Yamaha 4-Stroke Outboards Color: Fighting Lady Yellow, AM/FM CD Player, Amplifier, Batteries - 5+ w/Switch, Electric Bolster Seat, Full Canvas Enclosure, Fuel Tank - Optional 340 gal., Garmin GPS, Hardtop, Vacu-Flush Head w/Holding Tank, Macerator, Shore Power, Spotlight, Swim Ladder, Trim Tabs, VHF Radio, Windlass. Call for a Private Showing **Call Glencove Marine @ 866-453-6268**

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HOUSES FOR SALE

605 FORESTRIDGE LANE, THE VILLAGES, Colorado style custom luxury home, 3400 SF, 5BR/3.5BA, w/fabulous main level great room with Character Cherry beamed ceilings, large stone fireplace, kitchen w/Viking appliances & high end custom made Character Cherry furniture grade cabinetry. Terrific screened porch w/outdoor fireplace, extensive landscape includes waterfall from road to 93' of Lake Front. Granite & limestone counters & flooring, 4 fireplaces, palatial master suite, huge sunset views. This is truly what a lake luxury getaway should be. You won't find better quality or finer attention to details than in this home. Includes custom selected furnishings, dock, 28' 1998 Searay w/lift, 3 person 2005 Seadoo PWC w/lift & 3 person 2004 Honda PWC w/lift **MLS#3031046 \$1,600,000 Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365-cme1**

6372 RED BARN ROAD, OSAGE BEACH- 2550 SF, 3BR/2BA house boasts quality & attention to detail. Open floor plan, spacious rooms & one level living. Large kitchen features granite countertops, stainless steel appliances, and a cook top. The master suite offers his and her closets, a jetted tub, and 5 foot dual head walk in shower. **MLS#3027664- \$259,900 Call Gattermeir Elliott Real Estate @ 573.365.SOLD OR**

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SPRING CREEK DRIVE, PORTO CIMA, Fabulous, gentle lakefront and level roadside setting, in a cove location. "Lake Level Living", main level steps out to lake, open floor plan with 2 story living room, elegant master suite has jetted tub, separate glass shower, 2 walk-in closets & 2 water closets. **MLS#3025043 \$1,000,000 Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365-cme1**

789 COLLEGE BLVD., OSAGE BEACH- 1950 SF, 3BR/2.5BA home has a beautiful design w/huge vaulted living room ceiling, custom tile, loft/living area overlooking the main living room, bonus room/office over the garage & a huge screened in porch w/nature as your backdrop. All of this nestled in a beautiful subdivision with street lamps and a community pool. Convenience, Value, and Location, this one has it all. **MLS#3029135 \$226,900 Call Gattermeir Elliott Real Estate, 573.365.SOLD OR 1-866-YOURLAKE**

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lake! A great home for the money! **MLS: 3023179 Call Bruce Adams(573) 216-4690: Adams & Associates-RE/MAX at the Lake (573) 374-3258. www.AdamsAtTheLake.com.**

LIFE ON THE QUIET SIDE paved roads, newer spacious lake home, 4 bed 2.5 baths, Great room, large master large decks for outdoor entertaining, 35 MM, good water, close to restaurants **Call Bruce (573)216-4690•or Jan (573)216-403, Adams & Associates-RE/MAX at the Lake (573 374 3258) www.AdamsAtTheLake.com**

LOTS FOR SALE

240 ACRES +/- LOCATED ON Woodrider Landing (road runs between D Road and Highway 54 by the river) is in Miller County (no zoning!), in Osage School District and has Lake Ozark city sewer to the property. Unlimited possibilities! **MLS#3029040 \$1,045,000 Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365-cme1**

1233 WOODHAVEN CIRCLE, FOUR SEASONS- Great 2nd tier building lot with seasonal lake view. Located in Four Seasons surrounded by custom built homes, close to shopping, dining, and recreation. Amenities include pools, tennis courts, campground, children's playground, stocked interior fishing lakes, launch ramp, POA activity center, Four Seasons Golf, and Security Service. **MLS#3028484 \$7,500 Call Gattermeir Elliott Real Estate, 573.365.SOLD OR 1-866-YOURLAKE**

8.35 ACRES ZONED R-3 (multi-family) in the heart of Osage Beach. 500 ft. road frontage. \$925,000.00. For more information contact **Margie Stafford, Gaslight Properties, GMAC 573-964-3332.**

1.37 ACRES ZONED C-1 on Beach Road, Osage Beach. \$275,000.00. Call Margie Stafford, Gaslight Properties, GMAC 573-964-3332.

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Are our schools safe?

continued from front page
 "Most importantly", said Simpson "staying connected with the students can prevent acts of violence from occurring in the first place. Parents need to talk to their kids." In the aftermath of the Joplin incident some parents are calling for strict changes in security, but Simpson says it's important to balance safety with learning. "I don't want 'Fortress Joplin'," he said. Everyone seems to agree. One administrator said "I want to create a safe learning environment, I just don't know if that environment includes barbed wire, metal detectors, and armed personnel at all doors."

Many schools have turned to the Missouri Schools Resource Officer Association (MSROA). The School Resource Officer (SRO) is a law enforcement officer who is assigned full-time to the school in question. They are onsite during regular school hours and at many after school functions as requested by the administration. Often their salaries are paid by the district for the hours they are assigned to the schools, with the rest of their salary paid by their department. They receive hours of specialized training to enable them to be more effective as an SRO. The idea is similar to the "officer on foot patrol" concept from a kinder, gentler time. The officer gets to know the students and their parents and others involved with the school on a first-name basis and is therefore more sensitive to those individual needs or problems. The positive effects of this program are twofold: First, like most adults — students view police officers as enforcers of the law, unapproachable and somewhat frightening. Through the contact with police as an SRO they see the police as a friend,

advisor and positive role model. Someone who can and will help them in time of need. At the same time, the officer is still just that — an Officer of the Law. The SRO presence on campus acts as a deterrent to criminal behavior. It also puts a trained professional in the position to act on suspicious behavior or activity. While the program has been around for about 60 years, locally it's a fairly new concept. At School of the Osage there has been a resource officer on both campuses for six years. The Kaiser campus (High School and Upper Elementary) officer is a member of the Osage Beach Police Department, while the Lake Ozark campus (Mills Elementary and Jr. high buildings) are sourced from the Lake Ozark Police Department. The officer's salaries are paid for by the school district for the time period that school is in session, and by the police department for the off-school time. Osage has seen a very positive effect from having the presence on campus.

Jim Simpson stated the concern for all administrators during the web conference, "I don't want to have to turn my school into a fortress." No one does, but how do we then make certain that our kids are safe?

Local schools were reluctant to detail their plans, but were able to offer basic steps they have taken in response to the Missouri Safe Schools Act. All keep all outside doors locked with the exception of the main entrance to their buildings. They lock classroom doors during class time and stand outside their open doors during hall time. All visitors in our schools need to check in at the office and receive a badge identifying them, the date and time in the building so that teachers and administrators can verify at a glance. Some



schools, like Osage and Camdenton, use video surveillance in parking lots and hallways and have monitors in position in the administrative offices to watch for any problems. There are of course, alarms and codes for emergencies that are tested as often as is prudent, usually without the students even being aware a test was administered. Most of our local schools have hand-held metal detectors available; though have not had to use them yet. Mainly, the school administrators feel that they are taking adequate steps to protect our students from foreseeable danger. They take pains to get to know the students and watch for changes in behavior and attitude. All schools are taking new looks at their systems, however, to see if there's something they've missed.

In 1996 the Missouri Safe Schools Act was passed requiring our schools to be safe. Among other things, it called for state laws to protect teachers and administrators who must report incidents of safety/violence violations and protect them if they have made the report in good faith. School Boards,

Superintendents and Principals were given the authority to immediately suspend or expel students posing a threat to themselves or others, and provision set in place for alternative schools to house those students unable to coexist with the mainstream students for a variety of reasons (getting them out of stressful situations, if you will). The act also prohibited the transferring of high-risk students currently under disciplinary action to other schools.

In a recent statement, Attorney General Jay Nixon addressed the subject of school violence stating that the "Missouri Safe Schools Act has made an impact. In the 1996-97 school year (the year of the act passage), 318 Missouri students were expelled for bringing weapons to school; the second worst record in the nation. By the 2003-03 school year, however, only 62 such expulsions were reported." That's an 81% decrease in incident. The proactive nature of the Safe Schools Act has been positive. We are clearly making progress. But is that enough?

Nationwide, some schools

have taken to using buzzer-lock systems at their front entrances that cause a person to buzz the office, be checked out on a video monitor and then "buzzed" in the front entrance. Some have gone to metal-detector arches and security personnel at the entrances of all buildings, all in an effort to make their schools safer. Bigger fences, larger gates, steel doors all being considered in an effort to ensure safety of the students. Some people believe that these efforts just make the "crazies" come up with more elaborate plans to get past the safety measures. So what is the answer?

Unfortunately, there is no way to say that danger will not make it through the doors. No matter what precautions are taken, there's always a possibility that trouble will find a way in. That being said, school buildings — public or private — continue to be one of the safest places for a child. We just need to figure out how to keep it that way. n

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