

LAKE OF THE OZARKS BUSINESS JOURNAL

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Hammons brings 200th to Lake

by Joseph Lewis

"He does things in a very methodical, well planned manner, so, it's not just that it happened to be the 200th, it was designed that way."

Those are the exact words of Scott Tarwater, Senior Vice President of Development for John Q. Hammons Hotels and Resorts. Hotelier John Q. Hammons plans to build the Chateau Lake of the Ozarks, Osage Beach, Missouri, on 28 acres near the Grand Glaize Bridge. The 320 room 15 story structure will be the 200th hotel that Hammons has built from the ground up, an impressive feat for the 88 year old entrepreneur, his 14th structure in the state of Missouri.

"The city of Osage Beach will see a celebration by a hotelier, that they haven't seen in this area in a long time," Scott Tarwater said in reference to the hotel being the 200th in Hammons' career. "It'll be quite the party."

When the plans for the hotel were originally announced back in March, Mr. Hammons spoke specifically about why he came to the Lake of the Ozarks.

"I started getting serious about this area about five years ago. We've had great success with the chateau in Branson on the lake. I began to study

the market conditions," Hammons said. "We never build anywhere unless there's a market, and we never build anywhere unless it's the best site that we can obtain. Besides that, we never build unless we can design the product that the people will buy and use, which we think the market will identify."

"So if you do all those things, I don't care what business you're in, that is most important," Hammons said. "That's the way we do business."

The 15 story hotel is not the only aspect of the facility that will draw the most attention, although it is the tallest aspect. Also included in the project is a minimum of 100,000 square foot convention center.

"It'll be flexible in that we can do exhibits, conventions, we'll be able to seat 2,000 plus people for a dinner or 20 people for a dinner because of the breakup of the rooms." V.P. Scott Tarwater says. "It'll have probably 28 to 30 foot ceilings, chandeliers you won't believe, and it will be all electronically controlled, with all high speed internet connectivity, both wired and wireless. So, if you've got a group that you want to communicate around the world with, you'll be able to do it, from right here in Osage Beach."

Estimates from the developer say the ballrooms are flexible beyond anything the lake area currently has, allowing for both cement floor exhibitions and carpeted floor formal meetings.

Also drawing a lot of attention will be the 2 story 14,000 to 15,000 square foot spa. Part of what Tarwater refers to as the "Fluff and Buff program."

"And here's the deal, the ladies get the second floor so they get the better views, guys are relegated to the basement," Tarwater said. He adds that the facility will be comparable to the spa that is currently at the Chateau on the Lake in Branson (chateauonthelake.com)

Also included will be a dining area and boat docks, those specifics will be revealed at a later date.

"The market is here, it's up to us to fill the marketplace with a product that belongs here. And I have noted now, many, many times, you lack meeting space and you lack convention space." John Hammons said. "And you have some nice hotels here, but that aging process has paid a visit, and, so, you know the rest of the story."

In referencing the quality of the product that Hammons says he is going to bring to the table, "I want you to know

that I spend a lot of money on these hotels, so the people are not cheated. You have to be careful about that, the public will tell you when they are not treated right."

Hammons plans to spend approximately 98.8 million dollars on the construction of the project. A portion of the project will be financed through available public assistance mechanisms. Over 3 million dollars will be financed through Tax Increment Financing. The Osage Beach TIF Commission gave its final approval to the project in October of 2007. The TIF portion of the project has its first hearing before the City of Osage Beach at their board meeting on November 1st. An additional 3 million dollars will be financed by a Community Improvement District. That CID will be created through an agreement with the city. That will come forward at a later date and will be a new avenue for the city of Osage Beach.

"We've never had one, so we'll have to get educated a little bit on the CID," said Osage Beach Mayor Penny Lyons. "It's a community investment, my understanding is that it would be 1 percent on the TIF property only. Then the CID

continues on page 16

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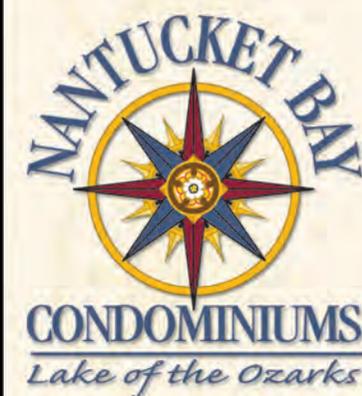
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Published monthly at the Lake of the Ozarks, *Lake of the Ozarks Business Journal* strives to provide accurate and relevant news for business. All stories and photos unless otherwise noted are by editorial staff.

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Advertising Sales: (573) 280-9032 • Fax: (573) 348-1923

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Winter weather driving and you

With the winter months fast approaching, it's perhaps a good time to review some bad weather driving tips. As a South Dakota native, I learned the do's and don'ts of ice and snow at a young age. The region sees snowfall amounts that would stagger the imagination. It wasn't uncommon for us to have to shovel snow for the three-quarter mile trip to the blacktop highway, to get to plowed roads (if they had got out yet). After school, it was more shoveling, as the fierce winds had blown the snow into the path we'd so laboriously cleared. Yes, it sounds like a story your Grandfather would tell, but true nonetheless.

Before we get into the driving, let's talk about essentials for the road. Winters aren't particularly fierce here, but I remember the first day I was in the state, it snowed with a total accumulation of 22". So, better safe than sorry.

First, however- drive defensively. Watch other cars, and look far ahead for trouble, the more time you have the better. Pay attention to road conditions, ice on the road is hard to see, watch and see if other cars are having trouble, this means the road is treacherous.

PREPARATION

Wiper blades- now is the time to check and see if they need replaced. If snow and slush are falling, it will hamper your driving - you can't see the road ahead - a bad thing.

Gasoline or Diesel - fill up the tank for the winter months to above the halfway mark. The weight, while reducing your mileage, will help on traction. Also, if you are stranded, you'll be able to run the engine periodically (not constantly- you could build up carbon monoxide- be sure to crack a window) in order to stay warm. Lastly, open space in your tank, as it warms up during the day, allows moisture to condense later when it cools off. Water in your fuel is another bad thing. A little Heet is a good preventative.

Dressing Appropriately - it's always a good idea to keep an old jacket or two and a blanket in the trunk, but when you start out, dress for the weather. If you layer clothing, you can remove some if you become too warm at work. Don't forget gloves and a hat. Most of the heat loss we experience is through our head



and extremities- cover them up and you'll stay warmer longer.

Traction - the difference between sliding into the ditch and staying on the road. It's essential to maintain traction. But that said - the number one consideration should be - if you don't have to drive in the bad weather - stay at home where it is safe and warm. Now, loss of traction means skidding and sliding - often that's simply your tire treads filling with snow and ice and becoming skis. It could also be bald tires or excessive braking. If you avoid spinning your tires or applying brakes to where the grooves fill up, you'll do much better.

Remember rule one- everything slower in bad weather. Drive slower, apply brakes slower and more gently, steer gradually and gingerly. No sudden movements, braking, or acceleration. Big, wide corners, slow and gentle stops, planning far ahead of the intersection. Pulse the brakes, tapping the pedal instead of panicking and stomping them. Anti-lock brakes do this for you to some extent. Slow down for corners, bridges (can be slippery and ice-covered) and traffic. Maintain a greater distance between you and the car ahead of you. Use your lights and signals. Allow more time to get where you are going.

SKIDDING AND SLIDING

So all of this, and you're still sliding. If your vehicle does begin to slip, slide or skid, LET OFF THE GAS and remember to STAY OFF THE BRAKES unless a collision is imminent.

Steer INTO the direction of the slide or skid. Stay off the

brakes until the vehicle is going in the direction you want, and is in control. It will slow naturally.

Now you can gradually pulse the brakes to come to a stop.

Remember, if you are stopped or going slowly, use your FLASHERS to alert other motorists. Over-correcting with steering, or hard braking here can put you into a 360 degree spin, which usually ends badly.

TAKE-ALONGS

Some things you might want to pack into the trunk for bad weather months.

- Cell phone and a charger
- Radio with wind-up or extra batteries
- Flashlight (or wind-up) with batteries
- Booster (jumper) cables
- Rope
- Basic tool kit
- Fire extinguisher
- Flares
- Tire chains
- Bag of sand for traction
- Shovel and scraper
- First aid kit
- Waterproof matches
- Can of Sterno or a candle
- Warm blankets/sleeping bag
- Bottled water, snacks, canned food

You might want to think of things you would need if snowed in, or if your car is off the road and add them to the list. If the storm is a bad one, help could be a while in coming. Preparing for winter driving now can save you time and trouble should an accident happen.

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Local Busick receives appointment from governor

by Monica Vincent

On Thursday, October 04, 2007 an announcement was made by Governor Matt Blunt appointing lake area local Dawn Busick, the then Assistant Director of Missouri Workforce Development, to take over as Interim Division Director. Blunt appointed her predecessor Roderick Nunn as Director of Education and Workforce Innovation. These changes were effective October 15, 2007. Busick was recently featured, along with Randy Thompson, in the September issue of the Business Journal when they hosted a fundraiser for Governor Blunt at Thompson's residence in Lake Ozark.

Said Greg Steinhoff, Director of the Missouri Department of Economic Development,

"...Working with Dawn over these past two years, she has successfully demonstrated her strong workforce development background along with solid leadership skills. I am confident Dawn will keep the momentum going with advancing Missouri's workforce system. The leadership over the past few years as well as

the hard work of many workforce professionals throughout the system has placed Missouri at the top of the list for innova-



tive strategies in the workforce development community, and the system will continue to be at the top."

Said Nunn in his farewell newsletter, "For a new leader to grow, produce and sustain in order to keep the same operational and strategic trajectory, there are certain leadership competencies

that come into play beyond the basic tenets of leadership (e.g. values/ethics, strategic thinking, management excellence and ability to successfully engage people, organizations and partners)...Well, these advanced competencies are not for the faint of heart and I know of no better person than Dawn Busick to take the baton and lead DWD through the advanced stages of the organizational life cycle. The best is yet to come for DWD... that's my prophecy!"

Nunn highlights some of Busick's credentials acknowledging her wealth of knowledge on workforce and economic development issues. She has over 26 years in public service, with 21 directly in human capital/talent development and the rest in economic development. Busick was the original "education to careers" participant, having started in HR right out of high school.

Originally from Illinois, Missouri has always held a special place in Busick's heart. She moved to Missouri permanently in the spring of 2005, but her family has had a second home

at the Lake of the Ozarks since her childhood. She calls the Lake home now, but to her, it's always been her "happy place."

Busick has a BA in Business Management from the University of Illinois at Springfield. She is also active in many workforce professional organizations. Not only is she a Certified Workforce Development Professional (CWDP) through the National Association of Workforce Development Professionals, but she also has represented Missouri most recently at the National Association of State Workforce Agencies (NASWA) and on other initiatives with USDOL's Employment and Training Administration. Busick brings a unique perspective to the Skilled Workforce Initiative as a Certified Grant Writer, trained at Washington University's Grant Institute.

In addition to her duties at work that keep her extremely busy, she keeps her balance by working with various community charities such as the Dream Factory, YMCA, Toys for Kids, etc., watching football games, and spending time with her two

boys who are both attending college in Illinois.

At press time Busick had been accepted into and was attending the Harvard University school of government Innovations in Governance executive education program. This seven day course allows 60 students representing public and private sector leaders from over 16 countries to come together and take advantage of executive level type problem and case management solving issues that aid businesses in staying globally competitive in today's market.

Concludes Busick, "The opportunity to continue the momentum in leading Missouri's workforce development programs doesn't stop at the state level. It also avails me to the many local workforce initiatives that these very same programs that I administer serve in and around the lake area. I look forward to having hands on with the initiatives going on here at the lake area and building its human capital capacity to better serve the businesses in the lake area."



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Radio host Charlie Thomas goes back to Iraq

by Monica Vincent

On Thursday, October 04, 2007 anBenne Broadcast and Charlie Thomas - morning news anchor for KDRO 1490 AM in Sedalia, has taken their show to an international arena. For the second year in a row, Thomas is preparing to be the only Missouri broadcaster embedded with troops in Iraq.

From December 10th through the 14th, Thomas will be in Baghdad for "Home For the Holidays" where he will have the privilege to deliver uplifting messages and much needed supplies from Missouri as well as broadcast messages from the troops to their loved ones back home during the Holidays.

Broadcasts will air on Benne Broadcast's four stations - KDRO 1490 AM from Sedalia to Whiteman Air Force Base, KPOW 97.7 FM from Kansas City to Columbia, south to Warsaw and north to the Iowa border, KQUL 102.7 FM at Lake of the Ozarks and KLOZ Mix 92.7 FM from Columbia to Fort Leonardwood.

Explained Thomas, "Our mission [Denny Benne - stations'



Owner, Stu Steinmetz -General Manager KDRO/KPOW, and Greg Sullens - General Sales Manager KLOZ/KQUL] simply put is to deliver a strong message of support. If the troops can't be home for the holidays, we want them to know their commitment and sacrifice are not forgotten. Most embeds are large news organiza-

tions and we thought if we could bring the message that Sedalia and surrounding communities are fully behind them it might bring a more of a hometown feel to the troops."

Last year, Thomas sought assistance in organizing and gaining access for this assignment from the public affairs office

at Whiteman Air Force Base in Knob Noster and from Missouri Senator Ike Skelton's office. In December of 2006, Thomas spent one week embedded with the 1st Cavalry Division at Camp Liberty, Iraq.

According to Thomas, "Once you are embedded you live, eat and move with that unit."

Thanks to his experience last year, access to an Iraqi assignment came a little easier. Said Thomas, "I knew who to call this year."

Captain Tamara Spicer of the Missouri National Guard and KRCG meteorologist Mike Roberts were instrumental in making arrangements for Thomas to travel. Thomas will be embedding with Roberts' unit, the 35th Engineer Brigade of the Missouri National Guard.

According to Thomas there are approximately 125 soldiers in that unit. Thomas will be interviewing Brigadier General Michael Pace, commander of that unit in a five part series that begins stateside and continues in Iraq.

Other notable interviews include meeting with Governor Blunt October 31st to record an address to deliver to the Missouri troops when in Iraq. Both U.S. Senators, McCaskill and Bond, have also agreed to do a live conference call while Thomas is there to speak directly to the troops in the field. Thomas also has a request into President Bush to see if he would be interested in being part of a Missouri broadcast address to the troops.

Kevlar vests, helmets and other safety gear were provided for Thomas through the support of local businesses and an Anheuser-Busch sponsorship last year. He will be using that equipment again this year and will be taking a satellite phone this time for instant communication and 100% coverage instead of relying on military access for communication.

"We are better prepared this year, you'll hear from me more often with bonus coverage and I'll know how to get in contact with more Missouri troops."

Concludes Thomas, "I'm fortunate to have a community that solidly backs our strong news program and an employer who believes in and supports these opportunities to take our message to a much broader scope."

Thomas will be leaving December 6th and returning on the 20th with actual embed dates December 10th through the 14th.

If you would like to be part of the community support effort, the much needed and requested supplies are as follows:

Chapstick, air mattresses, flea collars, hand-held electronic games, Ziplock bags, skin lotions, music CD's, puzzle books and pens, Copenhagen brand snuff, paperback books and magazines, white athletic socks, nail clippers, hair bands, playing cards, footballs, baseballs, Frisbees, Nerf balls, baby wipes, beef jerky, non-perishable candies, hot sauce, seasonings, sunflower seeds, powdered drink mixes, AA batteries, disposable razors, toothbrushes and toothpaste, eyedrops, deodorant and shampoo, Goldbond powder.

Dropoff locations include the following sponsors: Al West Nissan and Chrysler in Rolla, Paul's Furniture Outlet in St. Robert and Seegar Toyota. In the lake area: Lloyd Belt GM and Chrysler, Galva Foam, Lake Regional Health System, Surdyke Yamaha, Eagles Landing, Bank Star One, and Cedar Creek Homes. In Jefferson City: Capital Eye Care, Accurate Glass, Al Shepper's Trucks, Riley Chevrolet, HyVee and Reagan Honda.

Please continue to refer to www.todaysbesthits.com and listen to the radio stations listed above for updated dropoff locations and supply lists.



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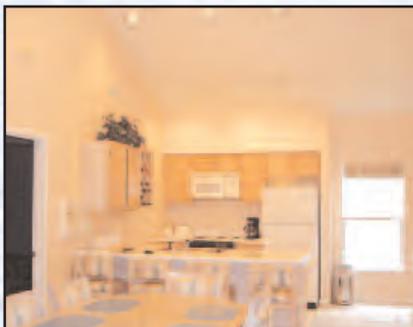
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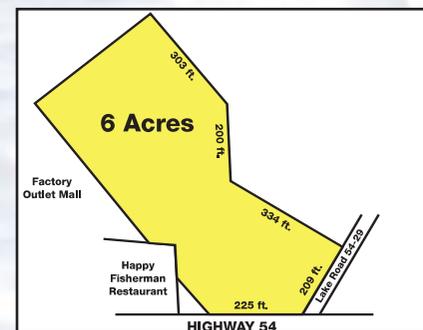
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Lake area inching closer to connectivity

by Joseph Lewis

A project that started two and half years ago in the City of Osage Beach is on its way to becoming reality, along the way incorporating six counties and possibly utilizing state and federal funds.

Back in 2005, Osage Beach Director of Public Safety, Chief Dave Severson, began talking with TurnKey Mobile, an organization dedicated to assisting organizations with grant writing related to mobile data. The group's goal specifically was to

the lake area law enforcement partnership came to be."

The chief says the proposal for the city would have worked but the real goal was interconnectivity across jurisdictions. Originally the idea began with the counties of Miller, Morgan and Camden, and all of the municipalities contained in those borders. The first incarnation was the Lake Area Law Enforcement Partnership Technology Initiative. The idea, according to the chief, was to look at the intercon-

"They proposed that we do it here. We came back and said well, we would have a better chance of getting funding with collaboration." Severson continued.

"Let's combine all of the lake area law enforcement and say it's not just about Osage Beach. If we need to collect data from Camden County or Morgan County, wouldn't it be nice to just do it with a keystroke, instead of picking up a phone and talking with six people and finding it in a

regional Justice Information System was created, a criminal information sharing project across jurisdictions located in the Missouri Highway Patrol Troop F region. The three goals of the group include a real time information sharing network, consisting of a criminal information data repository accessed easily and securely by all participating agencies through secured portals. The second goal is for the multi-jurisdictional network to have wired and wireless connectivity between the agencies. The biggest goal will be a mobile data network that will put information in the hands of the officer in the street in real time.

The CMRJIS will use in car laptop computer systems, advanced records management system software, Crime Matrix or Coplink data warehousing and analysis software, and wireless and wired network trunks and access points. The total initial cost would be around 4.2 million dollars to bring everyone in the jurisdictions up to the same level.

With the new name, more specific directions, and an additional boost from the U.S. House of Representatives, the project is now headed forward. U.S. Congressmen Ike Skelton and Kenny Hulshof have successfully earmarked 1 million dollars in initial funding for the project. On Friday, October 26th, the CMRJIS met to form an executive committee. If the earmarks come through, the direction of the funding, Severson says, would be up to the executive committee, of which he was elected chair.

"My position all along is that we will look out for the smaller agencies. Quite honestly, the capital area is way above where we are. Columbia and Boone County already have mobile terminals. Jefferson City is actually buying their own information sharing system," Severson said.

"To their credit they have taken a step back and said take this first round of funding, the million dollars now, and work with the smaller agencies to get everybody up to a level playing field."

The chief says the working groups are going to look at all

of the smaller agencies that do not have a digital data records management system.

"We'll be buying them some sort of a system, so that the little three man department that handwrites their police reports and throws them in a desk drawer will get some type of basic records management system," Severson said.

The federal money may not be the only assistance the group will see.

"A big part of this is the state of Missouri moving forward very quickly on their own information sharing program. This works great for us because a component of our project is a regional data sharing system, which we may not have to incorporate," Severson said. "We may be able to put all of our data into the state. It's in the process right now, state money is being earmarked to do it through the highway patrol."

The program the chief refers to is MIAC, the Missouri Information Analysis Center. MIAC is putting together a regional data sharing system through the Missouri State Highway Patrol. MIAC was started by Governor Matt Blunt in 2005 and incorporates a lot of suggestions from the U.S. Department of Homeland Security.

So the additional funding coming from the state level combined with the initial federal dollars may be bringing smaller jurisdictions like Sunrise Beach and Stover closer to a level playing field with cities like Osage Beach and the Camden County Sheriff's Department.

The chief says the interconnectivity can do nothing but benefit the safety of lake area residents. He also adds that the money will be used wisely on tangible needs.

"This is certainly not frivolous, by any stretch," Severson said. "If not for this money there are no other grants out there."

"This is the kind of project that small towns like this couldn't afford on their own. So I think it's a perfect example of what federal funding for technology in law enforcement is about."



"Ruggedized" laptops like this one from Mitac will be in the cars to give police up to the minute information.

create a system that could put Osage Beach officers all on the same mobile data network. The city was originally looking at purchasing mobile equipment for their officers in their vehicles.

"They came to us with a proposal for just Osage Beach, to seek a grant to put mobile dispatching into our cars," Severson said. "As we started talking more and more about it, that's when this whole concept of

nectivity between the groups of cities and counties in the tri-county area and what systems they all used.

"Instead of just us doing it, the value in this is data sharing. Police work in this day and age is so information based, that if you don't have the current information on what's going on in the state, it is not effective," Severson said. "The biggest component was the mobile dispatching."

drawer somewhere?"

The idea went forward last year to the U.S. Senate and was not funded. After one year the program seemed to have run into a small snag. The tri-county group then met with law enforcement in the capital area, including Boone, Callaway, and Cole counties and all of the cities in those boundaries. The scope of the project changed, as did the name.

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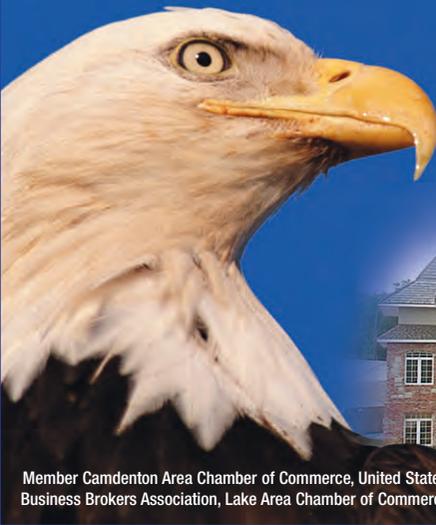
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Christmas for Kids will be held December 9th

This year marks the fourteenth Christmas for Kids, to be held Sunday December 9th this year at the Country Club Hotel and Spa. The Christmas for Kids Committee, and the Ozark Coast Kiwanis Club along with Lake Area businesses and individuals team up to collect cash and toys to benefit disadvantaged children around the Lake.

The evening costs just \$10 admission, and one new, unwrapped toy. All of the toys collected are then wrapped and distributed by the Kiwanis to children in the area.

Folks who do not bring a new toy can still get in for \$20 admission. The evening features live entertainment, hor d'ouerves, a cash bar and silent auction. As Matt Redd from US Mortgage explains, it's a long list for a good cause.

Matt said, "This event benefits seven child-related charities here at the Lake. CADV, Wonderland Camp, Hope House, Big Brothers, Big Sisters... Lake Regional Pediatrics, the YMCA, and Kid's Harbor. These are all good local charities, and it's a good opportunity to support, through one event, seven good local community charities."

Missy Martinette-Hills says, "We team up with the Ozark Coast Kiwanis Club- they go out and come up with these children who really need help in our local community. Everything stays right here, and they actually take these toys the next day and get them to the right kids. These are toys that people bring to the party- new and unwrapped - plus their \$10 admission, the Kiwanis will wrap them and get them out."

Along with the door admission, the group sells table sponsorships for those who would like them- and they go fast.

"We always have tables available, either 50 or 60", Matt says, "and we sell out every year. For those of you that haven't attended the event, every year we have table sponsors, local businesses- it's \$400 and reserves a table for your employees or a group of people- it gives you a nice place

to sit with your friends."

The event, says Missy, is one-of-a-kind. "There's no other fundraiser like it. We're proud of that... and that it's been able to go and grow this long."

The event has become a Lake tradition, a "do not miss" get together that tops the season. It's also known as one of the best nights out for the holidays.

Missy adds it's easy to help out. "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, after the party we spend the day sorting the toys into boy, girl, etc., that takes 4-5 hours. We've had people donate \$1,000 - \$2,000 for things that the kids wanted but didn't show up that night. We then go to WalMart and buy it for them with the cash. We raised \$90,000 in 2006."

If you would like to donate to the group, but just can't make it out that night, you can take donations in cash or toys to US Mortgage or Central Bank of Lake of the Ozarks in Osage Beach.

Christmas for Kids helps area kids and families every year- in 2005 they helped more than 400, last year around 450. Cash donations plus the proceeds from the silent auction go to charity that continues to benefit families year round. For more information, contact Missy at 365-2288 or Matt Redd at 302-4949.

Missy says, "This is the one big party that's at the Lake of the Ozarks that helps all of the charities here- it's not directed at one charity- and anybody and everybody is invited to come. It's open to the public- just be there at 6:30. We had 753 people there last year, and it's probably the largest party that's held at the Lake. We kind of call it our locals Christmas party. Everybody be there, attire can be anywhere from jeans to gowns."

Deadline for table reservations is November 12. Hotel rooms are available so that party goers do not have to drive home. A taxi service will also be available.



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Republican Presidential hopefuls examined

by Alison Schneider

With the number of politicians and pundits throwing their hats in the proverbial ring in an attempt to win a major party nomination for President in 2008, it seems an almost impossible task to know what to do. If you're like most Americans outside of New Hampshire, you figure you will just wait for the dust to settle and let the parties let you know who your options are. But, if you are one of those "radicals" that just have to know the facts, then keep reading. The Missouri Presidential Primary may not be until February 2008, but with 16 hopefuls declaring their intention to pursue a party endorsement- well, you literally need a scorecard to keep track.

Let's take a look at the Republican hopefuls in this issue, and then visit the Democratic candidates in the December publication.

Currently, the Republicans have 8 political movers and shakers seeking your vote in 2008. The frontrunner at this time appears to be former New York City Mayor **Rudy Giuliani**.

Giuliani's public persona following the 911 attacks on his city dubbed him with the moniker "America's Mayor". Prior to that however, he also served as Associate Attorney General during the Reagan administration. Not surprisingly, his campaign is centered on the need for National Security and calling for America to go on the offensive in what he terms the "terrorists' war on us".

He supports abortion rights, gun control and gay marriage. Giuliani believes that, regarding the immigrants, we should tighten security first and foremost, but then should provide those immigrants currently here illegally with the opportunity to gain citizenship, hold jobs in the mainstream workforce and pay taxes like everyone else. He supports federal funding of stem cell research and is against universal health care. He opposes the line-item veto and supports the federal assistance for production of biodeisel and ethanol products.

Giuliani does not support the press for a federal amendment banning gay marriage and as

mayor-approved legislation that recognized domestic partnerships as legally binding and valid unions and is a supporter of gay rights.

With regard to the hot-button issue of Iraq he believes that the troops need to stay in Iraq as long as they are needed and until the Iraq forces are able to take over no matter how long that takes. He feels that setting a date to evacuate our troops at this time would cause chaos in an already unstable situation. In a May 2007 debate he stated that he had "never heard of an army providing its enemy with a timetable of their retreat".

Another candidate for the Republican Party is former Arkansas Governor **Mike Huckabee**. He is a former Baptist minister who considers himself a "paradoxical Republican" because he supports policies not normally considered in keeping with conservative viewpoints.

Huckabee has served as both Lt. Governor and two terms as Governor of Arkansas. He has publicly backed the war in Iraq. He opposes abortion rights and

gay marriage as well as civil unions and stated in the May '07 debates that he does not believe that evolution should be taught in our public schools.

He supports immigration laws by strengthening our security first and foremost, but then providing the illegal immigrants with the tools to become citizens. He feels that the children of illegals should be educated in our schools and that it's wrong to punish the children for the laws their parents have broken.

What's his stand on whether the 2001 and 2003 tax cuts should be made permanent? Huckabee says "yes" - those cuts were incentives to kick start the economy and to revoke them at this time would have the opposite affect. He has stated no opinion nor offered any solution to the mortgage companies offering loans at sub prime rates and the recent increase in housing foreclosures as a result.

He supports the No Child Left Behind legislation while stating that state level flexibility on student performance is necessary. He feels that the policy is often misunderstood and that "as long as the states are allowed to develop their own benchmark exams to determine the manner to create standards" there is validity in having a national effort to set those standards goals high.

Huckabee supports privatization of the social security system, at least in part and does not support stem cell research or universal health care. He does support federal funding for ethanol and biofuel research and production.

Arizona Senator **John McCain** was originally thought to be the front-runner for the Republicans but has been up and down in the polls.

Known as a straight-talker, he has openly criticized the management of the Iraq situation and has called for more troops to be sent to the region. As a result he is in full support of Bush's current "surge" plan and that's costing him some popularity.

He's primarily a conservative who favors immigration reform - a tightening of border security and "guest worker" passes. He favors keeping the 2001 and 2003 tax cuts in place and supports privatization of social security.

McCain supports stem cell research but doesn't support expanded federal funding for that purpose and he opposes universal health care although he does favor reimportation of medications. He voted against a bill which would have expanded the SCHIP program which would have provided better health care to 10 million children because of the adverse affect on Medicare costs overall.

He is opposed to legalized abortion and does not support the gay marriage amendment drive, stating that it "usurps from the states a fundamental authority they have always possessed and imposes a federal remedy for a problem that most states don't believe confronts them".

He supports the line-item veto; opposes expanded federal funding for ethanol and biofuels; and has declined to respond to questions about No Child Left Behind and the subprime mortgage-lending crisis.

Texas Representative **Ron Paul** has become something of an Internet star. The 72 year old has a My Space page, and a YouTube channel that has become increasingly popular, especially after the May '07 debates.

He's a loud critic of the US involvement in Iraq and other countries. He believes in the abolishment of federal income tax completely. He believes that the federal government shouldn't bail out the subprime mortgage lenders.

Paul believes that we need to dismantle the Department of Education and eliminate the ailing No Child Left Behind program calling for tax credits provided to parents who will decide for themselves what best serves their children.

He doesn't believe that social security should be privatized and in fact believes it's unconstitutional. No surprise, he is also against universal health care. He opposes legalized abortion, but feels that the issue should be left up to the states.

He also opposes the line-item veto, federal support for biofuels, and the amendment banning gay marriage. Paul votes strictly upon the guidelines provided by the Constitution, leaving most matters up to the individuals and the state governments.



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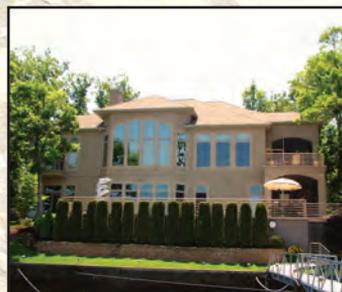
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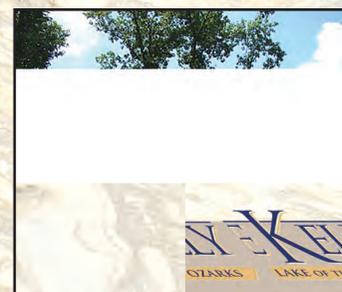
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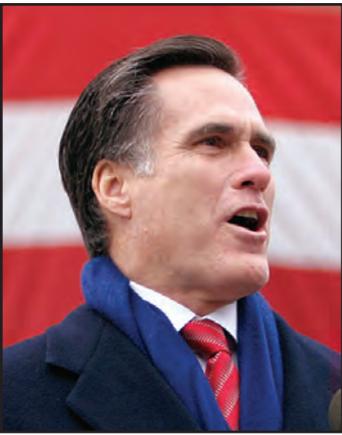
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Republican hopefuls

continued from page 10

Mitt Romney, the former Governor of Massachusetts is a candidate with some consistency issues. As Governor (2003-2007) he supported gay rights and abortion rights – but today he opposes legalized abortion and has spoken out against same-sex marriage.

He believes that “so long as there is a reasonable prospect of success, the wisest course is to seek stability in Iraq”, calling for more troops as needed to sustain the status quo until the Iraqi mil-



Former Massachusetts Governor
Mitt Romney

itary can manage on their own.

His stand on immigration is tough. He supports building a fence along the border and offering neither social services nor amnesty to the 12 million illegals currently residing in our country.

He does not feel the tax breaks should remain in force, but does support Federal help with regard to the increased housing foreclosures. He believes that the FHA mortgage insurance laws should be adjusted to allow homeowners hit with outrageous adjustable rate increases to refinance with FHA for a better interest rate.

He voted against the Long-term energy Alternative for the Nation Act, which includes making more federal funds available for biofuel development and utilization.

Romney supports NCLB and feels we need to increase teacher pay, provide federally funded pre-K programs and stop vouchers. He does, however believe that there needs to be flexibility in the student performance measurement piece.

“Social Security needs reform,

but privatization may not be the answer,” says Romney. He also believes that stem cell research should be federally funded and he opposes universal health care.

Former Senator from Tennessee **Fred Thompson** is probably more widely known as “that actor



Fred Thompson actor and former Senator from Tennessee

guy from Law and Order” but has served as an Asst. US Attorney as well as his years in the Senate from 1994-2003.

He supports legislation that would secure our borders and deny legal status of any type to illegal aliens, stating that it's a matter of national security. He

further supports the increased troops sent to Iraq.

He is against legalized abortion and embryonic stem cell research. He supports the limited privatization of Social Security and is against universal health care.

Thompson has come out publicly against NCLB stating that it “isn't working”. He would opt for a program that would send money to states setting “objective standards” more appropriate. He does support vouchers and charter schools.

He believes that the tax cuts earlier this decade need to stay in place. “The Lower tax rates have proven to be a key to prosperity now. It's high time the millionaires in the Senate quit overtaxing those citizens working hard and trying to get wealthy,” he has said.

The Senator/actor supports federal funding for biofuel research and implementation stating that it's necessary to protect our future as a country. He supports the line item veto & the death penalty but is against same-sex marriage.



Representative Tom Tancredo of Colorado

Representative **Tom Tancredo** of Colorado is advocating a firm immigration policy. He says he'll secure the borders so that illegals cannot enter this country. He'll eliminate benefits and job prospects for illegal immigrants so that they won't be able to stay. Tancredo is “saddened” by the “great American melting pot”. “It's broken” he said in Iowa in April 2007, “We no longer see immigrants with a desire to assimilate, nor are we a country that requires it of them. We refuse to make our immigrants learn English, pledge allegiance to our flag or even ask them to give their loyalty to our country.”

He feels that we should be more aggressive against terrorist threats and that we will be in Iraq for a long time. We shouldn't

leave till the situation is less volatile for the people.

Tancredo says the tax cuts should remain in place through 2010 and that the government should take action to protect the homeowners facing foreclosure from “unscrupulous” lenders.

He opposes NCLB because it constrains school's abilities to address their local needs. He favors school choice and vouchers. Tancredo has also come out in support of the line-item veto.

Tancredo also supports the privatization of social security, is against stem-cell research, and is opposed to universal health care. He is also opposed to legalized abortion and same-sex marriage.

California Representative **Duncan Hunter** is a decorated Viet Nam vet and has a son serving his third tour in Iraq. He backs the Bush administration's policy on Iraq without question. The forces need to stay in Iraq until the Iraqi military can take over.

Hunter believes that we need to strengthen our borders and stop the influx of immigrants crossing into our country. Once the borders are secure, we then seek to deport illegals. He does not support any amnesty or guest worker pass situation. He was a proponent of the legislation that was passed last year to build some 854 miles of fencing along the Mexico border.

He supports keeping the tax cuts in place through 2010. Hunter also believes that a solution to the ARM housing foreclosure crisis is to retool the FHA loan requirements allowing homeowners to refinance at a reasonable rate and keep their homes.

Hunter supports school vouchers and sees them as an opportunity for parents to take better control of their children's education. He is a proponent of privatized social security; is against stem cell research; and is against the idea of universal health care and legalized abortion.

He supports the line item veto and the federal assistance for production of ethanol and biofuels as an alternative to oil.

He favors a constitutional amendment defining marriage as between a man and a woman.

So there you have it...a basic rundown of the most notable campaign policies by the Republican Candidates currently vying for that nod come spring. I can't wait to how the Democratic Presidential hopefuls stack up.

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"Swingers"

by Michael Gillespie

There are no "swingers" at the party cove. In fact there are very few left anywhere. There's one at Warsaw, but the other two that once were there are gone.

To what am I referring? Why, the wire suspension bridges of the Osage Valley—the swinging bridges, or "swingers" as they often were called.

Suspension bridges fundamentally were different in appearance and design criteria from the more common pier bridges. The deck platform of a suspension bridge hung from two overhead cables. The weight of the deck and its load transferred horizontally to the far ends of the structure. Given enough vertical elevation, a suspension bridge could span a very wide river without the need for piers in midstream. This was the great advantage of suspension bridges—no obstruction to river traffic and no danger of pier displacement from floods or ice floes. Swinging bridges also were less expensive to build than pier bridges.

Typically, swinging bridges over the Osage sloped from a high bluff on one side of the river to a lower approach fill on the opposite side. The bridge deck itself was arched upward. On some of the bridges the arch was so pronounced that a vehicle entering one end of the bridge could not be seen from the other end.

The first suspension bridge in the lake area was built at Warsaw in 1895. It was devised and financed by D.M. Eddy, a Warsaw physician with a per-

sonal interest in bridge design. (Bridges at that time were built by individuals or private companies and operated as toll bridges.) Eddy's construction foreman was Joe Dice, also of Warsaw. Dice and another bridge contractor, Charles Bibb, eventually would build most of the thirty swinging bridges constructed in the region between 1895 and 1937.

Seven of those bridges once spanned portions of the present-day Lake of the Ozarks. One



Approach to one of the swinging bridges at Warsaw. Photo taken July 28, 1946.

was over the Grand Glaize Creek, about where the current Grand Glaize Bridge crosses the lake. Another was at the mouth of Linn Creek. It was built in 1910 at a cost of \$16,000. If you glance at a lake map you will notice that F Highway seems to dead end at Green Bay Terrace (mile marker 31). Before the lake came in the road continued



Looking west from one of the Warsaw swingers, July 28, 1946, showing one of the vertical suspender cables. The picture was taken from the front seat of a '38 Dodge. New cars were hard to come by in the immediate post-war years

south across the river bottoms then crossed the Osage via this bridge. The south end of the bridge was on Lover's Leap Bluff, where a toll house once stood. The toll keeper kept some of the deck planking loose so he could hear if someone were crossing late at night. Like most of the swingers over the Osage, the Linn Creek bridge had to be removed to make way for the lake. In 1931 Union Electric bought the bridge for \$26,000. Engineers then cut the bridge supports and allowed the wire cables and steel towers to fall into the filling lake. During World War II the towers and cables were lifted from the lake bottom and sold for scrap.

The next bridge upriver was the Sagrada Bridge, built in 1907-08. It crossed the Osage between mile markers 70 and 71. It connected present-day highways T and FF.



One of the Warsaw swingers. The photo clearly shows the steel support towers. Photo: Brad Atkinson.

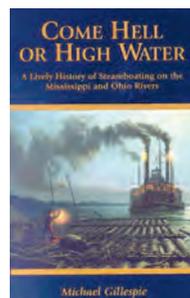
In 1899 a farmer named Bell owned and cultivated a tract of land in the Osage River known as Williams Island (mile marker 74). Normally the river was shoal there and Bell had no problem fording the stream to reach his field on the island. But high water occasionally kept him from getting his implements over to the island, so Bell paid to have a small swinging bridge built from the south shore to his island. It was known as the Bell Island Bridge and did not cross the main Osage channel. The bridge is long gone and even the island has disappeared under the lake waters.

Three swinging bridges once spanned the Osage at Warsaw. Only one, known as the Upper Bridge—originally built in 1904—still stands although it has undergone several rebuilds. It is closed to traffic and will perhaps become a foot bridge.

Two more swingers are still in use over the Grand Glaize Creek near Brumley. Story has it that a young game warden was thrown off of one when he caught the ire of some "good ol' boys" who didn't appreciate his meddling.

Swinging bridges did swing, or at least sway. (Horizontal cables running from the bridge

deck to the shore dampened the worst of the sway.) Under a heavy load the plank decks sometimes rolled upward ahead of the vehicle like a bow wave moving ahead of a boat. If you stopped your vehicle on a swinger you could feel the up and down oscillation of the deck. Over the years some decks collapsed, but none of the main supporting cables ever broke. ■



Historian and tour guide Michael Gillespie is the author of "Wild River, Wooden Boats" and "Come Hell or High Water: A Lively History of

Steamboating". He has also penned dozens of magazine articles. Both of his books are available online at Amazon.com and Barnes and Noble.com.

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Blunt's immigration crackdown stokes anxiety

Gov. Matt Blunt's crackdown on illegal immigration has not uncovered any major instances of contractors employing illegal immigrants. But it has stoked anxiety among business owners who worry that Hispanic employees might be targeted by law enforcement.

A high-profile immigration bust in this northeast Missouri town seems to mirror the broader crackdown on businesses. While the questioning of 19 Hispanic men only uncovered one illegal immigrant, the event further stoked fears that Blunt's policy might lead to racial profiling.

"There could be a chilling effect," said Jorge Riopedre, secretary of the St. Louis-area Hispanic Chamber of Commerce. "A company is not going to hire a Hispanic because they don't want to run any risk of going afoul of the government."

Blunt launched his two-pronged initiative in late August. He ordered Missouri Highway Patrol agents to check the immigration status of everyone presented for incarceration, and ordered the Missouri Department of Economic Development to randomly check the immigration status of workers employed by contractors who get state incentives.

Blunt has said repeatedly his crackdown will not target Hispanics. Spokeswoman Jessica Robinson said the Department of Economic Development will make sure its policy won't amount to racial profiling when inspectors start visiting work sites at random.

"I understand that they will balance taxpayer protection with appropriate individual rights and protections," she said.

The patrol and other law enforcement agencies have identified 75 illegal immigrants that were taken into custody by Oct. 20, said Capt. Tim Hull. Over the weekend, 10 others were detained after a traffic stop in Warren County and are awaiting deportation. But the Department of Economic Development hasn't yet implemented its part of

the initiative.

Spokesman Spence Jackson said the department is still drawing up a plan to train its inspectors in immigration law so they can randomly spot-check employees when they make random visits to work sites around the state.

In Hannibal, patrol agents visited the Continental Cement plant on Sept. 12 because of a tip that illegal immigrants were working on a construction project there. Continental Cement President Mike Johnson said the firm got no tax breaks or incentives for the construction project.

Johnson said patrol agents arrived at the site and asked to see the employees' immigration paperwork, even though they did not have a warrant.

The 19 men, all of them Hispanic, were detained at the work site while the patrol took down their names and birth dates. The information was passed on to the federal Immigration and Customs Enforcement office in St. Louis.

A patrol report on the incident said a man claiming to be a former employee of Continental Cement called State Rep. Rachel Bringer, D-Palmyra and told her the company was employing illegal immigrants to help build a new \$150 million kiln.

Bringer told The Associated Press that she passed on the man's complaint to patrol agents. She said she routinely passes on the concerns of her constituents, and that she herself was not filing a complaint against Continental.

ICE spokesman Carl Rusnok said one worker was found to be in the country illegally after being deported earlier. He said ICE could not determine the immigration status for 15 of the men, meaning they were either legal residents of the United States or were illegal aliens who had never been arrested, which would have put their names in ICE's database.

Rusnok said ICE didn't investigate the matter further because there wasn't enough evidence of wrongdoing. The men worked for a subcon-

tractor, Schueck Steel of Little Rock, Ark. The company refused to comment or let the employees be interviewed at the cement plant.

Johnson said the Hispanic employees felt intimidated--some quit and found work elsewhere. He said he was frustrated to have his work site interrupted and is worried the same thing might happen again.

"I was just very disappointed with the Highway Patrol--that they would do that just on the basis of an anonymous phone call, with no evidence or anything," Johnson said.

Riopedre said he is trying to arrange a meeting with Blunt's office to discuss ways that immigration law can be enforced without targeting Hispanics.

He said his chief concern

is that business owners won't hire Hispanics, even if they present legal immigration documents.

Business owners might worry the paperwork is fake, and wouldn't know how to verify it.

"What kind of position is that putting the small business owner in Missouri (into)? We would say a very difficult one," he said.

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GLIMPSES OF THE LAKE'S PAST *With Dwight Weaver*



ARROWHEAD LODGE

In her 2006 public lament over a lost lady called Arrowhead Lodge, Puggie Needham said the Lodge had many lovers in her 71 long years of serving tourists and the local business community. The Lodge, which was located along U. S. Highway 54 about two miles west of Bagnell Dam overlooking the 16 mile mark, was

demolished in 2006. The Lodge's entrance sign, however, was not removed until October 2007.

Arrowhead Lodge was built in 1935 by Arthur J. Kelly, Jr. of Kansas City and very quickly became a landmark of the area. It attracted many distinguished guests and even housed a crew of Hollywood film makers in 1938, when a scene from

the first Jesse James movie, was filmed at the Lake. The original Lodge building is seen here on a vintage postcard.

In 1940 the business was sold to Bill Raynor, Sr., who operated the Lodge until it was sold to G. Edwin Popkess in 1946. The Lodge burned in January 1950, leaving only the majestic chimney of the fireplace that

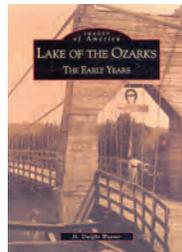
was a centerpiece of the building's lobby. Popkess rebuilt the Lodge around the chimney and reopened in 1953. Eddie Jordon owned the business from 1975 to 1992, adding a large glassed-in dining area and upstairs cocktail lounge. By this time the building had 36 rooms, three bars, a lobby, restaurant, main dining room and three meeting rooms. Jim Prentice owned the business from 1992 to 1999 when it was sold to Darrell and Kay Webery of Eldon.

In its final years, the business struggled for survival but just couldn't quite make it. The Lodge closed in 2006 and the much-loved landmark soon fell before the grim reapers of demolition. She may be gone but she won't be forgotten as long as vintage postcards survive.

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 Dwight Weaver are available online at lakeoftheoarkbooks.com

Hammons brings 200th hotel to the Lake of the Ozarks

continued from page 1
money, the one cent sales tax on whatever happens on that property, would go and help retire any of the TIF costs."

"It's like a supplement to the TIF, and the CID has the ability to have a one cent sales tax, where the TIF has 50% of the property tax and 50% of the current sales tax that gets reimbursed to the redevelopment," Lyons explained. "So there's a way to recoup it from the people that use the property and the facilities, they would pay the 1%."

During the TIF hearings, the developer stated that the TIF monies will be used for acquisition costs and landscaping, two parts of site development. The Community Improvement District monies will be used, according to the developer, on parking and public utilities. The land

that the project will be located on currently has 15 structures that have not been owner occupied since 2006. Landmarks nearby include the Mungenast Yacht Club Marina directly to the north.

If everything goes as planned, the hotel will be completed on or before March 10th of 2010.

So the City of Osage Beach will have a brand new state of the art facility prominently displayed at the crossroads of the city.

Appropriately, Scott Tarwater adds, "Mr. Hammons does not do things, just by chance."

Tarwater adds that everyone lake wide is invited in March to the opening ceremony, a party to celebrate a man and his 200th hotel. A celebration of a new type of quality at the Lake of the Ozarks.

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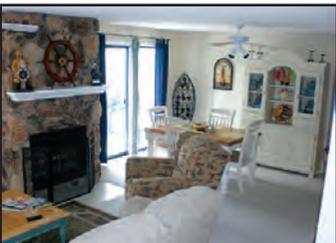
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Blunt task force examining abortion effects on women

by David A. Lieb

(AP) Gov. Matt Blunt, an abortion opponent, has launched the state on a scientific quest to determine how abortions affect women-- a question so complex that it confounded a U.S. surgeon general.

The Governor's Task Force on the Impact of Abortion on Women convened last week in Blunt's Capitol office without any of the publicity and promotion that usually accompanies groups on gubernatorial missions.

Its members-- all opposed to abortion-- were recruited not directly by Blunt's staff, but rather by a pair of anti-abortion activists.

"This is a very informal group of good people who believe in advancing the cause of life and believe that we should minimize the impact of abortion on society," Blunt said when asked about his new task force during a Capitol news conference called for a different purpose.

Lest there be any confusion: The effect of abortion is not a wide-open question to Blunt. There's no likelihood, for example, that his new task force will conclude abortion is positive.

"I certainly would begin with the presumption that abortion has a negative impact on Missouri children, Missouri women, Missouri men, because it's harmful to society," Blunt said.

With that framework, the task force still intends to hunt for "truthful, honest information" from researchers, said Cindy Province, a co-founder of the Center for Bioethics and Culture-Missouri, who was asked by Blunt's chief of staff to help enlist task force members.

"We're trying to get good evidence about the effect of abortion on women and make decisions about what the state can do to help women who find themselves in the situation of an unplanned pregnancy," said Province, a nurse at St. Mary's Health Center in Richmond Heights.

The group is examining the physical, emotional, social and economic effects of abortion, she said.

The task force was con-

ceived by John McCastle, president of Alliance for Life-Missouri, who recruited many of the group's members.

Among the questions McCastle poses: Does abortion lead to crime?

McCastle draws that question from unspecified studies, which he says suggest an overwhelming majority of women prisoners have had abortions.

But people in prison typically have numerous problems. Determining whether abortion is a cause, rather than an effect, could be challenging.

In July 1987, President Reagan directed Surgeon General C. Everett Koop to prepare a comprehensive report on the health effects of abortion on women. Eighteen months later, Koop said it was impossible to do so.

In a letter to Reagan, Koop said his staff reviewed almost 250 studies in scientific literature about the psychological aspects of abortion and generally found methodological flaws.

The studies' data "do not support the premise that abortion does or does not cause or contribute to psychological problems," Koop wrote.

Later, a U.S. House committee made public a draft of a report that Koop had opted not to submit to the president. That draft said valid scientific studies had documented that abortion is medically safe and does not increase a woman's subsequent risk of infertility, miscarriage or premature births. It also said that the frequency of long-term psychological effects is uncertain.

Since Koop's review, researchers on both sides of the abortion debate have continued to pump out studies concluding abortion either does or does not cause physical and psychological problems.

Peter Brownlie, president of Planned Parenthood of Kansas and Mid-Missouri, said he would be happy to point Blunt's task force to piles of research showing abortion is safe while evaluating the impact on women, families and society.

But neither Brownlie nor anyone else representing an

abortion provider is included on Blunt's task force.

"My first reaction is that I doubt this governor is particularly interested in an objective overview of the impact of abortion," Brownlie said.

Included on Blunt's task force is Connie Eller, president of Missouri Blacks for Life, who speaks to groups about the effects of the abortion she had 31 years ago as teenager in New York. Eller

says she came down with a fever soon afterward, suffered from subsequent self-esteem problems and grappled with guilt.

"I left there broken and full of something beyond remorse-- hateful at what I did, disgust," Eller said.

Studies aside, Eller testifies from personal experience that abortion has negative effects.

Koop wrote in his letter to

Reagan that "anecdotal reports abound on both sides" of the abortion debate. "However, individual cases cannot be used to reach scientifically sound conclusions," he said.

Blunt is setting relatively low expectations for his own task force.

"I don't begin with assumption that they will have significant recommendations," he said, "but they very well may."

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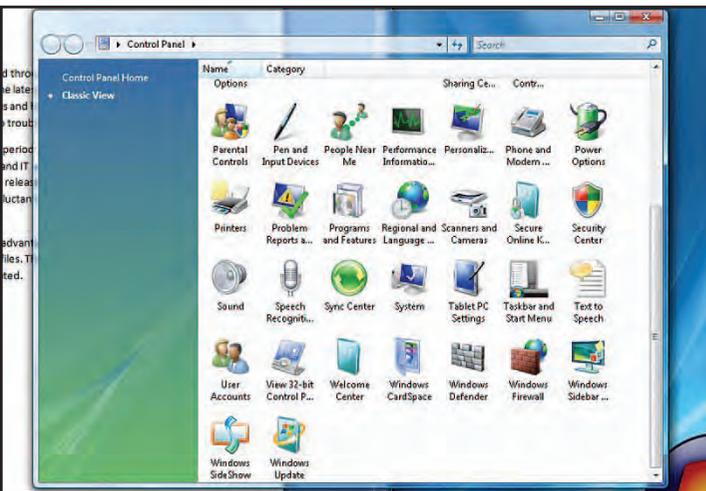
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Using Vista's Shadow Copy



Many of the new computers that are on sale now in stores and through online vendors like Dell and Gateway-- come pre-loaded with Microsoft Windows Vista, the latest operating system offered from the software giant.

While it is much-maligned from

technical gurus and hard core

users of Windows XP, it is a capa-

ble and very secure system that

most users will have no trouble

with.

Microsoft has announced

recently that they've extended

the period vendors like Dell can

offer Windows XP pre-installed

by six months, to mid-2008.

Corporate users and IT staff have

been the loudest opponents of

Vista—this later date will give

Microsoft time to release the

Service Pack of upgrades in the

first quarter of 2008. With the

Service Pack, companies reluc-

tant to adopt Vista hope to see

their issues with the software

addressed.

Vista offers some powerful

tools for the average user to take

advantage of. One such is

Shadow Copy. If you have it prop-

erly set up, you can retain earlier

versions of files. These Shadow

Copy versions can be recovered

later if the original is accidentally

deleted or corrupted.

Once configured, Shadow

Copy is sort of a last-ditch effort

to recover documents lost inad-

vertently. It doesn't take the place

of proper backups. A second

internal hard drive or an inex-

ensive memory stick is good

insurance against data loss. I use

a 1 GB SanDisk USB memory

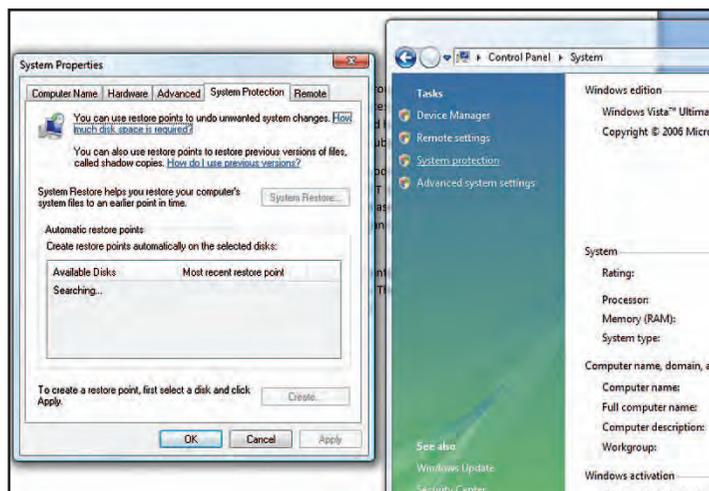
stick to temporarily store files at

the end of the day, before the

this service does require some resources and will use some drive space. By clicking the help links in the panel, you can learn how much space will be needed.

After you have checked the drives for which System Restore and Shadow Copy will be used—and I'm not sure why they are lumped together here—your computer will begin keeping track of the previous versions of documents you have saved. It's not immediate-- obviously you have to have more than one version of a file for this to work. But at some point down the road, when the PowerPoint presentation you created refuses to open, you'll have a "saved copy" if you didn't back it up.

Remember, that in order for it to have worked, a System Restore point needs to have been created since the file was created. So you should take a moment to make

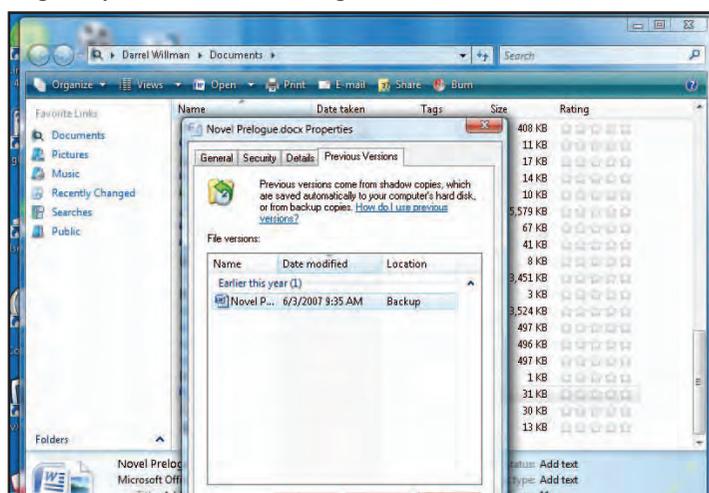


Enable Shadow Copies in the same Control Panel as System Restore.

backup application kicks in during the overnight hours.

To make sure Shadow Copy is enabled and running, under Control Panels select "System". Opening the system properties, on the left you will find "System Protection". Inside this control panel you can set up System Restore and Shadow Copy settings for your hard drives. Using

sure the drives are checked you want to keep track of. You also have the ability to create a System Restore point at any time, by clicking the button in the System Protection panel. Remember also, that this "shadow copy" is a previous version—and so it may not reflect the recent changes – or any changes – you have made to the document.



There's no guarantee it will be there but right-click a file and select "properties".

Two new restaurants serve the Lake



Michael Ismail (right) and Brent Boyles, also owners of Michael's Steak Chalet, are the owners of the new Michael's 939 restaurant.

continued from page 56

Says Ismail, "Brent and I have known each other since second grade. We're great friends and business partners. I'm the outgoing marketer and he's the linear thinker - he's got a spread sheet for everything."

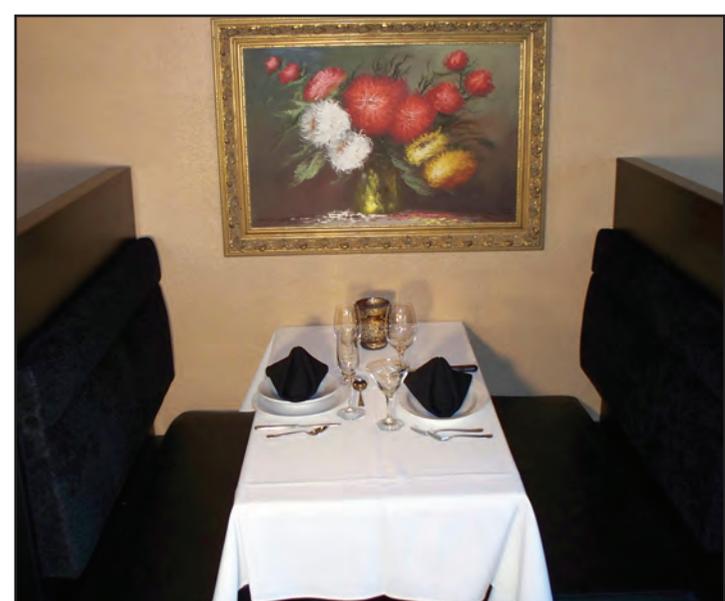
Any similarities to other restaurants, Ismail hopes eradicate with the amazing transformation Michael's 939 has undergone from the building's old days as Tres Hombres. "We don't want to be predictable. We don't want to be another 'me too' restaurant. We want to change the way people perceive dining at the lake."

If the décor is anything to judge by, they have certainly ac-

complished those goals. Decorated by Nancy Wilson, one of the designers of Randy Thompson's Champs d'Or Castle, the restaurant is nothing less than Sinatra era sexy and elegant with soaring ceilings, mocha colors, amber lighting, wood floors, dark eight inch wood moldings, stone accents and special paint finishes. There are massive antique furniture pieces located throughout the restaurant, beautiful watercolor paintings, white linen tablecloths, black seated tables with candlelight and crystal. Absolutely beautiful to look at.

This gorgeous restaurant has also more than met the 21st

continues next page



"Sinatra Sexy" and elegant with decorating ala Nancy Wilson awaits diners at the new Michael's 939.

Nixon pays \$47,000 for political use of car, staff

by David A. Lieb

Democrat Jay Nixon's gubernatorial campaign paid the state more than \$47,000 Friday to cover the use of his attorney general's staff and state vehicle for political purposes over the past three years.

Nixon's campaign also said it has begun leasing a vehicle for his political events.

The payment caps a transformation by Nixon, who had staunchly defended the use of his state staff and car as necessary security measures while traveling on personal and political trips.

Although Missouri law prohibits state vehicles from being used for private purposes, Nixon justified the practice by claiming he is always on duty as attorney general-- even when campaigning for governor.

After enduring about a week of criticism, Nixon's campaign announced Oct. 12 that it would reimburse the state for Nixon's political use of state resources-- both going forward

and dating back to the start of the current election cycle in November 2004.

Nixon has been campaigning since fall 2005 to challenge Republican Gov. Matt Blunt in the November 2008 elections.

Nixon's campaign paid the



state \$47,021.91 on Friday, said spokesman Oren Shur. That includes \$27,082.24 as reimbursement for the time attorney general's staff members spent serving as his security aides on political trips and \$19,939.67 to compensate for political mileage on the state car, Shur said.

"This is a voluntary move to allow the focus of this race to return to the issues that matter most, like fixing our state's health care crisis and making college more affordable," Shur said. "Now Missourians are waiting for Matt Blunt to do the same and reimburse the state for all the taxpayer money he spends for his security at political events."

A 2005 state law requires the Missouri State Highway Patrol to provide security and trans-

portation to the governor, a practice that existed long before then. The law makes no distinction between when the governor is on official or political business, and it contains no similar security mandate for other statewide officials.

But Shur noted that the law also contains no prohibition against a governor voluntarily reimbursing the state for the patrol's expenses during his political events.

Blunt's campaign already

pays for both his official and political flights, using chartered and corporate planes instead of the state's fleet. But it will not reimburse the state for political trips taken in state cars, said Blunt campaign spokesman John Hancock.

"The patrol is required to provide that transportation and security for the governor; it's not something we have the ability to accept or not," Hancock said.

Two new restaurants serve the Lake

continued from previous page
century with a state-of-the-art security system and unique in-house media capabilities including a large flat panel screen mounted over the stone fireplace in the lobby which advertises local merchants for diners as they wait for their seating. Michael's 939 will also offer computerized gift cards.

Michael's 939's sound will match its style with the shiny new black baby grand piano which graces the bar and will fill the restaurant with rat-pack style music all week long.

As for the menu, Ismail says, "Although we will have a tray service, we still want to define ourselves as a steakhouse. This is lake casual and we want everyone to feel welcome. We will have a young person's menu, and a lower price point than Michael's Steak Chalet."

Michael's 939 menu will feature the Steak Chalet's fare of steaks including their 31 day wet aged beef and their 16 hour prime rib. There will be new pasta and seafood entrees as well as seasonal items such as wild

game offerings. Ismail says their bar menu will offer unique items such as a variety of crisp salads topped with a 3 ounce grilled sea bass in an orange mango sauce.

Manning their 96" grill and 48" backup grill will be Robert Blackburn Michael's head char-broiler for the last 14 years. Joining him in the kitchen is new sauté chef Brandon Caldwell a 3 year culinary school graduate from Columbus, Ohio.

Michael's 939 will also feature over 100 different varieties of martinis - with a twist. Instead of the traditional 9 ounce martini, diners can opt for a smaller sampling of three 3 ounce martini glasses.

Hours will be 7 days a week with the bar menu opening at 2 pm and dinner at 5 pm. Last seating at 10 pm weekdays and 11 pm weekends.

Boyles and Ismail say the city has been great to work with, inspections have gone smoothly and that they look forward to welcoming everyone soon. Concludes Ismail, "Just when you thought it couldn't get any better..."

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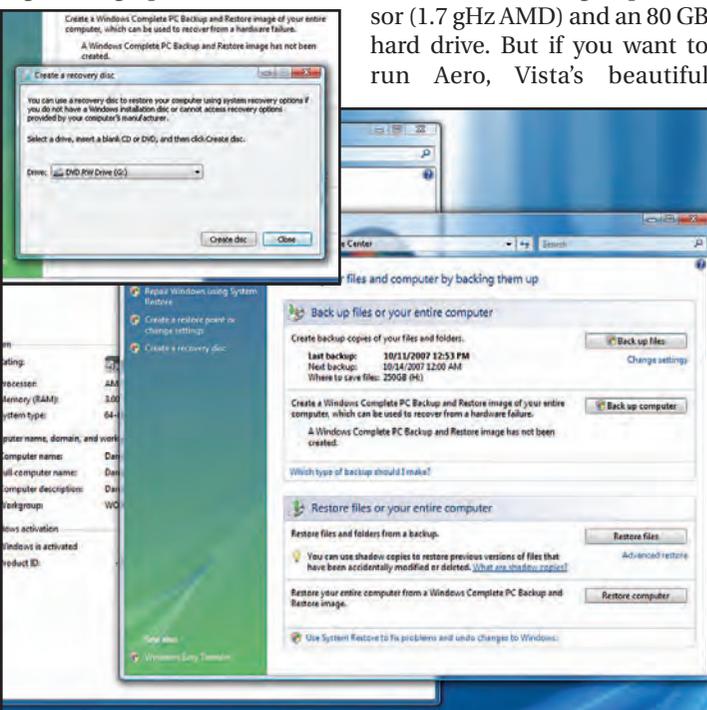
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Central Missouri's Lake of the Ozarks

Microsoft Vista Service Pack 1 may be released in November

by Darrel Willman

The long-delayed and often maligned Windows Vista hasn't caught fire with the business community as a whole, most taking a "wait and see" attitude toward it. Once called "Longhorn" (Longhorn is now the pre-release name of Windows Server 2008), the operating system boasts a new high in graphics from the



You'll find Windows Vista's "Create a Recovery Disc" option inside the Backup and Restore Center control panel, on the left side.

Redmond-based software giant.

Unfortunately, the system requirements for the operating system are also somewhat atmospheric. Vista's overdue release coincided with Microsoft Office 2007, which was designed to run within it beautifully. Unlike Vista, Office thankfully, was released with current customers in mind—it will also run on Windows XP (SP2) and Windows Server 2003 (SP1).

Vista also features the release of DirectX 10 (updated to 10.1 in SP1), a new graphics standard that game developers are quickly adopting.

For everyone else, DirectX 9.0c was released in August. DirectX 10 is supported on the newest crop of ultra high-performance graphics cards—one of which you may need to find Vista's performance tolerable.

Opinions vary, but Windows Vista does have minimum system requirements. Redmond says an 800 mHz processor, 512 MB of memory and a 20 GB hard drive are all that is needed. Most realistic users will tell you it is more substantial.

Most will agree at least 1 GB of memory is needed, and 2 GB is quickly becoming the standard. At least a 2.4 GHz processor (1.7 GHz AMD) and an 80 GB hard drive. But if you want to run Aero, Vista's beautiful

graphic interface, you'll also need a hefty graphics card, at least a 6000-series nVidia GeForce or ATI X series, with DirectX 9 support.

Buyers in the know will want one with DirectX 10 support. But even those with adequate systems found Vista to be somewhat frustrating with its lackluster performance.

Security experts and network gurus wanted more holes plugged before the release, even though Vista brought new levels of security to Windows.

Most of Microsoft's push to get Service Pack 1 into the hands of users and streamlined into shipping copies has been centered around increasing the installed business base.

Sales of the operating system according to Microsoft have been brisk—but industry analysts have disputed this, stating only new computers have a

high number of Vista installations.

In fact, Microsoft pushed back the date when OEM builders like Dell and Gateway have to stop selling Windows XP in new machines. Now set at June 30, 2008, most assume this is because retailers are getting an overwhelming number of requests to sell XP boxes to businesses. It's clear this date is set to fall just *after* the roll-out of Vista Service Pack 1.

Microsoft has stayed away from a firm date on when the collection of performance boosts and bug fixes will ship, however. They released the beta version of the service pack to a limited set of testers in August.

With the beta, release candidate, master and gold versions to go through, each taking more than 30 days, you can plot the final shipping SP1 date sometime after May, 2008. Redmond has said however, that the release will take place within FY2007 (ends June 30).

Since the beta testing began, the software giant has said it will release the beta version of the service pack to the public before the end of the year, with most anticipating mid-November.

Microsoft needs to get the fixes out into the installed machines in order to convince those awaiting improvements that the end is near.

No new features are included in the release—with the exception of a Recovery Disc creation utility. Service Pack 1 consists almost entirely of bug fixes and performance tweaks.

In our tests of the Service Pack 1 beta release, we saw some performance increases, but most of the improvements in SP1 would be designed to improve baseline performance, not that of a mid to high-end system.

The bug fixes and security improvements will also be for the most part transparent except for IT departments and network managers looking to improve overall reliability and security.

The beta release appears to be stable, even in the initial release form, so we would agree that a November public beta release is possible, even likely.

With eight months in which to curry favor among big business, Microsoft has ample time to improve and further refine Windows Vista.

Time is Money.

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Court agrees that Missouri has no property right to bridge

by Andale Gross

An appeals court on Tuesday upheld the dismissal of Attorney General Jay Nixon's lawsuit challenging a state agency's decision to abandon its interest in an old railroad bridge.

The Missouri Court of Appeals ruling supports an earlier lower court decision that said the state has no property right to the Missouri River bridge in Boonville. Nixon, who appealed the lower court's ruling, had challenged whether the Department of Natural Resources could legally give up its interest in using the bridge as part of the Katy Trail State Park.

Nixon, who has been in a dispute with Gov. Matt Blunt's administration over the bridge's fate, said he would appeal to the state Supreme Court.

"If the giveaway of the bridge is completed, the ramifications could threaten the integrity of the entire Katy Trail, as well as take away an integral component of the city of Boonville's economic development efforts," Nixon said in a written statement.

Doyle Childers, director of the Department of Natural Resources, said in a telephone interview that the ruling just reinforces what the department had been saying along- that it didn't own the bridge.

"We have no ownership in the bridge, and the parks tax should not be required to spend millions of dollars to take and refurbish a bridge that we have no ownership in," Childers said. "It was a very simple case, but unfortunately the political aspects of it outweighed the legal aspects (judging by) the attorney general's actions."

Union Pacific Railroad Co., the bridge's current owner, wants to dismantle it and reuse its steel for a new bridge over the Osage River east of Jefferson City.

In July, the appeals court affirmed the same lower court's dismissal of a lawsuit brought by the St. Louis-based Great Rivers Environmental Law Center on behalf of several bicyclists and a donor who helped finance the Katy Trail.

In 1987, the state acquired 200

miles of rail line from the Missouri-Kansas-Texas Railroad for use as a trail that could someday revert to an active rail line if necessary. That deal kept ownership of the Boonville bridge over the Missouri River with the railroad, but it gave the state the right to use it for the trail if it assumed liability on terms acceptable to the railroad.

Nixon felt the 1987 agreement gave the state a property interest in the bridge that could not simply be relinquished by the De-

partment of Natural Resources.

Gov. Matt Blunt said he wasn't surprised by Tuesday's ruling, which he hoped would end the dispute.

"I am pleased that the department will no longer have this frivolous lawsuit hanging over its head, so it can be free to direct its resources to protecting the environment and creating new recreation opportunities for Missourians including new access along the Katy Trail," Blunt said in a written statement.

He said it disappoints him that Nixon continues to take the matter to court despite the state's objections. Blunt said the attorney general's lawsuit has now cost taxpayers hundreds of thousands of dollars, including more than a quarter-million dollars paid by Nixon out of Missouri's legal expense fund.

Nixon is running against Blunt in the 2008 gubernatorial election.

The Vandervort Report

Looking Towards 2008!

2007 will go down in my books as one of the craziest years I've ever had. Starting with the entire Lake area recovering from a terrible blizzard; which as I predicted, did have a negative impact on our local economy as the year progressed; that combined with increased interest rates, high gas prices, and uncertainty in the real estate market, no doubt cooled things down for most of us here at the Lake this year. The change in the permitting process for large docks, put a halt to several condominium projects here, and the tightening up of lenders on the secondary market, further puts the squeeze on our economy.

Most businesses I've talked too this year indicate that this was by all indications, less than a stellar year. From my perspective, financially speaking it was flat at best. On a more positive note, I think the calendar year of 2007 will be looked upon as a long over due correction in the market. I mean let's face it, when money is free, as it has been for the last five years, there is no place to go but down!

2007 brought two tragic events to my life and businesses; a tragic construction accident involving one of our subcontractors; and the burglary that took place after one of our charity concerts; both unfortunate incidences knocked the wind out of me for the last

several months, and I'm just now starting to catch my breath from it.

The season did however end up with a lot of positive events for the community; the first annual Lake of the Ozarks Bike Fest, and the Horny Toad Offshore Super Series National Championship boat races. Both events were a huge success, and most businesses would agree, brought a lot of needed revenue at a time of the year that is traditionally very slow. I've had numerous people asking if we're going to host the boat races again next year, and the answer is YES! But, I will need a lot of help! This years race, ended up with well over a hundred thousand dollar shortfall, and I will be seeking out a lot more local businesses to step up and help support the event next year.

On a final note, the one big positive that came in 2007, was that we completed our Yacht Club Marina, and we have now pre-sold 50 of our Condominium Hotel Suites which met our lending requirements to fully fund the project. We are well on our way to complete the Resort by next summer. What a great way to start off 2008! Happy holidays!

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dled with Adobe Systems Elements Studio, which includes Photoshop Elements 6, Premiere Elements 4, and Soundbooth CS3, some of which we've reviewed— all excellent. But all this performance and style doesn't come cheaply. Dell's website says \$1,500-\$2,500. Dell.com.

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Give a laptop, get a laptop

Microsoft adapts Windows XP to run on OLPC laptops



The OLPC's XO Laptop costs \$188 each.

Unwilling to let millions of low-cost laptops delivered to developing nations include the bundled Linux operating system, Microsoft and Asus announced that the new Eee-PC produced by Asus as part of the One Laptop Per Child (OLPC) program will now ship with a custom slimmed-down version of Windows XP.

"We're spending a non-trivial amount of money on it," says Microsoft Corporate vice president Will Poole. "We remain hopeful with our progress to date, we still

eventually get into the hands of millions of school children in developing nations across Asia, Africa and Latin America.

Microsoft was quick to warn that the limited resources of the portable may not run XP. "We still have plenty of work to do in determining if the highly constrained performance, power and memory in the first generation XO laptops will be compatible with Windows and the popular Windows applications," Poole said.

Should the port to the XO lap-

revenue in the process.

Despite Microsoft's fervor to strip down the Windows experience, the machine's limitations may lead to the software giant's undoing. Originally called the \$100 laptop, the program was designed to produce a computer that could run in under-developed areas without the infrastructure needed for traditional computers. The laptops require only 2 Watts of power instead of the normal 30-40, and versions

have included a hand-crank and solar panels to power them. The machines use flash memory and USB ports for expandability, instead of power-hungry hard drives. Current versions use a "string pulley" to charge the built-in battery, and a keyboard that can switch between languages, as well as a digital video camera and wireless networking.

In case you're wondering, yes-- the OLPC foundation will

be selling the laptops as a fundraising campaign across the US and Canada, but for \$400, not \$188.

Starting on November 12, the foundation will have a "Give 1 Get 1" program offered for a limited time. You can purchase 2 laptops for \$399 with one that will be sent to a child, the other is yours to keep.

www.laptopgiving.org



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www.laptop.org has details on the Give 1 Get 1 program offered.

have significant work ahead to finalize our analysis and testing processes. At the end of the day there are no guarantees."

The \$188 (once \$100) laptops are part of an MIT spin-off. The laptops are to begin production in China this month, and will

tops fail, Microsoft stands to lose exposing potentially tens of millions of children worldwide to their OS. If the laptops use Linux, these children could grow up and be more comfortable with the open source operating system, with Microsoft losing potential

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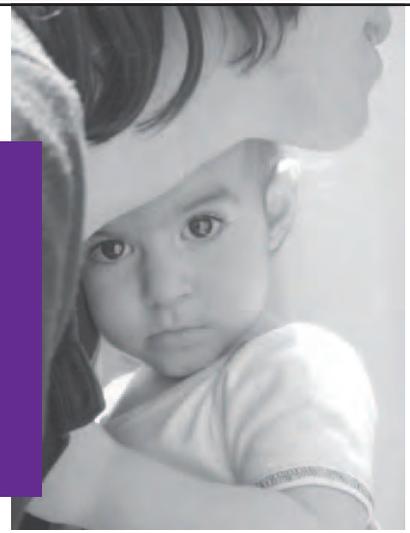
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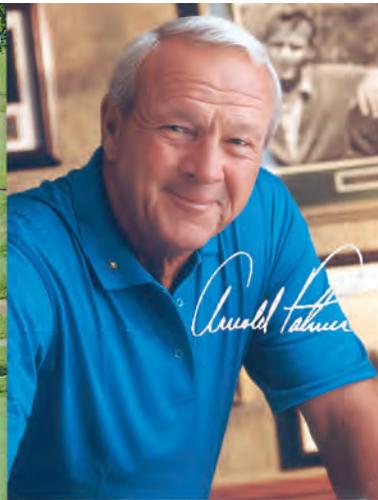
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The trail of a buttery flavor, sick workers, lawsuits

by Sharon Cohen

Each morning, Eric Peoples sits up in bed and starts his day with a cough. A deep, long, hacking cough. He plants his feet on the bedroom floor and immediately feels as if someone is standing on his chest. That's a good day. When it gets really bad, it seems as though a giant creature is crushing his lungs, squeezing the breath out of him.

Eric Peoples has lived this way for several years. He got sick while mixing butter flavoring at a Missouri microwave popcorn plant, developing a ravaging lung disease that has tormented a small but alarming number of food workers across the nation. Peoples sued. He won millions of dollars. Money isn't a worry now. His health is.

At 35, he has lost three-fourths of his lung capacity. He relies on oxygen when it's humid; one day, he may need a double lung transplant. Peoples says no amount of money can make up for missing out on the chance to play ball with his son or teach his daughter to ride a bike. He isn't as angry as he once was, he says, and is thrilled that some microwave popcorn makers will stop using the chemical tied to his illness.

But even now, it's confounding to him that a pungent-smelling flavoring he poured in giant vats, a bright yellow pudding-like substance used to improve the taste of a common snack—popcorn—could change his life.

"When I first started getting sick, I was trying to figure out what it was," he says. "It never dawned on me that it was the butter flavoring. It's food. You eat it. I kept telling my family, surely it can't be. Why would something like that be harmful? How could

it be bad?"

In a world filled with hazards, some workers obviously face perilous conditions: miners burrowing hundreds of feet in the earth, farmers spraying pesticides, meatpackers wielding long knives to carve up huge carcasses moving quickly down a line.

By that yardstick, mixing an additive that's used to flavor popcorn, candy, baked goods and other foods-- it's also found naturally in small amounts in staples such as milk and butter-- almost seems innocuous.

But to many, it's not. For several years, diacetyl, a chemical that gives foods a buttery taste, has been linked to a rare, irreversible lung disease. The result has been a public health debate that has stretched from Congress to courtrooms across the nation, leading to tens of millions of dollars in judgments.

Scientists, doctors, politicians, food companies, labor unions, lawyers and others have weighed in-- some pointing angry fingers at the government-- as hundreds of workers have claimed they have severe lung disease or other respiratory illnesses from inhaling diacetyl vapors.

And it may go beyond workers. It was recently disclosed that a man who ate at least two bags of buttery microwave popcorn daily for several years may have the same disease found in workers. His lung problems were linked to breathing the vapors.

Now some major microwave popcorn companies have eliminated or plan to drop the ingredient, while Congress-- with the support of the flavoring industry-- is looking to reduce the danger in the workplace. But the

Bush administration, some business groups and others say there isn't enough scientific evidence to warrant immediate government limits.

Edwin Foulke Jr., a top federal official, testified this spring at a congressional hearing that diacetyl is a "substance of suspicion," but there's no clear evidence it's the one chemical that causes this disease.

But the doctor who was one of the first to detect the illness in

workers says the science is solid and popcorn makers are right to drop diacetyl.

"I just wish this had been done earlier," says Dr. Allen Parmet, a Kansas City public health physician. "There are hundreds of people who are sick and who are hurt and it never should have happened."

Seven years ago, an attorney asked Parmet to review the medical records of several workers with some unusual lung prob-

lems.

Within 20 minutes, Parmet says, he knew what it was: bronchiolitis obliterans, a devastating disease that destroys the small airways of the lungs, leaving victims coughing and gasping for air. Parmet had seen it only three times in 25 years. Now he was poring over documents indicating several people had the disease-- all employees of the Gilster-Mary Lee microwave

continues on page 27

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Steve Naught, CIC

Family pictures, personal collections and legal documents all have value that can't be measured or paid by an insurance contract. Fortunately there are ways you can have a backup system for some of these items. For instance, my wife has the negatives from our wedding in our safety deposit box at the bank. Every few months we back up the photos of our son on a CD and place them in the safety deposit box too. Technologically savvy people can save their pictures, videos or documents on the internet where they are virtually safe from physical harm.

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You should always have a backup plan. When talking to your insurance professional about your needs ask him about alternative ways of managing your risk. Proper planning is no accident.

Steven Naught is a Certified Insurance Counselor with the Naught-Naught Agency. For more information on how to reduce your risk contact Steven at 573-348-2794 or at stnaught@naught-naught.com.



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Popcorn

continued from page 25

popcorn plant in Jasper, Mo. "It was 'holy smokes!'" he says. "I've got eight or nine cases here in a group of 200 people in a town of 1,000. Mentally, I've made this leap--that's an epidemic."

The National Institute for Occupational Safety and Health dispatched investigators to the plant. By 2001, it had reported a link between butter flavorings and the disease, which became known as popcorn lung. Three years later, the agency sent an alert to 4,000 companies with about 150,000 workers explaining steps that should be taken as safety precautions, such as respirators and better ventilation systems.

Keith Campbell already was sick. He says he was diagnosed with bronchiolitis obliterans in 2002, after working two years at a ConAgra microwave popcorn plant in Ohio. Why, he asks, did it take five years to do something about this?

"Once something is found out something is bad for you, instead of trying to control it, I think it should be banned," he says. "I don't care if it's butter flavoring or a nuclear power plant."

Campbell doesn't blame the plant. He sued the flavor companies, winning an undisclosed settlement. But it's a hollow victory.

"I got a new truck and new home, but I paid a high price for it," he says. "They tell me I've got the lungs of an 80 year old. If I was 80, I'd be pretty perky. But when you're 50, it stinks."

Bronchiolitis obliterans can be confused for asthma or bronchitis. Sometimes, the disease progresses very quickly.

"In months you can go from being a healthy person to hardly being able to breathe, coughing all the time, not being able to do your job," says Dr. Richard Kanwal, a NIOSH medical officer who has investigated the illness since 2001. "It's terrifying."

Over the years, NIOSH investigators have identified or reviewed medical records of dozens of cases in microwave popcorn plants in Illinois, Iowa, Missouri, Nebraska and

Ohio and flavor-making plants in California, Indiana, New Jersey, Maryland and Ohio. There have been three reports of deaths among workers. How many people are ill is unclear. Kanwal says some cases may have gone undetected many years ago-- a few go back to the 1980s-- and he has heard reports of sick workers at candy and potato chip plants but has not yet been able to investigate them.

"There could be dozens or hundreds more that we're not aware of," he says.

There are, however, hundreds of claims filling the court dockets. Missouri attorney Ken McClain has more than 500 lawsuits pending against the companies that produce or use the butter flavoring. About \$50 million has been awarded in verdicts that were later settled for confidential amounts. Another 100 cases have been settled that reportedly involve tens of millions of dollars.

As civil lawsuits have increased, so, too, has pressure on federal agencies by scientists, unions and some in Congress to do more to protect workers. The Occupational Safety and Health Administration has been criticized by some researchers, unions and doctors who claim the agency has been lax, not ordering safety standards or increasing inspections at plants using diacetyl.

"Their performance has been miserable," says David Michaels, a professor of occupational and environmental health at the George Washington University School of Public Health who writes about diacetyl on his blog.

This spring, Foulke, assistant secretary of labor for OSHA, defended his agency, saying that after the 2001 Missouri cases, it alerted its regional offices and ordered them to look into the issue. He also said the OSHA region that included many popcorn plants produced a brochure.

"Sending out a brochure is not enough when you've got a disease that's destroying people's lungs," Michaels says.

OSHA has increased its activity on diacetyl since April, with stepped-up inspections of microwave popcorn plants that use the flavoring and a program to minimize or eliminate the workers' exposure

to chemical hazards. For Michaels, it's too little, too late.

Why, he asks, weren't plants inspected earlier, and why hasn't there been more attention on flavor workers who've become ill?

"It would have been better," he says, "to be safe than sorry."

After years of studies and lawsuits, the popcorn lung debate reached the floor of Congress this fall. In September, the U.S. House of Representatives ordered federal safety regulators to compel micro-

wave popcorn factories and other plants to limit exposure to diacetyl. The bill is supported by the Flavor and Extract Manufacturers Association. Whether that measure will become law is unclear. Opponents say this step is premature and believe that focusing on diacetyl alone ignores the possibility other flavorings are involved in the disease.

Foulke, the OSHA official, recently denied a labor petition asking for an emergency workplace limit on the chemical, saying there isn't conclu-

sive proof it causes the illness or that exposures "constitute a grave danger."

He also noted that four major companies are eliminating diacetyl. That won't help Eric Peoples. He takes a dozen pills each morning-- and tries not to worry.

"This is a pain to live the way I am," he says. "But there's always somebody worse than I am. And every morning, I keep telling myself, it's one more day this thing hasn't beaten me."

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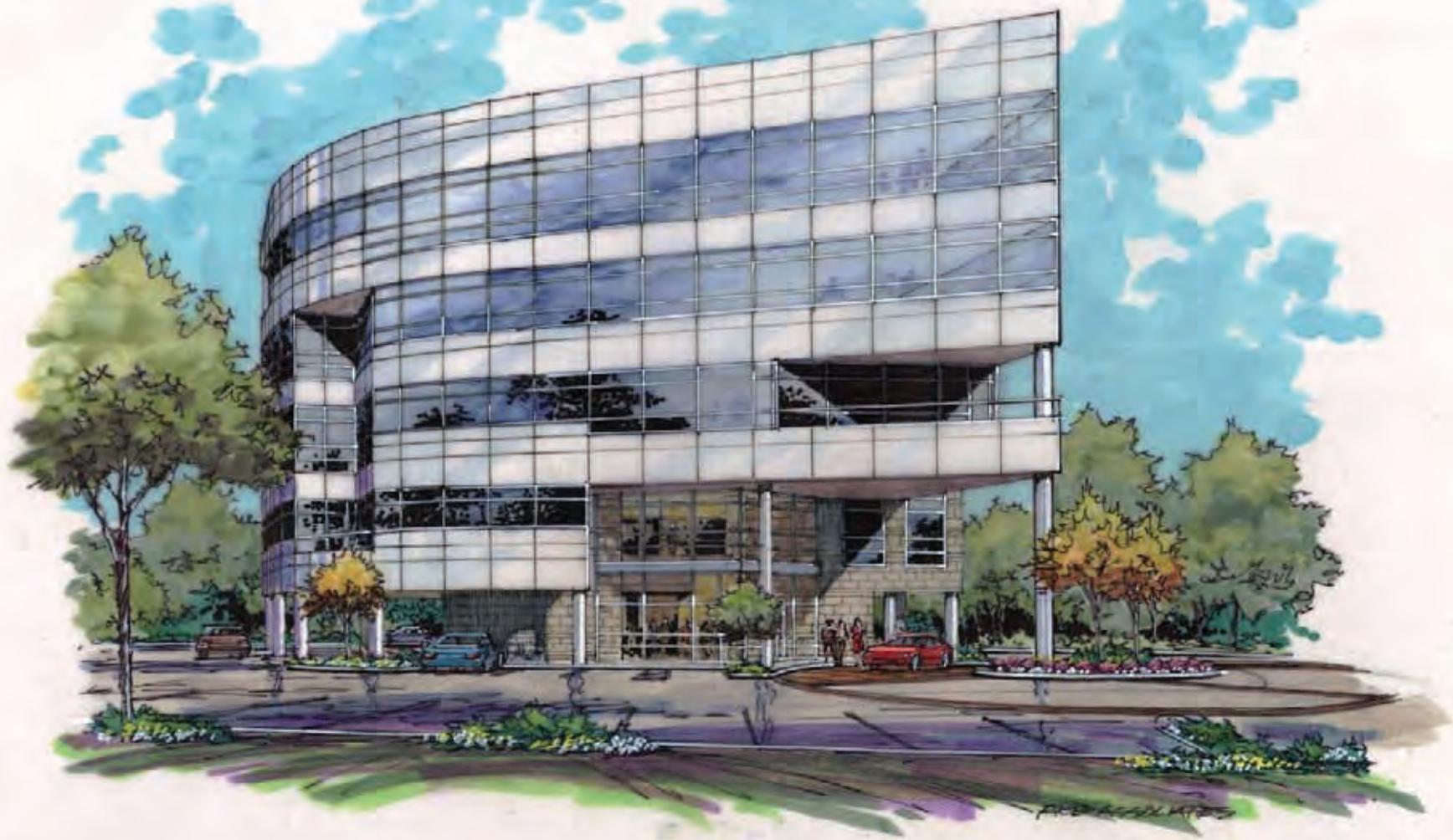
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The Al Elam Column

Almost all real estate transactions are processed through something called an "Escrow". But what exactly is escrow?

Escrow is a neutral party that holds funds, acts upon documents and follows the instructions of the parties to a real estate transaction.

The escrow holder takes written instructions from sellers, buyers, lenders, inspectors and others. Those instructions define the terms and conditions under which the transaction will be completed.

Escrow reduces the risk to both buyer and seller.

The Escrow Company, Title Company or Attorney Acts as:

- A custodian for funds and documents.
- A clearing house for payments of all demands.
- An agency to perform the clerical details between parties.

A title insurance company issues a preliminary title report that shows the ownership details of a specific parcel of land and lists title defects, liens and encumbrances.

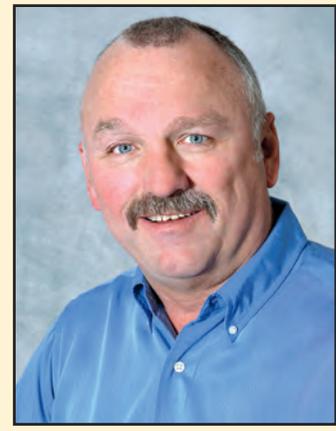
The report gives the buyer the chance to ask the seller to remove any item disclosed in the preliminary title report that he finds objectionable prior to purchase.

Title insurance is real estate ownership insurance. It insures an owner's rights and interests. Title policies are issued to both the buyer and the lender.

An Escrow Officer's Responsibilities include:

- Reviews preliminary report
- Provides copies of preliminary report to all parties

- Receives and prepares seller's & buyer's escrow instructions
- Receives buyer's funds for escrow
- Arranges hazard insurance with buyer
- Arranges new loan funding with lender
- Prepares documents and special instructions
- Disburses monies and documents to the appropriate parties
- Prepares final closing statements for buyers and sellers



Greg Tolbert

- Issues title insurance policy.

It is good practice to read every document you will be signing before the day of closing. You can arrange this with your escrow officer. Make notes of everything you don't understand and ask the escrow officer to explain.

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



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What's with all the credit cards?

Credit cards are an undeniable must in the modern world, as plain old cash, while still a favorite, becomes tedious and time consuming. Electronic debit cards and credit cards have become the norm for online commerce and speed payment at merchants worldwide, with no need to convert currencies. But what about all these credit cards?

Each US home gets about six offers a month in the mail. The average response rate is one third of one percent. For each thousand letters they mail, they get about 3 back. You can stop receiving some of these mailings by visiting OptOutPrescreen.com.

Each direct mail account they get in response costs the card issuer approximately \$80, according to R.K. Hammer, a bank card advisory firm. Credit card companies earned \$90.1 billion in interest in 2006, up from \$89.4 billion in 2005 and earned \$55.2 billion in fees in 2006, up from \$54.8 billion in 2005 (R.K. Hammer). So it's easy then to see why there are so many credit cards in use today, and as Americans

overextend themselves, why the fees and charges collected by the firms are rising (along with the number of bankruptcies).

At first, you could only get a charge card from a specific merchant, and you could use it only at that store. Only large companies did this, many had simple signed slips with duplicates. The first real credit card was Diner's Club, issued in 1950, good at 27 restaurants around New York City. In its first year, Diner's Club had 200 cardholders.

American Express started as a shipping company in 1850, cashing in on the slowness of the Postal Service (like FedEx and UPS today). The main source of their business was banks, shipping various bank instruments like stock certificates and bank notes. In 1882, they started selling money orders and traveler's checks, later issuing a credit card in 1958.

American Express introduced their exclusive Platinum card in 1984. The account had an annual fee of \$250 – today the Black Centurion card they issue has an annual fee of \$2,500 and cardholders promise to spend

\$250,000 a year.

MasterCard and Visa are actually networks of banks and other financial institutions. Discover, once a part of Sears, is a subsidiary of Morgan Stanley.

Some interesting tidbits:

It's against the merchant agreement the businesses must abide by, to require you to provide any personal information (like a driver's license, phone number, address, etc) in order to process the transaction. They cannot have a minimum purchase amount, and they cannot charge a surcharge for using a credit card. Some do, despite this, and in some areas overseas it is permitted.

Credit card business is very competitive. Often, you can renegotiate your agreement, provided your account is in good standing, simply by calling the card issuer. You can get a better rate, lower the annual fee (or eliminate it)—even get bonus miles if applicable, simply by asking.

Many hotels, restaurants, gas stations and rental car agencies to name a few—pre-authorize your purchase for a larger amount, to

include the tip, a multi-night stay, and more. When you fuel, for instance, many pumps will authorize for \$50 or more, so if your available credit is around \$50- even though you only want \$20 in gas- your purchase may be declined.

Rental car agencies and hotels also reserve or "block" a pre-determined amount on your card, and this may linger for two weeks after the purchase, limiting your purchasing power in some instances.

Whats in a number?

Card numbers beginning with 34 through 37 are American Express, 4 is Visa, 5 is MasterCard and 6 is Discover Card.

The Law

Credit card companies can't

send you a card that you didn't ask for, unless it's a renewal or a substitute card. If you get a credit card you didn't apply for, contact the Federal Trade Commission and file a complaint.

Federal Law does not place a limit on the rate of interest a card company can charge. Instead, since the depression, states are left to place these caps on the companies. It is no wonder then that credit card companies are based in states with high caps or no caps at all.

South Dakota, with no ceiling on credit card interest rates is home to CitiBank. American Express is headquartered in Utah—again no cap. Capital One is based in Virginia—no ceiling on

continues next page

SFCC hires new Eastern Region associate dean

State Fair Community College has named Gary E. Baker associate dean, Extended Campus Eastern Region. He will oversee the college's three east region sites, including SFCC-Lake of the Ozarks in Osage Beach, Versailles, and Boonville.

Baker, 54, spent the last 20 years in the Iowa community college system. From 2000-2007 he served as Academic Quality Improvement Program (AQIP) director and director of distance learning for the Iowa Valley Community College District.

From 1986 to 2000, he was a full-time business and economics professor at Marshalltown Community College in Marshalltown, Iowa. He also conducted recruiting activities at local high schools and college fairs and worked with job placement for students.

At Marshalltown he served as



Faculty Association president, Business Division chair and Curriculum Committee chair.

He received a master's degree in Business Administration in 1980 from Virginia Commonwealth University and a bachelor's degree in Business Administration in 1976 from the University of Houston. He also has advanced graduate hours in higher education management.

Baker began work Sept. 4. He and his wife Kathy live in Camdenton.

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What's with all the credit cards?

continued from previous page
 interest rates. Bank of America is in Arizona (a 36% cap), Provident in New Hampshire- no cap, and couple companies (Discover, and HSBC) choose Delaware-where, you guessed it, there is no cap.

Robert Manning, author of "Credit Card Nation: The Consequences of America's Addiction to Credit", says "Today, three out of five US households are responsible for the approximately \$560 billion in outstanding credit card debt. Among these "revolv-

sumers are facing a more serious financial burden since their loans are more likely to be in the form of higher interest credit cards (average of over 18% APR) versus more modest Treasury bonds (5%-6%)."

Manning also cites a college student named "Jeff" who managed to accumulate \$60,000 in debt before his graduation. Half of that was credit card debt. He states companies "target" college students as customers, because once 18 they are responsible for their own debt, and lack

phone numbers you will need to report a card lost or stolen and leave it in a safe place separate from the cards. When shopping, carry only the card(s) you think you'll need. Don't carry them all with you.

This is all sound advice, and can be applied to other areas of your life as well.

In conclusion, rampant credit card and other consumer debt has led to a record-number of bankruptcies, five percent of these being a result of medical

debt.

New bankruptcy laws make filing more difficult, so it is more important than ever to manage your credit cards (and credit in general) wisely.

Those medical bankruptcies? The average scenario goes like this. Typical health care debt: \$25,000. Typical filer: a senior citizen on fixed income. Typical reason: high-priced prescriptions purchased with high-interest credit cards.

If you have unmanageable debt, help is available online, in your community and nationwide through credit counseling firms

and organizations. Counseling can help you restructure your monthly income and expenditures to get your debt down and help you live within your means.

Don't be fooled by companies promising you they can reduce your debt through settlements. You can negotiate these settlements on your own, and avoid the high prices they charge for "administrative fees" they often add into monthly payment amounts.

Check with local churches first- they are generally non-profit and the services can even be free.



ers", credit card debt averages \$11,000 per household." Some estimates place this figure closer to \$15,000.

Manning goes on to say, "Most Americans would be surprised to learn that total consumer debt, including home mortgages (over \$6.5 trillion), exceeds the cumulative U.S. national debt (\$5.7 trillion). And, like the sharp increase in federal borrowing that augmented the modest growth of federal revenues over the last 20 years, consumers have become increasingly dependent on unsecured or 'revolving' credit to compensate for stagnant real wages, increasing employment disruptions, and higher costs for big ticket items such as automobiles, college tuition, insurance, housing, and health/medical costs. Although the finance charges on the national debt have grown substantially (from \$292.5 billion in 1993 to \$362.0 billion in 2000), accounting for over 12% of the current federal budget, heavily indebted con-

sumers are facing a more serious financial burden since their loans are more likely to be in the form of higher interest credit cards (average of over 18% APR) versus more modest Treasury bonds (5%-6%)."

Tips from the FTC

The Federal Trade Commission has a few tips when choosing a credit card. They advise to shop around for the offer that best fits your needs, and make sure you understand the terms of the card before accepting it. Often, hidden clauses and fees can surprise cardholders. They also advise holding onto credit receipts from merchants to use when verifying your statement each month. This will allow you to spot fraudulent charges.

If your credit card has a free online or phone balance feature, this is another way to keep tabs on your account activity. To avoid unauthorized use, the FTC recommends drawing a line through the blank spaces on charge slips to the amounts can't be changed, and to ask for and destroy the carbons after a purchase. Also, keep your cards close and safe from theft. Write down the account numbers and

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Farewell to Tom "Jonesy" Jones, 60

On Monday, October 22nd, family, friends, lake communities, lake area schools and Benne Broadcast lost an invaluable asset when Tom Jones "Jonesy", age 60, passed away unexpectedly at Barnes Jewish Hospital in St. Louis due to complications from liver failure.

Jones was a resident of Lake Ozark Missouri, where he and his wife Peggy "retired" after a 30 year career with Ford Motor Company in St. Louis. As the Reverend Scarborough put it with a smile in Jones memorial service last Thursday, "Retired was a word to be used loosely with Tom."

Jonesy was one of the voices of the KQUL Sports broadcasts for many years, covering Osage football and basketball games. Said Denny Benne, owner of Benne Broadcast, "His contributions to the KQUL broadcasts over the years have been invaluable, to say the least. We could always count on Jonesy to be there feeding us stats. He was an absolute professional in his at-

tention to detail and had a great way with his color commentary. Jonesy will be greatly missed in the broadcast booth."

Jones commitment to the youth sports programs and youth in general didn't stop there.

Jones was also an actively committed member of the Freeway Foundation, whose curriculum consists of educating grades K-12 in drug, alcohol, and violence prevention by developing effective life skills and educating on how to make responsible choices.

Jones was the Senior Prevention Specialist for the Foundation and had taught in hundreds of classes to over 67,000 students over the past eight years. According to the Freeway Foundation, Jones' energy and down to earth style made him the leading educator for The FreeWay drug, alcohol, and violence prevention education program. He recently received a Masters of Life-Skills Training from The Pillsbury Institute of Applied Christianity.

Reverend Scarborough referred to Jones meticulous notetaking when teaching a class. "He would always carry a yellow legal pad where he would keep track of the teachers' names and what their kids and families members were doing so he could always remember to ask after them next time. He also would write down the names of any kids who gave him a hard time so he could remember to call them by name next time he had them in class", Scarborough said with a smile. Laughing, he concluded, "And for those of you who know Jonesy, you will smile when you hear that he also would note what he was wearing that day so he never repeated an outfit in front of a class."

High School Health teacher and Athletic Director Cindy Hoffman remembers meeting Jones on the high school track the first summer she was hired at Osage.

"He came right up to me and started talking to me like he had known me forever" she remembers. "He told me he had spoken to kids at Camdenton about healthy life choices through his partnership with the Freeway Program. I thought this would be a great fit with what I wanted

to do with the health program and he ended up coming to my classes and so many others in all of our buildings over the next several years."

"I don't know what he was doing on the track that day - but that was how Tom was...he would just show up at school to help out without having to be asked."

He and his wife Peggy came to the Lake area and quickly became a part of the community, joining the Riverview Baptist Church and involving themselves in the schools. Osage was an obvious favorite for them. "Tom and Peggy were at every event, helping to serve drinks at the awards banquets, assisting with the sports physicals, cheer-

ing for the kids at assemblies and performances, and supporting the girls' and boys' sports" said Hoffman. The kids loved Tom and greeted him enthusiastically every time they saw him. "He talked to them on their own level...they loved hearing his stories and he made them feel like he really knew the choices they were facing. He didn't preach - he shared."

He kept the stats for football and basketball, reporting the information to the area newspapers and radio stations after the events. "We kind of took that for granted" said Hoffman, "I was on my way home from the Fulton football game listening for the

continues on page 38



The Lake of the Ozark Shrine Club officers proudly display their banner, with Lake Area Chamber of Commerce officials at a ribbon cutting ceremony, announcing their membership. For more information on upcoming activities or membership information in the Lake of the Ozark Shrine Club call 964-6113. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors are: (from left to right) David Kirchner, Rajah; Gene Oitker, Past Rajah/Membership Chair; Mike Twaddle, Treasurer; Robin Evers, Lake Area Chamber Board Member; Ron Stinnett, Vice-Rajah; Dr. Lum Young, Past Rajah; and Roland Winters, Past Rajah/Hospital Chair.



The Lake Area Chamber of Commerce is pleased to help announce the new ownership and management at The Williamsburg Inn, with a ribbon cutting. Located on Hwy 54 near the KK intersection. For more information or to make reservations stop by or call 573-348-2267. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors are: (w/scissors) Gray Myers, General Manager and Lynn Gilbert, Front Office Manager.

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What type of life insurance is right for you- and why?

Life insurance provides peace of mind for the insured, while providing two practical benefits—it supplies immediate cash for your family upon your death, and it avoids probate in many cases. Buying life individual life insurance is not complicated, but there are options that should be explored. How much insurance is really necessary? A good agent or broker is going to explain these things to you—but it also helps to have home knowledge beforehand of the choices you will have to make? The first decision you need to make – term or permanent life insurance?

Permanent insurance has no expiration date. As long as you pay the premium, the policy is in force, regardless of changing health and age. You receive cash benefits from permanent life insurance while you are still alive. You are essentially putting in cash in addition to that required to pay the death benefit—that extra accumulates in the fund. You can borrow against that cash reserve, or when terminating the policy you can receive the “surrender value”.

Many investment counselors advise against permanent life insurance, because you can't borrow anything for a specific period of time. You're also borrowing your own money, and then have to pay it back with interest. Furthermore, since you are funding

both a life insurance policy and a savings program with the premiums, expect the premiums to be more expensive than those of term life insurance.

For those that are not currently saving money or investing, this can be an easy way to

save while protecting your family. The cost may be prohibitive for young families, but the premiums become a bargain as the insured grows older and the risk of death increases. By spending a little more you build up a cash reserve that you may not have had

otherwise.

The second type of permanent life insurance is universal life, which allows the insured to vary the premiums and amount of coverage on a year-by-year basis. Some agents and brokers can also offer variable universal life, which gives the option of investing the excess funds into the stock market or other investments. While the return on investment for this type usually exceeds the rate paid by savings accounts, there are no guarantees.

Another variation is single-premium life, in which all of the premiums for the policy are paid when the policy is purchased. This eliminates the chance the policy will be paid due to premiums being not paid, but the costs up-front can be several thousand dollars. This type is often used when the policy is a gift, and used to avoid estate taxes.

By its very nature, term life insurance is a wager. You are betting that you won't outlive the policy term. The insurance company based on actuarial tables and your overall health, is willing

continues on page 40

Permanent insurance is like a piggy bank. You can borrow against it. But you are borrowing your own money-- and paying it back with interest.



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Pauls' Fine Wine, etc.

One of the things that make wine so unique is the diversity of flavors and aromas that are produced from the grapes. There are not a lot of products that generate 1000's and 1000's of different profiles like that of wine. This can also be an intimidating issue for many people. Where do you start is not always an easy path. Well November at the Lake of the Ozarks is a great month for wine lovers and those wanting to learn more about wines. There are great fundraising events based around food and wine. I would like to see the communities support in these events. Not only will you help benefit great charities, you will have a chance to try a lot of new wines that you may never have tried.

Let's take a look at a couple of the big events coming up:

On November 7th, you don't want to miss out on the 9th annual March of Dimes Signature Chef Auction starting 6 PM at the Lodge of the Four Seasons. Paul's

Supermarket will be amongst the vendors there with great wines from Atlas Peak, Geyser Peak, Estancia, Franciscan, and Blackstone, and featuring gourmet cheeses, fruits, and cakes by our newest decorator from St. Louis. Don't miss out on the silent auction, where Paul's Supermarket has donated a wine cooler along with 12 bottles of excellent Cabernet Sauvignon, valued at \$800!

November 10th, the Lake of the Ozarks Shrine Club and Paul's Supermarket are having the Annual Grand Opening Wine Tasting event 6:30 PM at the Country Club Hotel. This event is the place to try wines! We will be featuring over 100 wines from around the world. Don't miss this opportunity to try out great wines and help the Shriner's raise money for their Children's Hospitals.

I look forward to seeing everyone out at these events. Don't be shy at the Shriner's Wine Tasting, but do pace yourself; there is a lot to try!

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COMMERCIAL



Retail Convenience Store Building and Business:

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Three rental buildings – Business: This rental property is located on 2 acres and has three buildings which are all rented separately to three businesses. Potential to use one of the buildings and make loan payments from the other properties. Located off D Road.
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COMMERCIAL



Storage units:

Building and Rental Business: These popular 14 storage units are rented, and are located on 3 acres allowing room for expansion. Located on road 5-33.
MLS 3044125
\$75,000

Farewell to Tom "Jonesy" Jones, 60

continued from page 34
game highlights on a local sports show when it hit me that Tom was the one who called them....they didn't have our information. It was sad".

Jones was so dedicated to his volunteer scorekeeping that he actually listened to the play-by-play from his hospital bed so that he wouldn't let the kids down during the North Callaway game. He had his pad and pencil with him and called the media after from his bed to let them know how his guys had done. The cheerleaders gave him a "get well soon" cheer during halftime and the players all asked about him - concerned at his absence. He had even prearranged for the next week's Fulton game tapes to be sent to his hospital bedside, expecting to still be around to do what he did best. Tom never missed a game.

Peggy and Tom were such a part of the Osage community that Peggy attended the Fulton

game the Friday after Tom's services. "She was still fragile from the shock of her loss," says Hoffman, "but she knew that's where Tom wanted her to be and she needed to be there too."

Said Larry Grecian, Public Relations Director and Computer Science Teacher at Osage Junior High, "I will most remember Tom Jones as the ultimate good sportsman and a kind adult who volunteered his time to work with kids at countless track meets of which I have been involved over the years. While I was at one end of the track at the starting area putting kids in heats, Tom was a fixture at the other end at the finish line masterfully running the show. He was always visible at the meets wearing his maroon Osage sweatsuit and holding his stopwatch in one hand and whistle in the other. Tom never lost his cool and had remarkable patience with those children. It was so com-

monplace to hear him compliment Osage athletes and their opponents as he placed them at the finish area. Tom shook kids' hands and patted them on the back. Tom watched out for the adults, as well. He was always there with a hot dog or drink for his fellow timers and workers always caring for them first and himself last. Tom was a gentleman, a gentle man, and a class act. Osage has lost a treasure."

For more information on the Freeway Foundation go to www.freewayfoundation.org. FreeWay is a 501(c)(3) charitable organization, and all contributions are tax-deductible.



AmerenUE announces it will no longer issue new permits for docks with unencapsulated foam flotation

AmerenUE has announced that after Dec. 31, 2007, it will no longer issue new dock permits for docks at Missouri's Lake of the Ozarks that have flotation material made of non-encapsulated foam. The change will not affect any existing dock that remains in its permitted location, but will apply to docks with non-encapsulated foam that are purchased with the intention of moving them to another location.

Bryan Vance, AmerenUE shoreline management field coordinator, says the change is being made in preparation for the Dec. 31, 2008, deadline in which all remaining non-encapsulated foam flotation material must be replaced with encapsulated floats approved by AmerenUE.

"Currently, we will issue a permit for an existing dock that has non-encapsulated foam if the dock was on the lake before encapsulation was required," Vance says, "but we plan to discontinue this policy on Jan. 1, 2008, as part of our preparations for the Dec. 31, 2008, deadline for the removal of all non-encapsulated foam."

Non-encapsulated foam flotation material that has broken

away or has been discarded from boat docks has long been recognized as the number one source of man-made debris in the lake. During the annual Shoreline Beautification Cleanup, this material typically accounts for about 90 percent of the trash and debris removed by the hundreds of Adopt-the-Shoreline volunteers who participate.

To address the problem, AmerenUE banned new installations of non-encapsulated foam flotation in 1999, but existing docks with foam that was still in good condition were not required to replace it until the Dec. 31, 2008 deadline.

Vance says anyone with questions about what type of flotation is acceptable should contact a local Certified Dock Builder, or may call AmerenUE's Shoreline Management Office at 573-365-9252.

AmerenUE is responsible for dock regulation and certain other shoreline management activities at the Lake of the Ozarks under provisions of its federal license for the operation of Bagnell Dam and Osage Power Plant, which created the lake.

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Life insurance

continued from page 36

to stake that you'll live longer than you think. You can't have it both ways—either your beneficiary receives a lump-sum cash payment, or the company collects the premiums for the full term—you live, and your beneficiary gets nothing. The certainty here is that either way, the insured person won't see a dime. That's a major distinction between term and permanent life insurance. Term benefits your survivors, while whole life has some benefits for you during your lifetime.

Term insurance comes in two flavors—straight and decreasing. Straight term does not decrease in value. If you are insured for \$10,000 at the onset, the same ten grand is in effect on the last day of the policy term. But it does expire. With decreasing term, which costs less—the death benefit goes down, and then it too, eventually expires. Term insurance is good for protecting your family during its growth years—if you live a normal life expectancy, chances are it is not going to be in effect to pay off at the time of

your demise.

Whether you choose term or permanent insurance, you've still got to decide how much you need. Should you buy as much life insurance as you can afford? Not really—if your spouse is earning an adequate living, meaning enough to get by after your death, and your children are grown or nearly so, the pay off on your life insurance shouldn't equate to a lottery win. Meeting funerary expenses and short-term family needs should be the goal in this instance. Other considerations are outstanding debt to pay, and whether there are assets that will be sold at the time of death to offset the bills.

Small business partnerships should have a buy/sell agreement in place, funded by life insurance. The amount would be determined by the value of the business. Each of the partners should be named a beneficiary of the other, with the understanding that if one died, the surviving partners would use the insurance to buy the decedent's share of the company. The business

would continue to operate, and the family of the deceased would have money to replace the loss of income.

Whatever amount you choose, don't wait too long to buy a policy. If you need it, you can't buy it—for instance, when you're told you have a heart condition or cancer. You need to be able to pass a physical. In some cases, you might have a condition that wouldn't eliminate the right to buy—it might be just too expensive. And, the physical gets more thorough with higher death benefits, and as you get older—they're looking at risk. One caveat however—if you pay the higher premium and get the coverage, it'll still be in effect if your health further deteriorates. Also, if you are flagged and pay a higher rate, for say, high blood pressure, you can get the rates lowered if your blood pressure does.

Consult with a local insurance agent or broker to learn more about the options—and what's right for you and your family. Do your homework ahead of time, so that you are prepared to make intelligent decisions—and avoid insurance that you don't need or can't afford.

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Borrowers Must Qualify For Loan Program



The Lake Area Chamber of Commerce was on hand to help celebrate the 3rd Anniversary of Heritage Inn & Suites with a ribbon cutting ceremony, located at the junction of Hwy 54 & 52 in Eldon. Call 573-392-2100 or visit www.heritageinnandsuites.com. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors are: Susan Calhoun, Shannon Crowell, General Manager (w/scissors); Scott & Patti Schafer, Owners; Floyd Evans, Sue Golden, Angela Pruitt, Heather Birdsong, and Anesha Moore.



The Lake Area Chamber of Commerce welcomes new member Lake Aviation Center. For more information visit www.lakeaviationcenter.com or call 573-346-0300. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors are: (1st row) Jamie Norton as Captain Jack Sparrow; Laura Votruba, daughter of co-owners Tiffany and Tim Miller; co-owners Corey and Bonnie Leuwerke with son Austin; (2nd row) Pam Huschle & Chris McElyea, Lending Officers with Central Bank.



The Lake Area Chamber of Commerce was excited to welcome new member and new business to the Lake Area, P&A Drywall Supply with a ribbon cutting. Visit 345 Hwy 42 in Osage Beach, or www.pasupplies.com. Call 573-348-1545. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors and Lake Area Chamber Board Members are: John Bender- CEO, Deanna Bender- President, Todd Bender- Vice President, Guy Herriman- Osage Branch Manager, and Ted Vornund- Osage Outside Sales.



The Lake Area Chamber of Commerce with the Camdenon Chamber of Commerce shared in announcing the launch of a new area publication – LO (Lake) Profile Magazine with a ribbon cutting. For more information call 365-2288 or visit www.lakeprofile.com. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors are: Bruce Mitchell, Executive Director Camdenon Chamber; Amanda Degraffenreid, Art Director; Greg Martinette, Account Rep; Dan Field, Editor; Jack Campbell, Distribution; Missy Martinette Hills, Publisher; Linda Bishop, Account Rep; Luke Elliot, Account Rep; Melissa Carroll, Account Rep; Cali Duncan, Assistant to the Publisher; Trish Creach, Executive Director Lake Area Chamber.



The Lake Area Chamber of Commerce was excited to recently welcome new member Noble Roman's Pizza & Tuscano's Italian Style Subs with a ribbon cutting. For more information call 573-348-6666. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors are owners Mike & Debbie Ellis.



The Camdenon Area and Lake Area Chambers of Commerce recently welcomed JF Innovative Building Systems in to their Chambers. Call 573-363-9855 or visit their web site at www.jfinnovative.com. Participating in the ribbon cutting were owners Richard Jones and Irene Francis [with scissors]; Darrell Leggett, Builder, Tim Eilola, High Brothers Lumber; Junior Davis, Bobby Wise and Vincent Weber, carpenters; Lake Area Chamber of Commerce Ambassadors Ed & Jackie Daves, Jerry Easterhouse, Michelle Cook; Bruce Mitchell, Camdenon Area Chamber of Commerce; Ron Gentry, Fire Chief Mid County FPD; Dale Wilkerson, First National Bank; Chris McElyea, Johna Stanfield and Tracy Broswell, Central Bank of Lake of the Ozarks.

Missouri minimum wage set to change January 1, 2007

Missouri's minimum wage will be \$6.65, effective January 1. Similarly, the Federal Minimum Wage is currently \$5.85 per hour. This will increase to \$6.55 effective July 24, 2008 and \$7.25 per hour as of July 24, 2009. At any given moment, it is important that employers obey both laws. The law requires all employees to be paid this minimum regardless of the number of hours worked per week.

Missouri's minimum wage law was adopted by voters last year, and requires the Director of the Department of Labor and In-

dustrial Relations to determine any required adjustments to the minimum wage earnings based on changes in the Consumer Price Index (CPI).

The minimum wage law applies to all businesses/employees that are not specifically exempted. Any business, except retail or service businesses whose annual gross volume in sales or business is less than \$500,000 needs to pay non-exempt employees the minimum wage.

Minimum wage regulations have changed for some municipi-

pal and governmental employees. "Individuals who hold a public elective office of the state, political subdivision, or agency, or someone who is selected by the holder of such an office to be a member of their personal staff, is appointed by such an official to serve on a policy-making level, is an immediate advisor to them with respect to the constitutional or legal powers of the office, or is an employee in the legislative branch or legislative body of the state, political subdivision or agency, is not subject to the provisions of the law".

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Season of Sharing looks to you for help

Danielle Kimmel and her mother are in their fifth year of the "Season of Sharing"-- the two of them, along with community volunteers, look to provide the necessities to disadvantaged area children. Danielle and the Season of Sharing bring Christmas to children who wouldn't otherwise have it. Coats and shoes when they can are most important—but also toys from the children's wish lists.

A few metal cars, a doll, other small items—these things can make these children celebrate the holidays without the social isolation and dreariness poverty brings at this time of year.

Across the area, Danielle and the group set up trees with cards on them at participating businesses. They look for sponsoring individuals, families and businesses to pick up the cards and do what they can. A pair of mittens, hand-me-down shoes or a coat, maybe even a new toy. Whatever they can provide on the list, they can then take the items back to the store and the group will collect them. Anything on the list that hasn't been donated

will be left on the list for the next person.

Businesses and generous families can sponsor a child-- filling the list, or donating cash towards the effort. Every gesture counts, even the smallest donations are important to Danielle and the group. They do this each year for the kids, selflessly giving of their time and effort.

Danielle says last year's fundraising was successful. "Last year we did spectacularly well. You know, every year it is a struggle during the last week. Some of us get our hopes down, but through the power of prayer, and through the efforts of the giving people in the Lake community; we're always somehow able to pull through. We helped over 400 kids last year. We got them all an outfit, we did our very best to get most of them shoes, and some people were giving enough to give us new coats so most of the kids got new coats. Those that didn't get new coat were able to pick from a used coat assortment. And, they each received between 3 and 5 toys, depending on the size and value of the toy."

The families that depend on Season of Sharing vary from year to year, and while there are families who show up more than once, most are just having a rough time. "Every year, we have about an eight to ten percent repeat rate—families that come on again. But the others are just people that have been down on their luck, there's been illness, injury or other medical emergencies in their family, and they just truly need the help. Without us, these children will wake up on Christmas morning, not having anything."

Fundraising has already kicked off, with some large events planned, items that are donated are raffled or sold—they use various means to get the money they need, says Danielle.

"We've started off this year all ready with collecting monetary donations and things. We're going to have a few different events—we're having a fall dance for youth here in Eldon, in the first part of November. We're also raffling off an antique quilt," She said.

"We're once again looking to serve 450 to 500 children. We are

a 100% volunteer organization, so all monies that come into the organization go back to help children. Any money left over after Christmas, if any, goes to help children year-round with emergency needs. Things like shoes, coats, medicine, things like that. But 100% of the donations all go to children. We're looking for support from the community—folks that want to take on a certain number of names—through their business, church, civic organization—or people who are just willing to their time, money or clothing items. These are the things that are truly needed. Kids always want toys for Christmas, but kids always need coats and clothes also."

"Our trees will be set up at area businesses like Central Bank here in Eldon, the Chamber of Commerce, the Public Works building, WalMart, Lakeway Ford, and also Andy's Barbeque in Osage Beach is going to allow us to have a tree there. There are sure to be others throughout the area. People can go in and take a name off the tree that has a number designated to a child and a family. It will have

the child's age, sex and information like that on it. It will list their wants as far as toys, but also their needs—items like shoes and other clothing they need. People don't need to get intimidated by the length of the list, they can look at it, and if they only have \$10 or \$20 dollars, any little bit will help. You don't have to fill it all. We collect the donations on a daily basis-- we go through and check the cards. We put the cards back out until that child's needs are filled. Every little bit helps—we go right up until the Friday before we hand out—which is December 15th."

Contact Danielle directly for information at (573) 746-0314 or mail your donation to P.O. Box 229, Eldon Missouri 65026. Make donations payable to Season of Sharing. Danielle would also appreciate your time, volunteers are always needed to help gather and sort the items, and on the hand-out day when they distribute them to the children. They hand out on December 15th from Noon to 4 p.m., at the First Church of the Nazarene in Eldon.



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Think Pink in October for Breast Cancer awareness

by Sara Clark

October was Breast Cancer Awareness month, so it would be appropriate that Women's Health Consultants hosted the "Think Pink" Breast Cancer Awareness Party October 19th at the office of Dr. George Hubbell.

The inaugural event is intended to celebrate life and the stories of cancer survivors. The celebration was open to the public, although there were survivors who were willing to share their experiences and provide hope to those who needed it. An inspiration tree in the center of the room decorated with Affirmations taken from the Chicken Soup for the Breast

Cancer Survivors Soul book also provided a great centerpiece to this heartfelt event. Great support from the com-



munity also made this party a success, with over 30 businesses donating products or services we had plenty of raffle items, said Sue Vize, RN. Items ranged from massages, manicures/pedicures, free mammograms, gift certificates, spa products, etc.

Education was another focus of this event. We wanted this event to celebrate life with cancer survivors, but we also wanted to include

the message that early detection is the best way to save lives, said Vize, RN. Booths were set-up with the Medical Oncology Team from Lake Regional Hospital, Mammogram Technicians, Exercise & Nutrition from Abs & Glutes, and nurses from Dr. Hubbell's office to assess individuals risk of Breast Cancer. All of these areas which are important to the early detection and recovery process. The

nurses and specialists were available to answer questions and provide helpful tips for detection.

Just over 50 attendees shared in the special event, which made this 1st year a success. Women's Health Consultants would like to make "Think Pink" an annual event in October to remind everyone early detection can save lives.

Ask your mortgage professional

The Federal Reserve Lowered Both The Fed Funds Rate And The Discount Rate By A Half Percent! What does that mean to you and how will it affect Mortgage Interest Rates?

On September 18, 2007 The Federal Reserve lowered the Discount Rate to 5.25% and the Fed Funds Rate to 4.75% in an effort to maintain monetary stability. The rate reductions will directly affect Consumer Debt, Car Loans, and Home Equity Loans. However, Home Mortgage Loans are tied to Mortgage Backed Securities which are more directly tied to inflation. If inflation becomes more apparent it could negatively affect Mortgage Bonds.

Let's take a closer look at the interest rates that are directly affected by the Federal Reserves decision.

Discount Rate: the interest rate that banks pay to borrow money directly from the Federal Reserve.

Fed Funds Rate: the interest rate that banks pay to borrow money from other banks here in the USA.

LIBOR Rate: the interest rate that banks pay to borrow money from other banks any where in the world.

Prime Rate: the Fed Funds Rate +3% equals the base rate for most Consumer loans, Car Loans, Home Equity Loans, and many Small Business Loans.

The Federal Reserves actions were good news to the economy. Stocks soared and investors where set at ease. The long term affects are yet to be seen. Will it have a long term boost to our economic future or will inflation become and issue as Consumers and Businesses start borrowing more money because of the lower cost? The Federal Reserve will be keeping a close eye on inflation.

Mortgage Interest Rates remain stable. So what does that mean for Consumers who are shopping to buy a home? Great News, it's a buyers market and Mortgage Interest Rates are still low. Lenders are still loaning money and there

are still many loan programs to choose from. It is more important than ever to work with a Certified Mortgage Professional who can interpret the current market conditions and help you make a knowledgeable decision in today's changing financial market.

Consumers also need to be thinking about refinancing if they are currently in an Adjustable Rate Mortgage (ARM) or have a Home Equity Loan. Refinancing your entire Mortgage debt into one low Fixed Rate Mortgage could be beneficial. This is especially important if you have a Home Equity Line on your home. Consider the cost savings even if the interest rate may be a little higher that your First Mortgage is currently, you could be saving money. By using a calculation that determines your "Blended Rate" it will help you determine the amount of saving over the life of the Mortgage. Sometimes the monthly saving alone is well worth it!

Seek the services of a Certified Mortgage Professional that can help you understand the "Blended Rate" and what it means to you and your current Mortgage situation. Refinancing may be in your best interest, but doing the necessary calculations and determining a Mortgage Plan and Strategy will help you make those important decisions based on the facts.

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AmerenUE Lakeside employees complete three years without a lost workday accident



The 32 employees in AmerenUE's Lakeside Operating Center have completed three years without an accident that resulted in a lost workday. The employees reached this safety milestone Aug. 26.

"The Lakeside District workers have really stepped up in performance in several work areas. And safety, of course, is one of those areas as indicated by the accomplishment of this goal," says AmerenUE Central Ozarks Division Manager Larry Merry. "This is something our employees can be proud of." AmerenUE's Lakeside Operating Center serves approximately 32,000 customers around the Lake of the Ozarks. Major communities served include Lake Ozark and Osage Beach. AmerenUE 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 a 64,000-square-mile area of Missouri and Illinois.



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Lake Regional's Diabetes Education Program merits ADA recognition

The prestigious American Diabetes Association (ADA) Education Recognition Certificate for a quality diabetes self-management education program was recently awarded to Lake Regional Health System's diabetes education program. ADA believes that this program offers high-quality education that is an essential component of effective diabetes treatment. This is the only ADA recognized program at Lake of the Ozarks.

This recognition assures that educational programs meet the national standards for diabetes self-management education programs. Programs apply for recognition voluntarily. Programs that achieve recognition status have a staff of knowledgeable health professionals who can provide participants with comprehensive information about diabetes management. "The process gives professionals a national standard

by which to measure the quality of services they provide," comments registered dietitian and diabetes educator Tara Randle, M.S., R.D., L.D. "And, of course, it assures the consumer that he or she will likely receive high-quality service." Education recognition status is verified by an official certificate from ADA and is awarded for three years.

Lake Regional Health System's diabetes self-management education program is offered monthly. Attendees are encouraged to bring a spouse, significant other, or support person to the course at no additional cost. Individual consultations and group classes are available. Research shows those who attend self-management education programs typically have better outcomes than those who do not. The program requires a physician's referral and is covered by most insurance plans and Medi-

care. Lake Regional also offers a free diabetes support group that meets quarterly on the 4th Thursday of each month at 10:00 a.m. in January, April, July and October. For more information on diabetes education, call Tara Randle at 573.302.2736 or log on to www.lakeregional.com.



Tara Randle, M.S., R.D., L.D.



Optimist Club of Camdenon made a donation to Citizens Against Domestic Violence. Chic Oostendorp presents a check to Julie Harlan, Legal Programs Coordinator. Optimists help area youth and meet at CJ's Restaurant at noon on Mondays.



Dale Fowler of Camdenon Optimist Club thanks Vicky Moore, Youth Services Coordinator of the Camden County Library District, for her presentation about the programs offered by the library. Optimists meet at CJ's Restaurant at noon on Mondays.

Ryan Gattermeir named September top Gattermeir Elliott Real Estate agent

Ryan serves on multiple committees and Boards for both the Missouri Association of REALTORS and for the Bagnell Dam Board of Realtors . He is also a member and past president of the Mid West Coast Association and a Board of Directors member on the Lake Ozark Convention and Visitors Bureau Board. A lifetime resident of the area, Ryan looks forward to helping you with your real estate needs, He can be reached at 365-SOLD. Contact Ryan also at 573-746-0133 or via e-mail at ryan@yourlake.com



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Questions to avoid when interviewing applicants

Interviewing employees is a critical part of operating a business. We want specific abilities, education and experience. We want to determine whether the potential employee will make a welcome addition to our staff, or become a liability. Are they well-balanced and mature? Are they honest? These are things that we must determine, and more, during a successful interview. We cannot however violate the law in the course of the interview—there are state and federal laws protecting applicants from discrimination that must be followed.

Here is a list of some questions you will want to avoid during your interviews, and how the question could potentially violate discrimination laws.

“Are you in the Reserve or National Guard?”

While it may be valuable to know whether or not your applicant has a chance of being called off to serve in Iraq or other areas, remember that it is illegal to discriminate against a person because he or she serves in the Guard or Reserve. And, be prepared to follow the law to the letter should you have a service member go to serve and return. They are entitled to their former positions, pay and seniority.

“Do you observe [insert holiday here]?”

Discriminating based on religious preference is also a no-no, and so the mention of some holidays, like Good Friday, for instance— isn't advised. You may however, ask the applicant general questions like *“Are you available to work holidays if needed?”*

“Do you have children?”

Don't—it's covered under a general rule against discrimination regarding parental status. You may wish

to ask something else such as, *“Do you foresee instances where family issues will prevent you from coming to work?”*

“Are you married?”

This is also a no-no— you can't discriminate based on marital status either. Another question covered here would be; **“Do you plan to have children?”** or, **“Do you plan to get pregnant?”** Avoiding family and marital issues overall is a good idea.

Obviously, discriminating against an applicant based on age is not allowed, so questions like **“When were you born?”**, **“What year did you graduate High School?”** and **“How old are you?”** are not good ideas as well.

“Where were you born?”

This may sound innocent enough, but you could use the information to determine the applicant's nation of origin, an illegal area. You can however, ask if they are authorized to work in the United States. Likewise, avoid questions like **“What's your native language?”**

Illnesses, disabilities and tobacco/alcohol use.

While these factors could potentially play a role in job performance, discriminating against the use of legal substances when not on the job is prohibited. Likewise, illnesses and disabilities can't be the basis of discrimination. If physical ability is required for the position, you can however, ask if the applicant can carry out these tasks with some reasonable accommodations.

Taking reasonable care in the type of questions you ask during the interview will avoid the appearance of discrimination, in the event the employee or interviewee should later decide to file suit.

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The students named for the 1st quarter "Better Than Best"

awards are 7th Grade students Talyor Gordon daughter of Veronica Gordon, and Kristian Hess son of James and Heidi Adams. The 8th grade students selected are Christian Williams son of Chully and Louise Williams, and Jennifer McGowan daughter of Sean and Donna McGowan.

The students receive a framed certificate and \$25 in cash. Bash feels positive motivation at this age level is important and awards

four students each quarter of the school year.

Bobbi also has the students attend the Lake Ozark Noon Rotary for lunch, enabling the students to meet some of our local business people.

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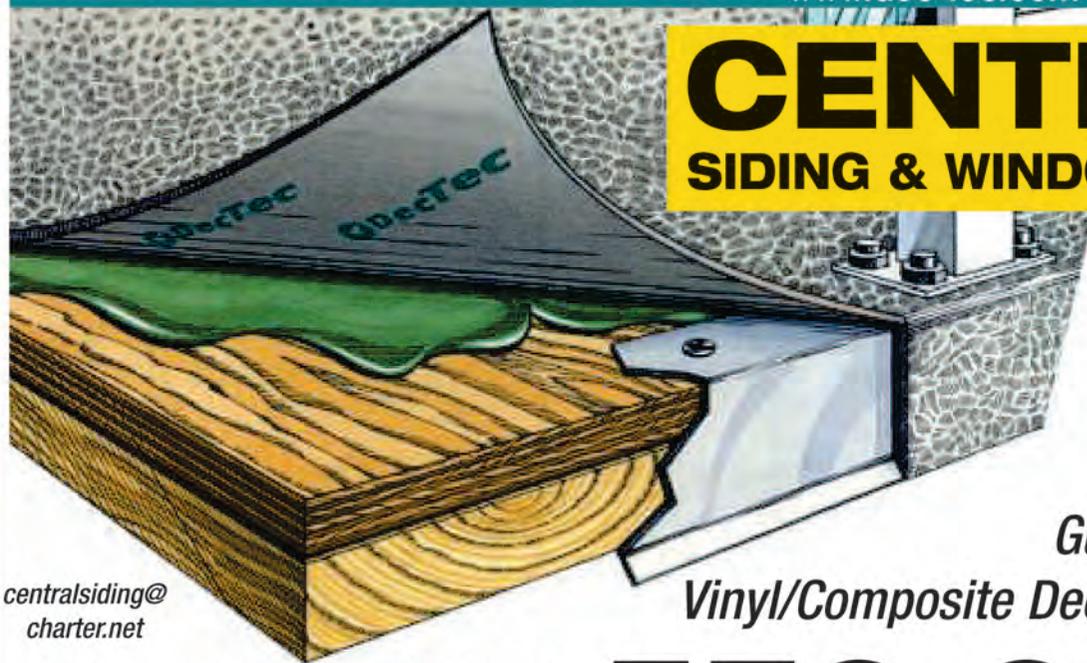
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Bank star one names Rick Meriage to board

Bank Star One has named Rick Meriage of Lake Ozark to their Board of Directors.

"Rick has extensive experience in the credit industry and will be a valuable asset to our management team," said David Bear, president of Bank Star One.

Meriage brings more than 30 years of experience in the credit reporting industry to his new position, most recently as president of Mortgage Information Source in St. Louis. The company--with offices in Missouri, Florida, Texas, California, and Alabama--sold credit reports nationally to financial companies, mortgage firms and credit bureaus.

is former president of the National Credit Reporting Association (NCRA), which represents some 150 credit bureaus. In addition, he is a former president of Associated Credit Bureaus and the International Credit Asso-

ciation, of which he was named Credit Executive of the Year.

He also served on the board of the Mortgage Bankers Association of St. Louis and is a Certified Credit Bureau Executive.

Meriage is a graduate of Western Illinois University with a degree in Sociology. He also earned credits toward an MBA.



Tonia Grein joins top agents to discuss luxury real estate market

Over 100 of the top real estate professionals working in the upscale residential market converged in Santa Fe New Mexico at The Institute for Luxury Home Marketing's annual Leaders in Luxury (LIL) conference.

"The event attracted top luxury home agents who, on the average, work with properties priced at \$3 million and above, with many working with homes valued at \$10 million to \$100 million," according to Tonia Grein, with The Tonia Grein Team, Lake Real Estate Group, LLC.

Highlights of the conference included a presentation on "Cultural Rebooting: The New, Emerging, Global Elite are Rewriting the Rules of Luxury" by Martin Raymond, Founder of Future Laboratories in London, England. Raymond shared new research findings-- the North American debut of the information -- on the new echelon of global wealthy and how they are reinventing luxury and changing the upper-tier housing market.

Mrs. Mary Louise Starkey, Founder of Starkey International (also known as "Butler Boot Camp") shared information on "Working for the High Net Worth Individual." Other speakers and panelists for the event discussed a variety of topics, including tips for working with the international

buyer and seller, how to use blogging to build business, tips for succeeding at the \$10 million and above price point, and how to write real estate copy Madison Avenue style.

"LIL registration was limited to only 115 top luxury agents," said Laurie Moore-Moore, Founder of The Institute for Luxury Home Marketing, "to give our attendees the opportunity to build an exclusive network of contacts focused on the upscale residential industry while sharing with the best in the business. Since competency is the key to working successfully with the luxury buyer and seller," added Moore-Moore, "Leaders in Luxury is designed to provide attendees with important knowledge and insights giving them a competitive edge in meeting the needs of the affluent.

Grein considers attendance at Leaders in Luxury to be essential for success. "Attending the Leaders in Luxury event is an investment for my clients," said Grein. "With the current real estate market, I have to be proactive to stay on top of the industry. By networking with the best in the business, sharing ideas, and learning about the latest trends and outlooks, I can help my affluent clients find success where others are finding challenges."

Senate narrowly avoids potential e-mail tax

Your e-mail taxed?

The US House of Representatives passed a bill mid-October extending a ban on Internet access taxes. While the ban was a welcome one, Congressional Research Service (CRS) attorneys found some ambiguous language that may lead to an e-mail tax. The CRS report was delivered by Senator Ron Wyden (D-Ore).

In the bill, the law defines what the ban covers. Under current law, it is "a service that enables users to access content, information, electronic mail or other services offered over the internet, and may include access to proprietary content, information and other services as part of a package of services offered to users."

The new language as passed by the House is not as broad, it includes e-mail and other services offered in the tax pan, but only if they are "incidental" to the connection the internet company already provides.

Meaning, according to the CRS report, a broadband

subscriber who elects not to use their provided e-mail service and instead buys a premium service like spam filtering, that service can be taxable because it is not directly offered by his internet service provider.

Wyden urged fellow senators to support a bill he sponsored earlier in 2007, permanently banning internet taxes while keeping the existing definitions.

A Senate bill was passed that extends the 1998 Internet Tax Freedom Act for seven more years. There are still some details to work out (the House's bill only extends it for four years), but it's clear both houses of Congress are looking to keep taxes out of the picture for the near future. 'Sen. Ted Stevens (R-AK) is excited at the prospect that Americans will be able to continue filing the tubes of the Internet tax-free.

"The Internet has provided a powerful economic boost to our nation, and has become an important everyday tool for millions of Americans," said the senator.



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Management problems at Ameren cause of Taum Sauk collapse

The Taum Sauk reservoir collapse was an avoidable accident that resulted from management problems at Ameren Corp., a report released by the Missouri Public Service Commission said.

The report marks the conclusion of a PSC investigation that began this summer into the catastrophe. The investigation involved testimony of several senior Ameren officials and employees from the Taum Sauk hydroelectric plant.

To prevent similar accidents, the report recommends the St. Louis-based utility make a number of company-wide management changes, including assigning one official to oversee safety at all the company's power plants.

PSC Chairman Jeff Davis said Wednesday that he hadn't read the whole report, but he noted the investigation indicated Ameren managers did not intentionally tamper with evidence when they removed critical safety probes at the reservoir the day of the

collapse.

Delayed repairs of faulty instrumentation caused the mountaintop reservoir to breach on Dec. 14, 2005, sending more than 1 billion gallons of water rushing down over Johnson's Shut-Ins State

Park. The deluge injured a family of five and devastated much of the popular tourist destination.

"This failure was a management failure," the report said. "Ameren had organized the operation of its plants and the

performance of maintenance, repair and improvement activities at its plants in such a way that overall direction was lacking and crucial information was not shared."

Ameren spokeswoman Susan Gallagher said the company had not had time to exhaustively review the 85-page report.

"However, a preliminary review indicates there is nothing in this report that has not been analyzed over the last 22 months and in the previous five investigations conducted by state and federal authorities," Gallagher said in an e-mail.

The company has 90 days to file its response to the report's conclusions and recommendations.

Ameren is currently involved in settlement negotiations with state agencies to compensate the state for damages from the collapse. Gallagher said the company already has paid \$40 million to clean up damage from the accident.

A key focus of the PSC investigation was the placement and removal of crucial backup safety probes at the reservoir, which was automatically filled with water each night. The probes were designed to stop the automatic filling if water got too close to the top of the reservoir walls and threatened to overflow.

The probes were set so high that water never touched them the morning the reservoir overflowed and collapsed.

Davis said this summer a big reason he wanted to launch the investigation was

to find out why the probes were moved to an unsafe level, and why Ameren employees removed them the day of the collapse.

The report says the probes were moved a year before the collapse by Taum Sauk manager Jeffrey Scott and Tony Zamberlan, a contractor working for Ameren. The report says they moved the probes to the final, unsafe level where they were eventually found.

The report says there was no documentation of resetting the probes, but that Ameren engineer Tom Pierie said they were likely raised because waves often hit them and cause false alarms.

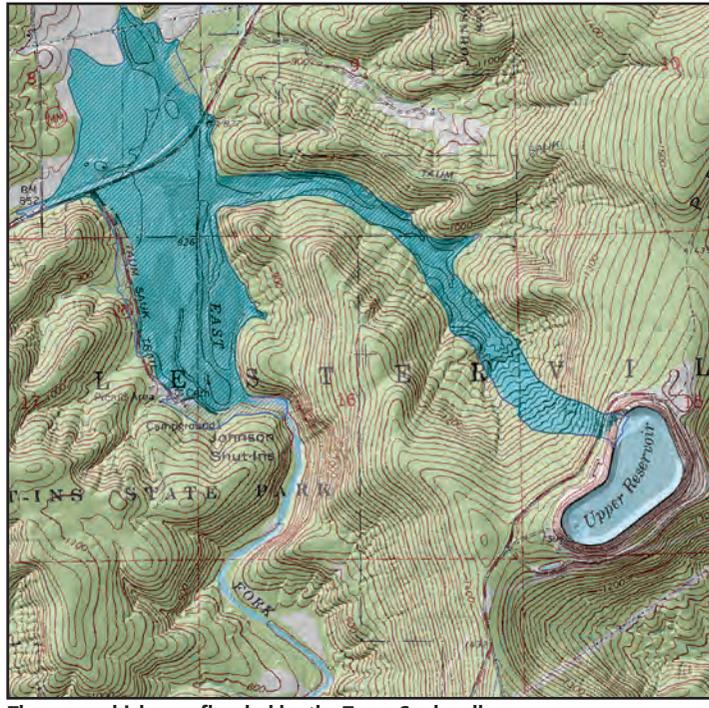
The probes were removed the day of the collapse by Pierie and Ameren employee Robert Scott at the direction of James Witges, whom Pierie identified as supervisory engineer at Ameren.

Missouri's top dam safety official told the PSC the probes should not have been removed immediately after the reservoir collapse. James Alexander, Missouri Department of Natural Resources dam safety chief, said officials might never know if the probes were properly set the morning of the accident because they were removed.

Davis said he now thinks Ameren managers were simply trying to test the probes, and not trying to tamper with evidence in the reservoir collapse.

"I don't think there was anything malicious behind their decision to do that. I think they were just concerned with what happened," Davis said.

(AP)



The area which was flooded by the Taum Sauk collapse.



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INSPIRATION POINT, Assembly of God Camp Ground home, 3 bedroom 2 bath, carport & lots of storage & work shop. UNBELIEVEABLE VIEW, needs some TLC MLS # 3041867 \$199,900 call Jan Adams 573-216-4039 Adams & Associates-RE/MAX Lake of the Ozarks 573-302-3620 www.AdamsAtTheLake.com

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LAKEFRONT MOBILE HOME PARK For information, contact Julie Wilson, Gaslight Properties-GMAC 573-873-3352.

SIDE BY SIDE. BUY ONE OR BOTH, WHAT A VIEW, 2 lake front properties at the 33 MM. MLS # 3043229. \$329,900 great 3 bedroom 2 bath 2 story style home, has dorm bedroom that sleeps 8 plus 2 additional bedrooms. Great dock, newer kitchen, stone fireplace & NEXT DOOR completely refurbished 2 bedroom & 2 Ω bath 2 story style home, single garage & large deck, 2 well dock, great view of the channel MLS # 3041469 \$239,900, combined lake frontage of 158 foot, great rental investment or family retreat, close by but under separate roofs. Call Jan Adams 573 216 4039 Adams & Associates- RE/MAX Lake of the Ozarks 573-302-3620 www.AdamsAtTheLake.com

Turnkey Villages LF Estate. See Virtual Tour! 319 Woodhaven Lane, The Villages Turnkey 5400 SF, 5BR/6BA Brick and cut limestone home on 126' of lakefront, lodge style home, solid oak flooring, base and crown. Custom clear alder cabinetry, gourmet kitchen, media zoned audio system throughout. Pool w/entertainment area. Dock w/cruiser slip, 3 sun/warm slips, PWC slips, tiki bar, patio area, ran/swim deck. High end furnishings included. MLS#3042685 \$2,800,000 Call C. Michael Elliott, Gattermeier Elliott Real Estate @280-0170 or 1-877-365-cme1

Villages Luxury Lakefront Home! 102 Wild Pines, The Villages, New Construction, High end custom home, 5 suites plus two powder rooms, Knotty Alder and Character Cherry trim, doors, hand made cabinetry and built-ins. Long Leaf Pine flooring, Viking Appliances, 4600+SF of finished living area plus 3 car garage, 167.5 of Lakefront, Lot has room for pool. MLS#3042220 \$1,969,000 Call C. Michael Elliott, Gattermeier Elliott Real Estate @280-0170 or 1-877-365-cme1

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Two new restaurants serve the lake

The lake is known for a lot of things - sun, fun, shopping, boating, and not the least - great dining. Now diners have two new and very different styles to enjoy with the recently opened JJ Twig's Pizza & Pub and the soon to open Michael's 939 Steakhouse and Martini Bar.

JJ Twig's Pizza & Pub



The new JJ Twig's Pizza & Pub in Lake Ozark.

They call him Twig because "...back in the day I was skinnier than Twiggy the model and a bartender stuck me with the name." Now they call him Boss at the new JJ Twig's Pizza & Pub located at the intersection of Business 54, HH and the Bagnell Dam Strip. The enormous, lodge style restaurant opened to a packed house all weekend long during BikeFest in September, and has stayed busy ever since.

The owners are local familiars, Twig and Patty, owners of Risky's Tavern & Eats, formerly known as Risky's Pizza & Pub. The name changed with the menu, when their infamous pizza and steak

sandwiches transferred over to the new JJ Twigs.

Said Twig, "We wanted to capture two different audiences by creating more of a family atmosphere at JJ Twig's and more of an adult sports bar atmosphere at Risky's."

Changes at Risky's will include remodeling inside, new paint, new bathrooms - the works. The

restaurant was also known as JJ Twig's and was decorated similarly to the latest Lake Ozark addition.

In 1999, Twig and his partner James Joseph (hence the JJ in the name) split interests with Twig taking over the Wauconda location. James Joseph's daughter opened other JJ Twigs' in Palatine and in St. Louis.

The Wauconda location was eventually sold so Twig could concentrate his interests on building the Lake Ozark location. Some items from the Wauconda restaurant made their way to the lake, including the many mount you see gracing the walls of JJ Twig's.

Although their interests are still separate, Twig says he and his old partner always consult "to make sure we're not too close with our locations." Many things differ from one JJ Twig's to another including décor and some menu items, but one thing stays the same - the pizza.

Personally Twig's plans for expansion are satisfied but he says, "Never say never."

Locally, Twig and Patty's two sons who have grown up in the restaurant business, assume management roles with Ryan managing Risky's and Mark co-managing JJ Twig's with new lake transplant Andy Zmaila.

Zmaila's background is from the St. Louis area and includes many years of restaurant management at such locations as the St. Louis Bread Co. and the California Pizza Kitchen. He has a wife, Kathy, and a twelve year old daughter Elizabeth who will be transferring here full time with Andy after Elizabeth finishes her current school year.

Says Zmaila, "We've been talking about moving here for a long time and the timing was right. We always vacationed here."

About JJ Twig's he adds, "It's really good here - very family oriented, good crowds, great food, happy people. Everything,

including the menu is very customer friendly."

Some interesting facts about the 8,000 square foot JJ Twig's are: many of the hand-hewn timbers are over 100 years old with the big timbers coming from western Missouri. The red siding came from a dairy barn in central Wisconsin and the grey and white siding from Tusculumbia. The granite cobblestones were recovered from construction era (gangster era) Chicago streets. The fishtank running the length of the bar sports 150 gallons filled with freshwater fish.

JJ Twig's utilizes 4 stone deck ovens and seats 200 with separate conference, private party area and outdoor seating. They also have a separate carry-out area. JJ Twig's also hosts unique Kids' Parties where the children tour the kitchen and learn how to make pizza which they then enjoy along with all the fountain soda they can drink.

Concludes Twig, "We strive to provide our community a memorable place; where past meets present, and where family and friends meet to enjoy good times and good food."

Michael's 939 Steakhouse and Martini Bar

For a different taste in style and menu, diners will want to check out the all new Michael's 939 Steakhouse and Martini Bar when opens sometime this month at its prime location next to the Outlet Mall in the old Tres Hombres building.

Like Twig and Patty, the owners of Michael's 939 are lake familiars Michael Ismail and Brent Boyles, owners of Michael's Steak Chalet. Ismail and Boyles have been partners for fourteen years in the very successful original Michael's - just mentioned as one of actor John Goodman's favorite restaurants in Lake Profile magazine.

Continues inside on page 18



Hand-hewn timbers from a dairy barn and granite cobblestones are part of the decor at the new JJ Twig's restaurant.

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