

LAKE OF THE OZARKS

BUSINESS JOURNAL

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by Joseph Louis

Two lake area business operators, two cities and a group of residents will possibly have an opportunity in October to speak their views about a proposed quarry on 205 acres in Miller County.

The Magruder Limestone Company out of Troy, Missouri is asking for permission to quarry the property located off of Woodriver Road off of Highway 54 in Miller County.

The cities of Osage Beach and Lake Ozark, residents of the neighborhood, and the owners of the Riverview RV Park headed to Jefferson City on September 27th to protest the quarry plan.

The end result from the Land Reclamation Commission of DNR was to assign a hearing officer to determine a date for a public hearing for the lake area to discuss the issue. What could happen at that meeting is another example of progress and public interaction at the lake.

The argument starts with the cities of Osage Beach and Lake Ozark and their joint sewer treatment plant which is almost surrounded by the proposed quarry.

Osage Beach Mayor Penny Lyons has been vocal about the issue and attended the

Jefferson City meeting. The mayor says the 24 year old joint system that is in place is costly, and any negative publicity could have an equal negative effect on the lake economy.

"The treatment plant is our only source to treat effluent from both cities and some of the surrounding area," Lyons said. "We have basins that are 18 feet or more into the ground. We also have two sewer lines that have a 30 foot easement through the quarry property for 1,100 feet and they're 42 inches in the ground."

The mayor says the issue for the city is simple, if any blasting would cause any type of breach of sewer lines, the pressure that exists in the 1,100 lift station city sewer system would force sewage into the surrounding area.

"It's along a wet weather stream that will go into the [Osage] river," Lyons added.

The city has invested millions into what the mayor considers a state of the art and entirely unique system. Most recently, upgrades to the station were made to improve the quality of the effluent that heads out into the Osage River.

"Both cities spent a total of \$550,000 to do ultraviolet light treatment. We got rid of the

chlorination because of DNR's concern about chlorine getting into the water, which it wasn't," Lyons said.

The mayor adds that DNR's concerns about endangered species in the water led the cities to install an additional clarifier plant, at an additional cost. The mayor says the issue will be time if something were to happen.

"The city of Osage Beach has two second forced lines. The city will have to start backing up, turning off the water in the city in order to take care of business," Lyons said.

"In order to do that, because we are under pressure, eventually some of this would hit the Lake of the Ozarks watershed."

In one statement the mayor summed up the argument.

"The PR [Public Relations] on the watershed being breached or the river alone will be absolutely detrimental to the tourists down here, and the area," she said.

The argument was begun several years ago when Larry and Vicki Stockman, the owners of the Riverview RV Park fought a different quarry up the road. Their livelihood is their concern.

"It would be detrimental to our business, as we had a problem with the other quarry several years ago. The road

cannot handle the truck traffic, there's the dust, the foundations, and water wells. There are just several issues," said Larry.

"It can hurt our ratings, we're rated for that in a national magazine and a lot of RV'ers look at that kind of thing," said Larry.

The Stockman's have been operating the business for 7 years.

"When word gets out what it's gonna be and where it's gonna be I think we'll have plenty of support behind us."

The issue is one of progress for the Magruder Limestone Company out of Troy.

The company spoke during the meeting in Jefferson City about understanding the concerns of the residents and taking them into account.

Magruder Limestone recently got a great deal of local press after taking over the Camden County Stone operation in Sunrise Beach. According to Dean McDonald, the vice president of the company, all neighborhood concerns are considered. He says during the meeting in Jefferson City, he paid attention to the residential concerns.

"I feel for them. None of their claims were outrageous," said McDonald.

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To TIF or not to TIF?

by Alison Schneider

To TIF or not to TIF, that seems to be the question. At least in the communities surrounding the Lake of the Ozarks, anyway.

The past few years have seen an increase in "creative financing" development plans for just about every corner and from just about every big developer trying to cash in on the development boom this area is experiencing. The question is how much is too much?

Residents of the Lake area are finding themselves becoming all too familiar with terms such as TIF, TDD, NID, MODESA and a plethora of other anomalous acronyms that all serve the same purpose – to finance all or a portion of a private development through the long-term diversion of generated taxes from the development itself.

The TIF (tax increment financing) is by far the most popular of the financial opportunities afforded developers, but the TDD (transportation development district) and NID (neighborhood improvement district) are gaining in popularity.

At first blush, what a great idea! A community that finds itself experiencing rapid population increase and the challenges involved in providing the housing, amenities, and emergency services those new residents require might see it as a fine opportunity.

New business services, additional retail and housing space, increased traffic flow in areas where there were none before will help to spur even more construction and retail services to move in and all that needs to be done is exchange any increased taxes from the new property area for the next 20 years or so. Nothing lost, right?

That's true – when you're talking about one or maybe two worthy projects financed by the new stream of governmental opportunity. But if you're a relatively small community with an already stressed budget, just how much of the "money you never had" can you safely agree to release to investment in growth. The money for all those increased sewer, maintenance and emergency services and amenities has to come from

somewhere. The gamble, of course, is that the new creative financing property will indeed spur new; more conventionally financed growth and that will carry the city through the 20 plus year tax deferral period of the TIF.

Here's the problem: How much deferral can one community stand?

The whole situation began some 20 years ago with the Northport Development project. They introduced the concept of redistributive financing to the area that allowed for new construction to take place in an otherwise undeveloped area... you know it as Osage National Golf Course.

There was an intricate plan for lot sales and home construction in a neighborhood development which promised paved streets, city-provided water and sewer, underground cable and utilities – in short, the works. The plans also called for a multi-level condominium project complete with underground parking, and the reclamation of the run-down Wilmore Lodge property. It was a huge multi-million dollar undertaking by an investment group based in Kansas City. Then it ran out of money.

The construction was abruptly halted and the golf course was sold off. The lake front condos had already been completed and transferred to an owner's group, but Wilmore Lodge was abandoned once again and the plans for a modern, streamlined city-like neighborhood were put on hold indefinitely. Fast forward twenty years when the deferral financing should be nearing retirement and there is a scramble to complete the construction plans and re-configure the TIF to once again cover the costs.

The TIF management committee is refitted with new members and the new business plan is approved. The construction of the neighborhood surrounding the riverside Osage National course is in full swing and has become a highly sought-after address.

Historic Wilmore Lodge had been reclaimed by the Lake Area Chamber of Commerce as their base of operations and is once again a showplace and historic

reminder of the area before Bagnell Dam was built. Success.

Here's where it gets interesting. In 2003 Missouri Senator Goode from St. Louis sponsored a bill amending and severely limiting the opportunities for Tax Increment Financing in specific counties in Missouri (hiss)... this caused savvy developers in the rest of the state to begin to make moves to take advantage of the laws as they were currently positioned.

The first in the Lake area was the Prewitt's Point TIF in Osage Beach.

While the project hasn't been without controversy, it's difficult to argue the success. Big box stores like Lowe's, HyVee and Target are surrounded by popular chain restaurants and other retail draws that have completely changed the complexion of Osage Beach both physically and economically.

It also spawned at least 8 new TIF proposals in the past 3 years.

Camdenton has been approached by several groups with big development plans using alternative tax deferrals as their mode of finance.

The Oak Ridge Landing project was approved in early '07 and calls for a \$133 million project to be completed in 4 phases over 6 years. It's located next to the Sleep Inn on Hwy 54, a property specifically annexed by the city late last year in anticipation of the project's proposal.

Oak Ridge Landing covers some 130 acres and will provide over 764,000 square feet of retail space and some mid-income housing. It will bring over 700 jobs to the area and will increase the property tax values from the current \$317,420 per annum to \$18,336,507 at the project's completion. It will generate over \$76,385,000 in new taxes over the course of the TIF.

Of course – those taxes are deferred in large part to repayment of the construction costs for up to 23 years per phase. But, the increase in traffic and available housing will benefit the city in ways that will compensate nicely.

Camdenton has also been approached recently by Raul Walters Properties LLC for a \$33 million, 43 acre retail facility located on the old Wal-Mart continues on page 8

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Federal grant money comes to Eldon Fire Department

U.S. Congressman Kenny Hulshof (R-MO) announced that the Eldon Fire Department has been awarded a grant for \$176,451 from the U.S. Department of Homeland Security. The grant is awarded through the Assistance to Firefighters Grant Program.

"I am continually impressed by the incredible work of our rural volunteer fire departments," said Hulshof. "These first-responders are called upon to perform a wide variety of services on our behalf. It is important that they have the tools to do the job. The Assistance to Firefighters program ensures that fire departments, especially those in rural areas, have the necessary resources to serve their communities."

The Assistance to Firefighters Grant Program awards one-year grants directly to local fire departments, enhancing their abilities to respond to fire and other emergencies. Applicants have to demonstrate financial need and articulate the benefits to be

derived from the grant funds in their applications. Grant money will be made available within a few weeks.

The Assistance to Firefighters Grant Program is an important component of the larger, coordinated effort to strengthen the Nation's overall level of preparedness and ability to respond to fire and fire-related hazards. Since 2004, with the Fiscal Year 2007 awards, the program has provided a total of almost \$2.2 billion to first-responder organizations to purchase response equipment, personal protective equipment and vehicles.

Eldon Fire Chief Randy Vernon said, "Once a year we apply for the Fire Act Grant through the Department of Homeland Security—through FEMA (Federal Emergency Management Agency). Out of 19,000 fire departments they break it down into certain groups. You have to do all the grant writing -- we apply from around March through May. Of

course the awards are competitive grants—they award them to who ever they feel needs it the most. I applied for generators for the fire station, the community center which is a shelter in case something should happen, and a generator for one of the water wells in the city (Eldon) so we have constant water in an emergency. The remainder of the grant is for fire fighting gear. The total was \$176,000. I was informed by Kenny Hulshof, he called and said congratulations."

Since joining the department, Vernon explains grants have made a big difference in the amount of funding they have for updating and maintaining equipment.

"I think Missouri got around \$400,000 in grant money and we got \$186,000 of that," Vernon said. "The generators are around \$100,000—so we'll have \$76,000 for new equipment. Any time we can get grant money it's great. We'll be nearing \$1,000,000 in grants the department has received since



Chief Vernon plans to re-outfit his firefighters with the funding that is left over after the generators for the city are purchased.

2002. Prior to that, we had 70's and 80's era gear. With the grant money, it's raised us into the 90's at least as far as equipment needed."

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Design and construction of eight condo developments at Lake of the Ozarks discriminate against disabled, Nixon says

The design and construction of eight condominium developments at the Lake of the Ozarks violate the Missouri Human Rights Act by discriminating against the disabled, Attorney General Jay Nixon says. Nixon filed lawsuits in Camden and Morgan counties asking the circuit courts there to order the developments to

be redesigned and retrofitted to comply with the accessibility mandates of the Act.

Nixon said the condominium complexes were constructed and designed for occupancy after the law went into effect in the early 1990s. The lawsuits allege the defendants violated state law by failing to design and construct the eight com-

plexes in such a way that:

- The public use and common use areas of the complexes are readily accessible and usable by persons with disabilities;
- All doors on ground-floor units are wide enough to allow passage by those in wheelchairs;
- All ground-floor units con-

tain an accessible route into and through the dwelling; have light switches, electrical outlets, thermostats and other controls in accessible locations; have reinforcements in bathroom walls to allow later installation of grab bars; have door handles that are able to be opened; and have useable kitchens so a person using a wheelchair can maneuver about the space.

In addition, the lawsuit says that the sales offices and other public use areas and accommodations were not designed and constructed to be readily accessible to those with disabilities.

"The Missouri Human Rights Act was written and enacted to ensure that people with disabilities are not denied equal access to fair housing, including readily accessible common and public areas, access into and through their units and usable facilities," Nixon said. "Because these condo complexes were built in such a way that accessibility is limited or non-existent, they need to be redesigned and rebuilt so they do not discriminate against the disabled."

The six developments in Camden County are:

- Cedar Heights Condominiums, located at 298 Cedar Heights Drive in Camdenton;
- Clearwater Condominiums, 626 Clearwater Drive in Camdenton;
- Loch Haven Condominiums, Lake Road 5-89 in Linn Creek;
- Miramar Condominiums, Old Route 5 in Camdenton;
- Bristol Bay Condominiums, 329 Bristol Bay Drive in Lake Ozark;
- Regatta Bay Condominiums, State Highway HH and Regatta Bay Drive, Lake Ozark.

The two developments in Morgan County are:

- Forest Pointe Condominiums, 20224-20235 Forest Pointe Road, Rocky Mount; and
- Timberlake Condominiums, 20328 Timberlake Drive, Rocky Mount.

In the lawsuit involving the Cedar Heights, Clearwater, Loch Haven and Miramar condominiums, Nixon is suing developers Jeffrey Tillman, William Tillman and Dan

Foster; architects Killian Smith Architect and Associates and H Design Group LLC; and contractors Johnson Contracting LLC, Cedar Heights Constructions LLC, Clearwater Construction Inc., Fostill Lakeside Builders LLC, and TNF Construction Development LLC. The Camden County lawsuit involving Bristol Bay and Regatta Bay condominiums is against Robert Russell Architects, SG Duncan Construction Inc. and Community Investments Co. Inc. The defendants in the Morgan County lawsuit are Prater-Backsen Development Corp.; developers Randy Prater and James Backsen; and Harms Inc.

"It is inexcusable in this day and age for new housing developments to violate basic legal requirements for accessibility," said John McDonald, Missouri state director for AARP. "I applaud Attorney General Nixon for taking this action to ensure access for Missourians, regardless of age or physical limitations."

"Both state and federal laws are clear in protecting the rights of citizens of all ages and abilities to use and have access to public accommodations," said Dorothy Knowles, executive director of the Southwest Missouri Office on Aging. "It is unfortunate that legal action sometimes becomes necessary to drive home this point, but I commend the Attorney General for taking these steps to ensure those rights."

Nixon is asking the courts to issue injunctions against the defendants to comply with the provisions of the Missouri Human Rights Act; to award appropriate monetary damages to anyone harmed by the defendants' discriminatory acts; award punitive damages to the state to deter the defendants and others from violating the Missouri Human Rights Act; and to assess civil penalties against the defendants.

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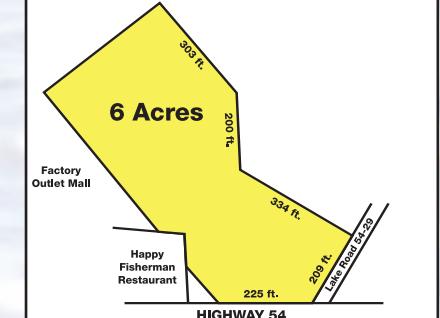
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Bikefest, OSS new Lake Area successes

by Monica Vincent

After an incredibly successful turnout for the month of September, Lake of the Ozarks is now officially the home of two more major events - the annual Lake of the Ozarks Bikefest and host to the annual Horny Toad Offshore Super Series Powerboat Racing National Championship.

The Lake of the Ozarks Bikefest took place for the first time this year September 13th through the 17th and brought

out great crowds and cooperative weather. Although chillier than usual with some early temperatures dropping into the 50's and threats of rain, the bikers said it was nearly ideal biking weather and turned out for the events.

Tim Jacobsen, Executive Director for the Lake of the Ozarks Convention and Visitor Bureau said, "These were both great events for the Lake of the Ozarks. There were very few complaints, and no serious

reported accidents or injuries. As of yet we don't have any hard numbers for attendees. At this point we can only say for sure there were at least 7,500 bikes in town for the BikeFest. We will get an economic impact study out to everyone as soon as I can get information back from the hotels, but that process takes awhile."

According to Deb Suda, Managing Editor of organizer Full Throttle Magazine, she has



Crowds of bikers and their machines at the first Bikefest.

photo courtesy Anderson Creative

heard turnout estimates of anywhere from 18,000 to 25,000 bikers and attendees. She said the Jagermeister Band stage at Ozark Harley Davidson and the concert venue at the Horny Toad Entertainment Complex were huge favorites of the bikers. Suda says that overall everyone was very pleased with the BikeFest as a first time event and would definitely return next year citing great rides and entertainment. Some areas they will look to improve are better mapping, more campground areas, better visibility for vendors, and more bar specials and biker games/events at more of the local bars.

There were lots of activities, rides, concerts, and biker games with many of the area bars and water bars sponsoring great entertainment and regional touring acts.

Vendor villages, biker games,



A row of bikes await their owner.

photo courtesy Anderson Creative

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Organizers of this event include Deb Suda, Don Kleinhans and Ray Devine of Full Throttle Magazine, Merlyn Vandervort of the Horny Toad Entertainment Complex, Mark Barrett of Dog Days, Shorty Pants and Wobbly Boots, Gary Prewitt of Prewitt Enterprises including Backwater Jack's, Shady Gators and The Fish Tank, Jack Fleming of Lake of the Ozarks Harley Davidson. Sponsors include Budweiser, Benne Media and the Lake of the Ozarks Convention and Visitors Bureau.

Next year's BikeFest is now tentatively scheduled for

continues on page 17

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To TIF or Not to TIF?

continued from page 2
property -just down the street from the Oak Ridge Project.

The plan for the Camden County Shopping Center was submitted for approval this past August and calls for development and/or redevelopment of approximately 221,000 square feet of retail space, including 112,400-square feet of new construction and 108,500-square feet of redeveloped space.

Because Walters currently owns the property in question, there is \$7 million in reimbursed expenses in the proposal.

While reimbursable expenses for property purchase and other construction basics are a standard part of the TIF allowed expenses, it's a practice that almost always raises an eyebrow or two – given that the financing projects are paid through generation of taxes.

Things in Osage Beach have not been all that quiet since the Prewitt TIF either. Just last month the John Q. Hammons Company indicated that they plan to submit a proposal for a projected \$150 million facility

located on Passover Road, on the south side of the Glaize Bridge. The facility will reportedly be a luxury resort hotel and convention center financed through TIF or Super-TIF deferrals.

Super-TIF? Yes... "Super-TIF".

With a standard TIF, a large portion of the tax revenues are re-directed to the developer to offset the costs of the project with a few exceptions.

Carve-outs for emergency services, usually 25% to 50% are standard and accommodations are often made for local tax-dependent schools. However, in the case of a Super-TIF, the developer keeps all the generated tax revenue for a portion or for the term of the service.

Super-TIFs are pretty much a rarity – they have been used primarily in situations where the property is legitimately blighted, run-down, poverty-stricken or crime-ridden areas.

It would be difficult to imagine that a prime, lakefront / highway front property in the heart of Osage Beach would qualify as "blighted" or "poverty

stricken", but it bears to be seen. At this point, the rumor of a Super-TIF application is just that – a rumor. However, the property will definitely be seeking alternative financing as their primary means of funding construction.

In September, the city of Osage Beach denied approval to a TIF proposal for the Dogwood Centre development.

Gary Mitchell, the developer, proposed that the 241 acres off of Hwy KK currently used as a golf course be turned into a \$500 million "lifestyle center" complete with hotels, convention center, assisted living housing and retail.

The Osage Beach TIF committee stated that while they did not want to give the impression that they were trying to discourage new construction by their denial of the proposal, they did feel they needed to consider the community and just how much future generated tax they were able to do without for the period of the creative financing and whether or not the proposed project truly met the requirements outlined by the TIF directives.

"We need to be responsible.

We don't want to find ourselves in a position to have a property tax on the docket. There are possibilities of TIFs in Osage Beach's future" said Alderman Steve Kahrs, regarding the denial. "No one says we have to give the city away."

The city of Lake Ozark might need to consider that advice as they find themselves virtually inundated with TIF proposals and no sign of the requests slowing down.

Last Spring, George Stanton came forward with a well-planned proposal involving TIF, PILOTS (payment in lieu of taxes), and a TDD (transportation development district) to redefine the functionally unusable property that lay between Business 54 (the Strip) and Hwy 54. While his family has owned the property for decades, the topography of the land and sheer size of the acreage made it too daunting a project for conventional financing.

The value of the undeveloped property was simply not enough to finance the plans through traditional avenues. Plus, the success of the whole venture hinges upon MODot's cooperation in extending Horseshoe Bend

Parkway from the Strip to the Osage River Bridge. The Lake Ozark TIF commission was pleased with the proposal and the carve-out agreements benefiting the School of the Osage and the emergency services and approved the project unanimously.

Then in August, the group submitted a revision request to the original TIF which would bring total project expenditures to \$875 million, up from the \$580 million figure in the original proposal.

Reimbursable project expenses will increase from about \$102 million to \$170 million as well. The increase means that the city's share will increase also, to approximately \$150 million over the life of the TIF. The revision was approved by the committee.

"It's a good move for the city" says City Administrator Charles Clark. "This project will make a world of difference to the area. We just need it."

Horseshoe Bend Development Group's redevelopment plan for the Stanton Trust's 450 acres will yield an additional 3000 jobs and

continues on page 10

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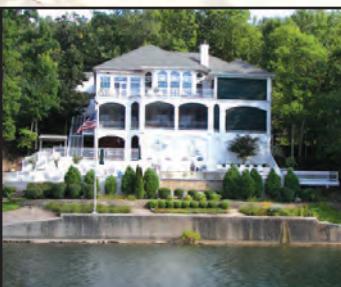
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To TIF or Not to TIF?

continued from page 8
 housing for around 4000. The original development plans included both medium and high density housing, as well as over one million square feet of commercial space including retail and office. It was originally subdivided into eight development projects - six commercial and two residential, the revision calls for more multi-family units within the same footprint (taller buildings) and increased retail space to accommodate a "big box" store.

Close on the heels of the Stanton project, the North Port Quarry area by the Osage River Bridge on Hwy 54 presented a TIF to Miller County that will be known as the Osage National Retail Development Project.

Calling for financing through CID (Community Improvement District), TDD and TIF deferrals the \$56 million project contains plans to lure a 'big box' store to the project by means of a \$40 million incentive paid for by taxes generated within. The remainder of the retail facility will defer 50% of collected taxes

toward the TIF repayment. This project alone will increase the city sales tax from the current 7.725% to 10.725% - with the additional 3% for the TDD/CID payments. The Miller County TIF commission approved the project.

Since then, Gary Prewitt, developer of the successful Osage Beach Prewitt Point joined forces with RIS Development project and presented plans for a 245 acre development in four phases with a total price tag of \$240 million.

It's located at the intersection of Hwy 54 and Bus 54, across from Baymont Inn. The property is partially developed at this time, with some retail shops and a go kart track. Again, because of the terrain of the land, valuation is low and possibility for improvement is just as low. A TIF, TDD and CID will be used to finance the construction.

This time, though, the vote was not unanimous to approve the project. School of the Osage officials voted to follow Camdenton's lead and require 100% carve-out on all residential

building financed through tax deferrals and 50% from the commercial portions.

The schools maintain that because they are "hold harmless" districts relying almost wholly on local taxes to keep the schools operational, it would be irresponsible to endorse such projects offering less than that to the districts. Miller County Presiding Commissioner Tom Wright agreed and the two school officials and Mr. Wright voted against approval of the project. It passed, however with a majority vote by the committee. The ambulance district will receive 50% as a result of state legislation and the school will get the 25% originally called for by RIS's proposal.

"We appreciate the consideration that the schools live and die by local taxes" said Superintendent Dr. Mary Ann Johnson, "but we simply cannot just lay back and take what's offered. Residential building means more students in our buildings. We have to make a stand now to ensure the future success of the schools."

That makes four alternative financing projects deferring taxes for up to 20-30 years in

total - increasing the traffic and population of the City of Lake Ozark without the accompanying increase in taxes generated by the growth. How much is too much will remain to be seen as the TIF commission in Lake Ozark is being presented with yet another project in early October.

The "Briscoe" project's details have not yet been released, but it is a parcel adjacent to the Stanton property - across from the Osage National retail project and just down the highway from the RIS development.

Haven't had enough? There's another developer planning to take the lower Strip area of Bagnell Dam and turn it into a destination with hotel, animal park and of course retail space.

The "Armitage" parcel (including the current location of the American Legion campground on the river side of Bagnell Dam) is to use a State TIF for its funding. Whether that means that the sagging local coffers are left alone remains to be seen when the plans are completely revealed.

So, have you keeping count? That makes 6 tax deferral financing projects for the City of Lake

Ozark. Six projects that will increase the property values of the area, and will take some public tending to maintain over the next 20 or 30 years while the taxes are being directed to pay off the building costs.

Nothing good comes without a price - and the price of this creative financing is to let the increase in taxes go for years into the future in exchange for a boost in new construction and activity in the present. But when is enough enough?

Clearly the State legislature saw a problem when they decided that emergency services could not receive less than 50% of the increased taxes. Clearly the Camdenton and Osage Schools saw a problem when they determined they could not endorse any project taking more than 50% commercial and 100% residential portions of their levies. Obviously Osage Beach saw a problem as did Miller County representation. The voting public is beginning to speak up and take notice as well and is asking "why are we giving it all away?"

To TIF or not to TIF... that is the question... but what then, is the answer?



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more consistency and control.

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When Lake of the Ozarks was created it severed Missouri State Highway 5 at two locations – where the highway crossed the Niangua and Osage rivers. Because U. S. Highway 54 was a federal highway, Union Electric was required to bridge the Grand Glaize River, thus the Grand Glaize Bridge was born. Unfortunately, the Missouri highway

department did not have the money in 1931 to build bridges where Highway 5 had been severed.

A privately-owned ferry, named the Governor McClurg, was licensed to carry Highway 5 traffic between Versailles and Camdenton. Formerly, this traffic had crossed the Osage River on the Linn Creek Toll Bridge at the end of what is today Route F. On the south side of the

Lake, the ferry docked at the end of Lake Road 5-89 at the mouth of Linn Creek Cove and the site of Gov. McClurg's old mansion, which was being operated as the Osage Inn.

In the 1935 photo shown here, taken by an unknown photographer, the ferry appears to be loading at the end of Lake Road 5-89 adjacent to the Osage Inn. The sign indicates that the ferry operated from 6 a.m. to 9

p.m. and made hourly runs but did not run at night, which was the source of many complaints by travelers. According to an early Kansas City newspaper article, on weekends and holidays long lines of traffic would often pile up at either end, waiting to get across the lake. The long waits were another source of frustration for motorists.

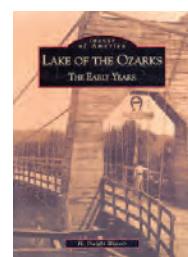
By 1937, bridges were in place where Highway 5 crosses the Niangua and Osage rivers and the ferry was no longer needed. The Gov. McClurg Ferry was taken down-lake and converted into the Governor McClurg Excursion Boat, which was in service at the west end of the

Grand Glaize Bridge until the early 1960s.

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 online at lakeoftheozarksbooks.com



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Bikefest, OSS new Lake Area successes

continued from page 6

September 11th - 15th. For more information regarding this event and planned events for next year, stay tuned to Lakeoftheozarksbikefest.com.

On September 28th, 29th and 30th, the Lake of the Ozarks was proud host to this year's Horny Toad Offshore Super Series National Championships with events running all week and concluding with a headliner concert on Sunday. Racers began arriving midweek with meet and greets so spectators could meet the racers, look at the boats and join in the festivities going on all week.

The race course this year ran from 11 am to 5 pm on Saturday and Sunday and was a surprise host to not only the featured national championship OSS races on Sunday, but also to the national championships for the Pacific Offshore Powerboat Racing Association on Saturday.

Weather could not have been more cooperative with beautiful 80 degree temperatures all week long. According to the local police force and water patrol,

boaters could not have been more cooperative as well with no accidents reported.

Merlyn Vandervort, promoter of this year's Horny Toad Offshore SuperSeries National Championships, has negotiated an indefinite right to renew the

national race host spot year after year with first right of refusal. "We are already planning on next year, but will definitely need more support herefrom the business community. We had amazing volunteers and great sponsors this year, but we're

talking about an event that took upwards of \$500,000 to host. Now that we've pulled it off this first year and shown how successful it will be, hopefully more people will come on board and get involved."

According to Ellen Greenleaf,

Event and Media Liaison for the OSS, and Jim Koert, Chief Starter and Assistant Referee, they counted 40 race teams from the two organizations - OSS and POPRA, who brought with them

700 to 800 members, owners, racers and VIPS. Their dry land estimate of spectators was between 40,000 and 45,000 and their water estimate for spectators was approximately 2,000 boats lining the course to view the races. Said Greenleaf, "This was a hugely successful event. I cannot enough about how much good feedback we got from the racers and the other organizers of the OSS and POPRA. The efficiency of everything, the centralized location, the grounds, the entertainment, the course - everything was positive." Greenleaf said everyone is looking forward to coming back next year and that they are already working with local race producers on next year's race.

Concurred Vandervort, "We heard from the racers that this was one of the best ran races they had ever been a part of.

continues on page 19



Molly Hatchet performs before a packed house at the Horny Toad as part of the Bikefest festivities.

photo courtesy Anderson Creative

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Metro Marble and Granite offers a new edge on stone

by Monica Vincent

Metro Marble & Granite, L.L.C., the largest stone fabricator in the St. Louis/Metro area, now has a Lake of the Ozarks location. Opening their doors last April 2007 with a cutting edge machine toolled process unique to the lake area, they can now afford the customer many opportunities to customize the edge to their home. Metro offers a 2500 square foot public indoor showroom along with a 7500 square feet covered outdoor slab show area showcasing many of the most unique and beautiful slab product colors available.

That's our slogan as well. Sincerely that's what we believe. Until the customer is totally satisfied, we will not consider the job complete."

"Our presence at the lake is a full-time commitment. We own our own building. This is a community that we look forward to growing and expanding with."

Rapoff says business has lived up to expectation and that Metro's intent is to cater not only to the builders, but to the remodelers and do-it-yourselfers.

Metro has developed a 'Streamline Fabrication Process' that begins with their Photo-Top



Metro Marble and Granite's Northwood CNC.

Says Dan Rapoff, General Manager, "We've transferred some key people from here to the lake to help establish and grow the business and groom new employees to the quality standards our customers have become accustomed to. Our lake area installation supervisor was the head of installation in St. Louis."

The St. Louis facility maintains a staff of 75 employees and annual sales of \$8.0 million. Their continued growth has led to the construction of a 30,000 square foot customized fabrication facility, located in Granite City, IL, along with the new expansion to the Lake. General Manager, Dan Rapoff has been a part-time lake resident for 30 years and says that "...the building and growth going on at lake has been an attraction to us for years."

"We have a simple motto", says Rapoff borrowing from good client and St. Louis car dealership owner Dave Sinclair, "If it's not right, we'll make it right.

Digital Templating System. This allows for much faster and smoother templating process.

Their CNC controlled Bridge Saw and CNC Polisher together cut and polish stone tops to perfection. Finally, their Water-Jet Cutting Technology can cut out any shape including intricate floor medallions. The entire process is modern to the industry and is based on concepts such as GPS triangulation. This allows for custom design and one of a kind floor medallion for homes or businesses.

"Metro's fabrication process along with our staff of engineers not only allows for Metro to produce a more efficient and accurate stone product, but also allows for a faster turnaround to our clientele."

Continues Rapoff, "The quality you get out of the machines is of such a higher quality than what we could ever do by hand. We take photos, and you don't have to remove your tops to get an accurate size and design prior

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Bikefest, OSS new Lake Area successes

continued from page 17

They really liked the fact that everything was very close by - the facilities, vendor villages, race camps, and the launch so close to the course. They said they also achieved much higher speeds on the course than they expected."

"I think the turnout was phenomenal, and know that there were thousands of people attending who had never been to the Lake of the Ozarks before. I'm betting we will have five times more turn out next year."

Adds Vandervort, "Parking lots were busy and the shuttles ran non-stop. They got a little congested this year, so we'll probably look to increase the number of our busses from 8 to 12 next year. It certainly made the event run smoother with Shady Gator's and the Horny Toad working together to coordinate traffic flow and accommodate the spectators."

Local spectators were able to listen to live coverage of the event on KQUL radio 102.7 Saturday and Sunday as well as watch the race live on Charter



Participants in the Offshore SuperSeries remarked they achieved speeds that were surprising on the course.

Cable Channel 9 on Sunday. The race will be rebroadcast at later times and dates. For more information go to Toadcove.com.

Video of the complete race will also be transmitted live throughout the world, courtesy of AMF Productions. The race

was aired on the Water Channel Tuesday at 8:00 pm with re-broadcast on Saturdays at 8:30 pm. The Water Channel is Dish

photo courtesy Anderson Creative

Network Channel #217 and reaches approximately 12 million households.

continues on page 20

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Bikefest, OSS new Lake Area successes

continued from page 19

The race will also go into syndication through America One which places programming on local cable companies in over 60 markets. Additionally, encore presentations of each episode will be available for on-demand streaming via Offshoreonly.com and Americanpowerboat.tv. Dates and times will be published on each of the websites as well as in

specific issues of Powerboat Magazine. The Lake's race will be represented by a minimum of two half-hour shows. In addition, Fox Sport will also rebroadcast the race in early December.

For more familiarity with the race itself and the types of boats involved, you can also check out Nautiboats.com. Interested spectators can also visit Toadcove.com for more information on lodging, race week,

tickets, sponsorships and VIP packages for next year as details unfold.

The winners from Saturday's POPRA race are:

P1 Class

07 All Jacked Up
77 AMSOIL

40 Reliable Carriers

P2 Class

88 Fury
10 Popeye's

P3 Class

18 Bermuda Berry Cuda
388 Blurred Vision

P4 Class

29 Typhoon
51 Wild Ride
401 Simmons Racing

P5 Class

517 Harrington Motorsports

P6

02 Reindle One Design
PX

7 CRC
11 Bud Select
100 Bad Moon Rising

PT

113 Miss Geico

The winners on Sunday during the OSS Nation Championship Races are:

Cat 850

31 Hooters Hotel and Casino
7 Team CRC

3 D&M Motorsports

Cat Lite

00 Motley Crew
77 AMSOIL
13 Popeyes

Vee

30 Miccosukee Indian Gaming
88 Fury

Vee Extreme

69 Honey Party.com

Vee Lite

51 Wild Ride
10 Popeyes IMCO
83 Screamin' Eagle

Cat O/B

111 Car Credit 411.com
18 Bermuda Berry Cuda

Cat Extreme

100 Bad Moon Rising
007 Team CRC
11 Budweiser Select

Turbine

113 Geico

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#11 Budweiser Select - 582 Pts

OSS CAT 850:

#31 Hooters - 590 Pts

OSS CAT LITE:

#00 - Motley Crew - 562 Pts

OSS VEE:

#30 - Miccosukee Indian Gaming - 595 Pts

OSS VEE LITE:

#83 - Screamin Eagle - 568 Pts

OSS CAT OUTBOARD:

#18 - Bermuda Berrycuda 580 Pts

OSS TURBINE EXTREME:

#113 - Miss Geico - 300 Pts

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photo courtesy Anderson Creative

Vacancies and expired terms abound on state boards

by David A. Lieb

(AP) There's been a lot of aging since the last generation of appointees joined the Governor's Advisory Council on Aging. And the Missouri Horse Racing Commission has essentially been put out to pasture.

Though there are moves to revive both, those two government groups are symbolic of the lagging citizen involvement on Missouri's many boards and commissions.

An Associated Press analysis of more than 200 boards, commissions, councils and committees to which the governor makes appointments found that 40 percent have vacancies and two-thirds have members whose terms have expired but have not been replaced or reappointed.

The aging council had 27 positions—all of which were either vacant or expired. The man listed as chairman on the governor's Internet site says he actually resigned a couple of years ago. And the phone number listed for the commission is disconnected.

The horse racing panel may have the oldest membership. Of its five positions, one is vacant and three others remained filled by people whose terms expired in the mid-1990s. A spokeswoman for the Missouri Gaming Commission says the last recorded meeting occurred March 31, 1998.

Yet those examples are not isolated.

Consider one of Missouri's longest-named panels—the Special Health, Psychological and Social Needs of Minority Older Individuals Commission. Of its 10 appointed positions, seven have expired and three are vacant. A state health department employee answering the phone number listed for the commission declared, "I've actually never heard of that" (though a department spokeswoman later confirmed that it exists).

Then there's the Missouri Genetic Disease Advisory Committee. Although it has been meeting, the governor's Web site lists 11 of its 15 positions as vacant. Health department spokeswoman Nanci Gonder said those apparent vacancies actually are filled by people whose terms have expired—in some cases before

Matt Blunt became governor.

The AP analysis found 126 appointees still on government panels even though their terms expired before Blunt took office in January 2005. The general assumption under Missouri law is that appointees can continue serving until replaced—no matter when their terms expire.

That helps explain why Jewett Fulkerson, of Liberty, remains on the Horse Racing Commission even though his term expired March 15, 1994. And why Larry Lieberman, whose term expired Sept. 30, 2000, was still serving as chairman of the Advisory Council on Aging when Blunt won election as governor.

Lieberman, 81, of University City, said he resigned a couple of years ago out of frustration, although Blunt's Web site still lists him as chairman.

"We did try a number of times while I was president to get some things accomplished through the governor's office or lieutenant governor's office and were just completely ignored," said Lieberman, citing among other things a quest for more frequent nursing home inspections.

When governors failed to make new appointments as terms expired, members perceived it as a lack of interest in their work, Lieberman said.

But exactly who is less interested is open question.

Minutes from the Governor's Advisory Council on Aging show just six members present at its May meeting, and just seven at its March meeting.

In September, Blunt announced he was rejuvenating the commission by slicing its positions from 27 to 12 and adding a responsibility for members to serve on the steering committee for the Missouri State Senior Games.

In June, Blunt put out a public appeal for Missourians to apply for boards and commissions "to use their God-given talents to help enhance the services we deliver."

It resulted in some additional applications, said Blunt spokeswoman Jessica Robinson.

But it's not always easy to find people with the specialized skills required for some boards who are willing give up their free time for unpaid positions that require them to submit to background

checks, she said.

"We are constantly looking for eligible and willing volunteers," Robinson said.

Yet more than 600 of the some 1,500 governor-appointed positions on boards and commissions remain vacant or expired.

Professor David Steiniche, who has taught government for 35 years at Missouri Western State University, said that seems to be an unusually high proportion. But there is no statistical means of making a historical

comparison.

The bare boards could mean Blunt "can't find enough people interested, or the governor himself could be indifferent, or maybe the people who are willing to fill the vacancies that he knows about have a different agenda than he does politically," Steiniche said.

Mathematically, there are two ways to boost the percentage of filled commission positions—appoint more people, or eliminate more positions.

Steiniche wonders if it might be time for the latter.

"If for no other reason than to get rid of the clutter, maybe some of the boards and commissions might not be that useful, maybe some of them are outdated, maybe someone would be interested in streamlining the boards and commissions," he said.

A Senate bill took a crack at that. But it stalled each of the past two years.

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Medical groups oppose Medicare cuts

by Margaret Stafford

(AP) Representatives of medical groups said Thursday that planned cuts in Medicare reimbursements to doctors would cause such financial hardship for physicians that it could become difficult or impossible for some people to get medical treatment.

Unless Congress intervenes, Medicare payments to physicians will be reduced 10 percent beginning Jan. 1, with the reductions increasing to 40 percent by 2016. The American Medical Association said a recent survey found that 77 percent of 8,955 physicians surveyed would limit the number of Medicare patients they treat if the 40 percent reduction occurs.

The cuts come when physicians' costs continue to rise. Many doctors already are curtailing the number of Medicare patients they see, or quitting practice altogether, William G. Plested, the immediate past president of the AMA, said

Thursday in a news conference in Kansas City.

The proposed cuts in the next two years would cost Kansas physicians \$140 million for the care of nearly 380,000 Medicare patients, the AMA said, while Missouri doctors would lose \$290 million for caring for the state's 854,000 Medicare patients. If the reductions continue through 2016, Kansas would lose \$2 billion and Missouri would lose \$4.6 billion, the association said.

The AMA said the cuts also would hurt nearly 113,000 members of military families in Kansas and 148,000 in Missouri because their health insurance system is tied to Medicare.

The country already has a lack of primary care doctors, and the reductions will only make that worse, Plested said.

"It's simple, it's pure dollars and cents," Plested said. "You cannot go into rural Kansas, open a family practice after five years of medical school, and a quarter of a million dollars in

debt, open an office and see patients. You can't do it. It doesn't pay."

Plested's visit was part of a national AMA campaign to urge Americans to ask their Congressional representatives to cancel the Medicare cuts before January, and to enact a minimum increase in reimbursements to cover the rising costs of providing care.

Sen. Pat Roberts, R-Kan., said in a statement that he agrees with the AMA's concerns.

"As a member of the Senate Finance Committee, I am committed to making sure Congress acts quickly to overturn these potentially devastating cuts to our Kansas doctors," Roberts said. "I have long been a champion of making sure we can allow our doctors and other practitioners to continue to provide care for Medicare patients."

Sen. Kit Bond, R-Mo., agreed, saying in a statement that the current Medicare-pay-

ment formula for physicians is "unfair, unpredictable and must be reformed."

"I have voted to stop these cuts in the past and will continue to oppose Medicare physician cuts that compromise seniors' access to care," Bond said.

While acknowledging that Congress usually rescinds proposed Medicare cuts before they take effect, officials at the news conference said the yearly debate masks a deeper problem of finding doctors willing to provide care for increasing numbers of uninsured or underinsured patients.

And, they said, that problem is likely to get worse if doctors reduce their Medicare patients at the same time that baby boomers start reaching 65.

Charles W. Van Way III, president of the Missouri State Medical Association who is a surgeon at Truman Medical Center in Kansas City, said the emergency room there already is closed 30 percent of the time because it cannot handle the

patient load.

"The prospect of watching more patients drop out of care (and seek medical help at the emergency room) because the doc simply can't afford to take care of them is just appalling," Van Way said.

And Art Snow, a geriatric physician from Shawnee Mission, Kan., said doctors who primarily treat the elderly already are having trouble keeping up with increased costs.

He said the AMA survey found that if the 40 percent cut is enacted in the next nine years, 72 percent of the physicians surveyed said they would discontinue treating patients at nursing homes.

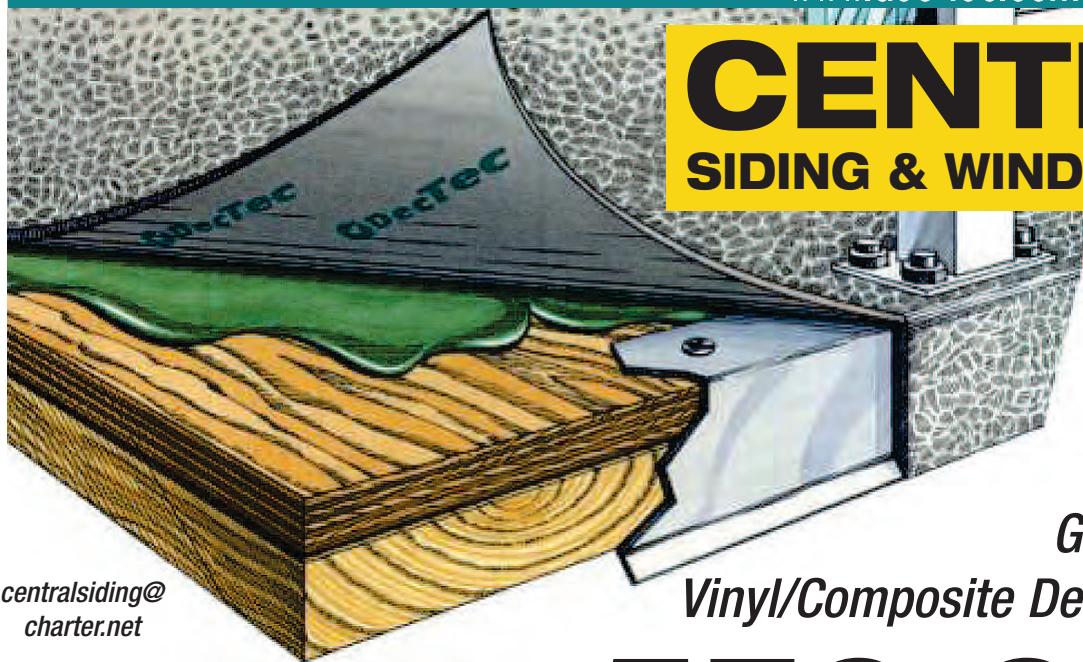
"I think this is a very ominous sign of what may be coming for those of us who care for Medicare patients and the repercussions on these patients themselves," Snow said. "Who is going to care for them?"

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Missouri's unemployment rate surges

by David A. Lieb

Missouri's unemployment rate rose by a larger amount than any other state last month, even though its job growth also ranked near the top.

Figures from the federal Bureau of Labor Statistics show Missouri's seasonally adjusted unemployment rate was 5.3 percent in August. That was up four-tenths of a percentage point from July—the largest climb in the nation.

But Missouri also added 11,000 jobs in August, placing its employment growth in the top five nationally.

Missouri's job growth comes after two months of employment declines and puts the state just shy of the total number of jobs it had in May.

Blunt emphasized the 11,000 increase in jobs last week at a

news conference in Troy and in a news release, where he also noted the manufacturing sector gained 2,700 jobs from July to August as some automobile plants returned from layoffs.

But Blunt, who declared August "an outstanding month for job creation," made no mention of Missouri's rising unemployment rate.

Blunt spokeswoman Jessica Robinson said Wednesday that the governor's event at a Troy aluminum plant was focused only on new jobs.

"It wasn't intended to be a snapshot of all available information," she said. "The Department of Economic Development is the resource for that information."

Typically, the Department of Economic Development releases monthly unemployment and employment figures

for the whole state and for industry sectors. But department spokesman Spence Jackson said Wednesday that the agency does not plan to release August figures, instead deferring to Blunt's previous announcement.

Jackson said the Blunt administration doesn't believe the unemployment rate accurately reflects Missouri's employment situation.

While Blunt highlighted only the positive employment news, the Missouri Democratic Party highlighted the negative news, asserting the unemployment rate was soaring under Blunt and the economy moving backward. The August jump in the unemployment rate elevated Missouri to the 11th highest jobless rate among states, Democrats noted.

Nationally, the seasonally

adjusted unemployment rate was 4.6 percent in August—the same percentage as in July.

Of Missouri's job gains in August, the largest increase was a 5,700 job rise in the government sector, which includes public school districts. The manufacturing sector cited by Blunt had the second largest increase, followed by an 1,100 job increase in construction.

Schools find it hard to end soda sales

(AP) School districts are finding that it's not so easy to banish sugary soft drinks from students' favorite vending machines.

The St. Louis Post-Dispatch reported Sunday that districts around the state are adopting non-mandatory state guidelines that impose limits on selling full-calorie soda sales. But that doesn't mean sugary drinks have been banished from lockers and school hallways.

Many high schools still sell "enhanced" waters and sports drinks, many of which are high in sugar and sodium. The beverage industry acknowledges that two-thirds of beverages sold in schools are still sugary.

"It's not just soda," said Margo Wootan, nutritional director for the Center for Science in the Public Interest, a Washington-based nutrition advocacy group that threatened to sue the beverage industry, forcing it into last year's agreement. "It's sports drinks, juices, enhanced waters that need to be left out."

And while health advocates

are calling for even more cutbacks in soda sales, students' demand is still high for the drinks.

Students in the cafeteria at Belleville West High School lined up at the "S-Cool Energy Mart," a concession stand that sells chips, candy bars and—



most importantly to many students—soda.

"Soda's pretty much the key ingredient to school," said senior Brett Erbacher, walking away from the stand with friends on Tuesday.

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Nixon, others call for payday loan industry reforms

(AP) Attorney General Jay Nixon, clergy leaders, and several Democratic legislators called for reforms of Missouri's payday loan industry, saying it is profiting on the backs of the state's most vulnerable people.

The group called for legislation to hold the industry accountable, noting that Missouri has some of the most lenient payday loan laws in the nation.



Missouri Attorney General Jay Nixon

They want to cap payday loan interest rates at 36 percent and eliminate the practice of renewing loans, which they say is prohibited in other states.

They also want to authorize the attorney general's office to punish lenders who violate the law. Currently, the Missouri Division of Finance regulates payday lenders and the attorney general's office can take action only on referrals from the division.

Reform legislation will be offered in the next legislative session; two earlier efforts have been blocked by Republican leadership, they said.

Sen. Rita Days, D-St. Louis, said she's not trying to put the payday loan industry out of business; she just wants to establish parameters.

"It's legal loan sharking," said the Rev. Douglas Parham, president of the St. Louis Metropolitan Clergy Coalition. "The only difference is they don't take a sledgehammer to break your knees."

He called payday loans the "most vicious and oppressive form of predatory lending."

Nixon said borrowers of payday loans in Missouri pay an average of 422 percent APR—the Annual Percentage Rate representing the cost of credit to the consumer—but that some are charged as much as 1,950 percent APR.

"That's outrageous and unacceptable," he said.

Citing figures from the Missouri Division of Finance, Nixon said nearly 3 million payday loans were issued last year and the number of new loan licenses has increased by 69 percent since 2003, illustrating "it is a huge growth industry."

Nixon said Missouri families paid \$317 million in fees and interest in 2005 alone, second in actual dollars only to the state of California.

State Rep. Jamilah Nasheed, D-St. Louis, said payday loan operations are on "every other corner" of her district in impover-

ished north St. Louis. "They're popping up faster than liquor stores," she said.

Nixon's appearance was as a Democratic gubernatorial candidate, a campaign spokesman said. In a news release, Nixon challenged Gov. Matt Blunt to join in supporting the reform legislation, if he "is truly committed to lifting Missouri families out of poverty."

Blunt would support new oversight of payday loan companies, although he thinks Nixon's proposal is flawed because it does not include Internet-based companies, said his spokeswoman Jessica Robinson.

"The governor is open to legislative changes to protect Missourians from unscrupulous loan operations," Robinson said. Blunt's administration has launched 700 investigations of payday lenders this year, she said.

State GOP spokesman Paul Slocum said Nixon has only shown interest in the issue now that election season has arrived.

"Over all his time as Attorney General, this issue has only come up recently. So where was he in terms of prosecutions and other actions against payday lenders then? He was nowhere to be found," Slocum said.

Messages left for Sen. Delbert Scott, R-Lowry City, chairman of the Senate Financial Governmental Organizations and Elections Committee, were not immediately returned. Senate President Pro Tem Michael Gibbons was on vacation and unavailable, his spokeswoman said.

The Federal Trade Commission advises consumers to borrow only as much as they can afford to pay with the next paycheck and still have enough to make it to the next paycheck.

The FTC advises consumers to consider other options before choosing a payday loan, such as a small loan from a credit union or small loan company, a pay advance from an employer, or a loan from family or friends.

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\$50 million underground playground planned

(AP) Rather than head outside for a recreational adventure, athletes in Missouri can head underground -- to scuba dive, play tennis and, if one man has his way, even try their hand at subterranean ice skating or kayaking.

Missouri is often called the Cave State, with an international reputation for its natural marvels. But it's the state's mining history that has created huge manmade caverns that have been recast as underground recreational areas.

Businessman Tom Kerr has a \$50 million plan to convert an eight million square-foot sand mine into an athletic complex housing extreme, recreational and Olympic-level facilities near Crystal City, Missouri.

The concept might sound far-fetched elsewhere, but doesn't seem impossible in these parts. In southwest Missouri people play tennis on courts carved out from limestone caverns.

And Kerr is planning the facility about a half-hour drive from Bonne Terre Mine, a billion-gallon underground scuba diving site located in a former lead mine that a suburban St. Louis couple, Doug and Cathy Goergens, bought in 1979. They converted the now-partially flooded mine into an attraction that National Geographic Adventure magazine placed in the Top 10 of its one hundred best adventures in America earlier this decade, calling it "part Pompeii, part Lara Croft."

Step down a set of stairs at the site and a whole new chilly world, smelling of wet dirt and with the sound of dripping water, opens up. It resembles a "Phantom of the Opera" set -- if "Phantom of the Opera" were set in a lead mine.

Huge caverns have been carved out, where lead ore was removed using the room-and-pillar method of mining. They are supported by enormous stone columns that miners left behind. The caverns are now lit with motion-sensitive path lights. The underground waters are surprisingly blue.

Temperatures here remain fairly constant, at 62 degrees for the air and 58 degrees in the water year 'round. "When it's snowing outside, we're scuba diving," Doug Goergens said.

The divers don't see fish -- well, there's one, a largemouth

bass named "Bonnie Bass of Bonne Terre Mine," who mine manager Donna Jones says often comes when called.

But there are plenty of unusual sights for divers here, Jones explains as she steers a pontoon boat through the waters in the underground caverns. "For them, it's going back in history. They see ore carts, drills left in the wall, timekeeper shacks, where the guys would clock in," she said.

She said divers encounter optical illusions, like an area that resembles an upside down waterfall, another known as the "Redwood Forest," for the way it looks when light hits submerged stone pillars.

The Bonne Terre Mine with 24 dive trails draws 15,000 divers annually and another 30,000 tourists who tour and learn the mine's history, said Doug Goergens.

Kerr's recreation complex called Crystal City Underground is being planned to draw thousands of visitors, at a minimum. Though it would seem to be more challenging to create a recreation complex underground, Kerr sees it differently. "You could never do it above ground. You could never build all the buildings to do it," he said.

Kerr, who owns St. Louis-based Fiesta Corp., is proposing a host of underground recreation from rock climbing to skating to swimming, with individual operators renting out venues in the complex, with an attached convention center. Above ground, he envisions softball fields, football fields, an equestrian center and more. Food and shopping will be part of the mix, he said.

He said work is under way to bring utilities to the caverns. He said most people haven't gotten caught up in the fact the facilities will largely be underground, he said.

"The immensity of it is appealing to athletes. Athletes like to cross train. Athletes like to play," he said.

These manmade caverns serve different recreational purposes than their natural counterparts.

Cave enthusiasts usually take precautions to protect the life and natural formations they encounter in caves, but caving organizations didn't see a prob-

lem with efforts to transform manmade caverns into recreational facilities.

"We try to teach people conservation. Don't hurt the cave and don't hurt yourself," said Bill Torode, librarian for the National Speleological Society based in Huntsville, Alabama.

But, "We're more concerned about natural caves. The man-made things, like mines, are different from caves," he said.

Even so, the caverns provide a

unique environment for a workout.

In southwest Missouri, tennis players hold matches underground, on two illuminated courts in an underground cavern. The property is owned by AmeriCold Logistics, Inc., an Atlanta-based food distribution services company that didn't return phone calls seeking comment.

But Nancy Sanders has played tennis there since 1977 at

Underground Racquets Ltd., where it naturally stays about 68 degrees, and conditions are always right for playing.

"There's no wind; there's no sun; there's no heat," she said, though she thought of one drawback to her underground tennis matches.

"I guess the first few times I played, the echo bothered me," she said. "There is an echo."

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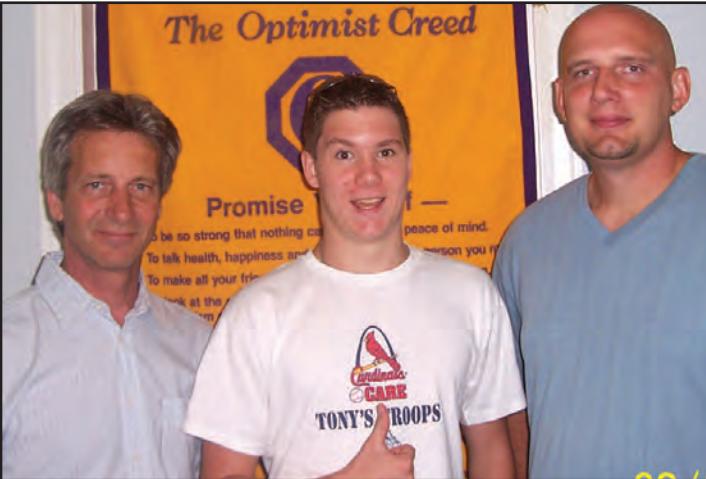
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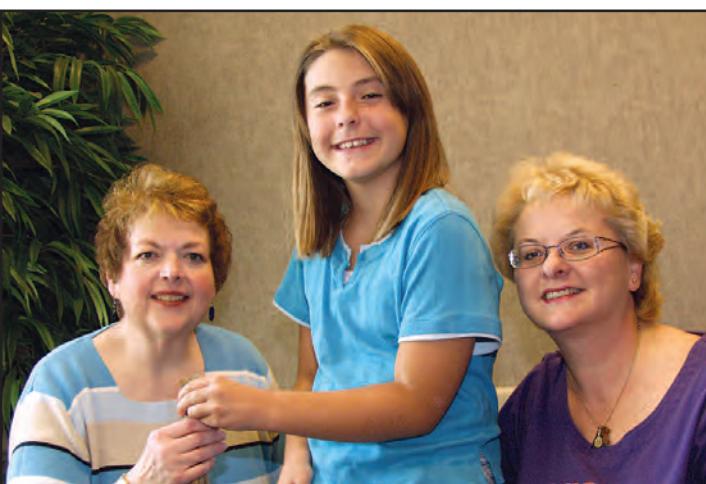
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At a meeting of the Optimist Club of Camdenton, the facility at Green Gables for teenage boys was explained by Jim Turek, Chairman of Community Relations Committee; Dakota, a client and Joe Jones, a group leader. Green Gables is in the Department of Youth Services of the State of Missouri. Optimists meet at CJ's Restaurant at noon on Mondays.



Shayla Brock, a 5th grader at Camdenton Oak Ridge Elementary School, proudly hands off a lock of her own hair to Lake Regional Health System oncology nurse Donna Pick. Shayla's lock will be donated to Locks of Love, a nationwide organization that takes hair donations from individuals like Shayla and uses them to make wigs for those cancer patients dealing with the hair loss associated with cancer treatments. Shayla's mother, Lila Brock (also pictured), is very proud of her daughter's selfless act. Lila said that Shayla and several other students at Camdenton Oak Ridge Elementary have contributed locks of hair to Locks of Love in the past.



Laurie/Sunrise Beach Rotarians Jan Lee and Dale Rosenthal prepare to deliver food donated by club members to the Community for Christ Outreach Center.

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Judge issues injunction against abortion law

by David A. Lieb,

(AP) A federal judge issued a preliminary injunction barring the state from enforcing new regulations on abortion clinics until it can negotiate a compromise with abortion providers.

The ruling by U.S. District Judge Ortrie Smith, of Kansas City, left attorneys for both the state and for abortion providers claiming victory.

State attorneys were pleased because Smith said abortion providers were unlikely to be able to prove their claim that the law itself imposed an unconstitutional obstacle to getting an abortion.

But attorneys for abortion providers were pleased because Smith said that if the state health department insisted upon the most stringent interpretation possible, the renovations required of some abortion clinics could prove so costly they could infringe on the right to an abortion.

The judge noted the Department of Health and Senior Services has expressed a

willingness to consider exceptions to some of its physical building requirements. He directed abortion providers to apply for specific waivers and directed the state to consider those requests while explaining to clinics what they can do that would be satisfactory.

Smith also granted a victory to abortion providers in ruling that the state likely would impose an unconstitutional burden on the right to an abortion if it enforced the new regulations on facilities that offer only medically induced—not surgical—abortions.

At issue is a law that was supposed to take effect Aug. 28 classifying some additional abortion clinics as outpatient surgery centers, thus making them subject to state oversight.

The law was challenged by Planned Parenthood of Kansas and Mid-Missouri, which operates clinics in Columbia and Kansas City, and by Dr. Allen Palmer, whose Women's Care Gynecology practice offers abortions in the St. Louis suburb of Bridgeton.

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Man's energy-saving home leads to \$0 electric bill

by Renee Jean
Park Hills Daily Journal

Farmington, MO (AP)—Many people might like to have an electric bill that reads zero on the line where electric use is listed.

Jeffrey Ward actually does.

The Farmington resident has taken total control of his energy bill in a big way with the installation of three solar panels in the backyard. He has achieved not just zero electric use, but he actually generates more power than he needs and feeds it back to the city, which purchases it from him at cost.

Ward started his crusade against rising energy costs with the usual steps energy experts advise. He put more insulation in his attic and walls. He insulated his pipes and water heater.

He switched all his light bulbs to compact fluorescent bulbs and started drying his clothes on a line instead of the dryer. He has wood heat, which keeps the air very dry, so the extra humidity from drying his clothes inside during winter doesn't cause mildew.

"It helps make it feel warmer if the humidity is right," he explained. "And it saves about five kilowatts per load."

He also put appliances like his television set on a surge bar so they could be turned off

when not in use.

He explained such devices are "energy vamps." They draw power, even when off, to retain programmed settings and time displays that aren't truly essential. Turning off the power to those optional features can save as much as 5 percent on power usage, according to many energy experts.

He's re-engineered his water pipes, running them through his wood stove to preheat water in winter before filling the water heater.

"The water is actually hotter going into the heater than it is going out," he said.

He also placed a Plexiglas tank painted black on the south side of his house to preheat water in summer.

Finally, he ran out of little things he could do. It was time to try something bigger. He had read about installing solar panels in many of the energy magazines he subscribes to. That, he decided, should be the next project.

Since 2003, Missouri laws allow homeowners to connect power generating devices into the electric system and get credit for the power. This requires a permit from the city and a net-metering contract.

The solar panels Ward purchased cost \$11,000—but the actual cost was less than that.

He got tax credits from the state and federal government of about \$2,000 for his purchase.

At a rate of zero energy use, it won't take long to recoup the remaining cost. "If you save \$100 a month, you'll be done paying for the panels in seven years, and all the rest is free," he said.

He did have to connect the panels into the electrical grid in a particular way, which he

said was not difficult. He followed the instructions he had read in resources about the subject such as Home Power Magazine, Mother Earth News and the National Electric Code, Section 690.

However, since no one else had ever done this in Farmington before, there were some kinks to work out.

At first the city was charging him for the power he was generating. Ward was not pleased

when his electric bill increased because the city was counting the power he generated against him.

City Administrator Greg Beavers explained Ward's power usage was exceptionally low for an occupied home so they had installed a digital meter at his residence instead of the older type that has a dial. The digital meter wasn't able to credit Ward for the power he

continued on page 31

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Some websites you may not have heard of (and may wish to visit)

Here's a loosely arranged collection of useful, odd and sometimes essential websites that you may not be aware of. Some of these were covered in a recent article on one of Britain's computer and technology websites. As such, some have a distinctly British appeal, but others are ambiguous enough for anyone.

NEWS

www.thefirstpost.co.uk

Looking more like a magazine and less like a news site, this one probably has some news you haven't read and is easy get around and navigate.

www.fark.com

One of my personal favorites for a very long time, Fark delivers a wild mix of real news and oddities from around the world submitted by readers, and delivered with a tongue-in-cheek flair.

www.newsnow.co.uk

A distinctly British news site with global appeal and a no-nonsense design.

www.bluesnews.com

A varied but never dull collection of roughly categorized links that's sure to have something intriguing on a daily basis. Don't miss it if you like a techy-twist on the news.

ARTS

www.pandora.com

Online database and repository for music lovers. But what's more, find music that suit your tastes based on what other listeners think and have recommended. A great place to find new sounds and bands to add variety

Pandora.com offers a new way to discover music.

www.chordbook.com

Want to learn to play the guitar? Unless you're completely devoid of musical ability like me, you can—at chordbook. The flash-based animation shows you exactly where you place your fingers, so those budding Eddie VanHalens out there can hit it big—quick.

Picnik offers fun and useful tools for editing images online.

to your CD collection.

www.lulu.com

You would-be writers are in luck, Lulu lets authors print one-off (or however many) books with ease, for very reasonable prices, as well as offering a method for marketing directly to fans or through Amazon.com.

www.thecustard.tv

Another night, nothing to watch. What to do? Try custard, a look at what's on—but what's more, what's worth watching. A critical look at the hits and misses you don't waste your time in front of the tube.

www.gutenberg.org

Imagine all of the world's literary classics as your fingertips, available for downloading in various formats for use on your PDA, phone or reader. The effort behind Gutenberg is just that—to bring the out-of-copyright classics to everyone. A grassroots volunteer organization that is making a difference for literature.

www.emusic.com

Want 25 free mp3 legal downloads? Try their DRM-free subscription based service offering thousands of tracks arranged by taste, or through user-recommendations.

www.thebritishmuseum.ac.uk

The British Museum had the benefit of England's expansion during the 1800's, and her "archaeologists" out combing the globe for artifacts and historical pieces. An extensive collection awaits you within the somewhat quirky pages of their website, many with high-resolution images for you to enjoy.

BUSINESS APPLICATIONS

www.backpackit.com

www.mailinator.com

www.yousendit.com

www.zoho.com

Backpackit and Zoho offer easy to use online free and low-cost applications that can take the place of the expensive pieces of software you currently use. Don't count on them being entirely free forever, though. Give them a try and see if Microsoft still needs to sell you that Office Suite every year. Mailinator is a unique website devoted to giving you "disposable" email addresses you can then let fill up with junk after you're finished. No sign-up, no cost, and the best thing is-- you don't have to create the mailbox before you use it. Just make up anything @mailinator.com and then check the box. They also have alterna-

Stumbleupon.com lets you discover new sites, people, videos

tive domains as well. Yousendit is the answer to moving those large files across the internet free and easy, without filling up your mailbox. Emails up to 100MB, more than overflow on most accounts—can be sent to anyone, anywhere, and then retrieved by the recipient. Premium accounts are available for larger files.

REFERENCE

Askoxford.com

H2G2

[\(www.bbc.co.uk/dna/h2g2/\)](http://www.bbc.co.uk/dna/h2g2/)

Online reference materials, the later, H2G2, somewhat eclectic. Good sources of information at your fingertips. www.howstuffworks.com - Is just that, a place to find out how stuff works, and is a very entertaining read regardless of what you're looking for.

PHOTO AND VIDEO

www.jumpcut.com

A place to upload and share your pictures and movies, download others' and remix or alter them to your liking. A wide variety of different perspectives on life from all over.

www.picnik.com

Gives you a place online to easily and effectively edit your

techdirt.com is a great place for information regarding tech products.

Man's energy-saving home leads to \$0 electric bill

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was generating. In fact, it counted it against him.

"This is the first time anyone has done something like that here," Beaver said. "There was a little bit of a learning curve."

City workers put the old-style meter back and used a meter on Ward's solar panels to credit him for the power he had been generating, Beavers said. Now they are paying him at cost for any excess power he

generates.

Ward uses about six kilowatts a day and had been making between nine and 13 kilowatts with his solar panels in March. The number will go up as days get longer and down as they get shorter.

That doesn't quite cover the flat \$11.60 customer charge for electric service—but it makes Ward feel pretty good that his bill reads zero on the line for electric usage.

And, he pointed out, the

heat of the day in summer is not only a peak power usage time, it's a peak for solar power production. That means his panels are helping feed power into the city's electric grid at a time when it's needed most.

In some states, he would get paid market value for any extra power he feeds into the system—but in Missouri the most he can get is wholesale cost.

He hopes that will one day change. Last year a bill called the Easy Connect Act was sponsored in the Legislature

and 52 lawmakers backed the bill. Information about the bill is available at moreenergy.com.

"A monkey could do this," he said, when it was suggested his system might be above the ability of the average person. "We all have to take some responsibility and do our part."

It is not just environmental concerns that have prompted Ward's efforts. He wants to be as independent and self-sufficient as possible.

"You can pay off your house and your car, but when could

you ever pay off your electric bill?" he asked. "This way you can, and I think that's pretty neat."

He is satisfied with what he has done so far, but Ward is far from finished with energy improvements. He has been looking at solar-powered refrigerators and windmills. He is particularly interested in the latter at this point.

"Cloudy days are likely to be windy ones," he pointed out. "That might even things out and keep my power generation going."

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with Steve Naught of Naught-Naught Insurance

Would Your Employee Sue You?

The most common employment related lawsuits are wrongful termination, discrimination and sexual harassment. The number and size of these suits continues to grow. The best way to combat these types of issues is to have a firm human resource procedure in effect for all areas of employment. This should range from the initial interview and application to retirement or termination and cover all aspects in between.

You should have a clear and concise Employee Handbook that goes over all procedures for employment and give a copy to each of your employees. You should also have the employee sign a document acknowledging receipt of the handbook and understanding the contents. Each employee should also be accountable for their job assignments and goals. As an employer you should have a well structured and documented performance review of all employees. Give employees an avenue to raise complaints and discuss their grievances and have specific courses of action implemented.



Steve Naught, CIC

Most General Liability Policies do not cover employment practices liability exposures; however you can purchase a separate EPLI Insurance policy to help protect you in the event of a lawsuit. Be sure to review the terms and conditions of the policy as they differ between carriers. Normally the exclusions on the policy include prior acts, dishonest acts, bodily injury and failure to comply with the law.

The best way to defend your business against employment related suits is to have good HR policies and procedures in place and always document your files. You should also purchase an Employment Practices Liability Insurance policy from your trusted insurance agent.

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Missouri says it is exceeding school spending requirement

by David A. Lieb, (AP)

State attorneys report that Missouri is far exceeding a constitutional requirement for public school spending as a judge sought to wrap up the lone lingering aspect of a so-far unsuccessful lawsuit by schools.

The suing school districts have claimed Missouri is violating its own constitution by failing to provide schools enough money and distributing what it does give them unfairly.

Cole County Circuit Judge Richard Callahan ruled against almost all of their claims last month.

But he called attorneys back to his courtroom to hear addi-

tional arguments on whether the state is meeting a constitutional requirement to dedicate at least 25 percent of state revenues to public schools.

During a lengthy trial earlier this year, the state asserted it was doing even more than required by allotting nearly 36 percent of state revenues to schools in 2006.

Callahan wanted to hear more arguments because of a dispute among state officials and the suing school districts' attorneys about exactly what funds should be included in the calculation.

The attorney general's office, defending the state, contends in its legal briefs that there is "undisputed evidence" the state

"spends substantially more on public education than its constitution requires."

The state treasury took in \$20.9 billion in 2006. But not all of that was considered state revenue.

For example, the state rev-

enue calculation excludes federal funds, tax refunds and bond sale proceeds, because they are borrowed money which must be paid back.

When all the various deductions are made, that \$20.9 billion in receipts amounts to just \$10.6

billion in actual state revenues, the state asserts. When divided by the \$3.8 billion the state spent on public education, Missouri allotted almost 36 percent of its revenues to schools in 2006.

continues on page 43

Starbucks to give away free iTunes songs

(AP) Starbucks Corp. plans to give away 50 million free digital songs to customers in all of its domestic coffee houses to promote a new wireless iTunes music service that's about to debut in select markets.

From Oct. 2 to Nov. 7, baristas in the company's more than 10,000 U.S. stores will hand out about 1.5 million "Song of the Day" cards each day. The cards can be redeemed at Apple Inc.'s online iTunes Store.

Thirty-seven artists with featured songs include Paul McCartney and Joni Mitchell — the first two to sign on with Starbucks' Hear Music label — along with Joss Stone, Dave Matthews, John Mayer, Annie Lennox and Band of Horses.

The first song will be Bob Dylan's "Joker Man."

Also on Oct. 2, Starbucks will start selling iTunes digital release cards that allow a full album of music and bonus material to be downloaded online. KT Tunstall's "Drastic Fantastic" and the soundtrack to the film "Into the Wild" with new music from Pearl Jam frontman Eddie Vedder will be the first two featured albums, retailing for \$14.99 and \$11.99, respectively.

Starbucks also will offer a limited-edition reloadable purchasing card that includes two free iTunes downloads when customers register their cards online.

Earlier this month, Starbucks and Apple announced a partnership that will allow users of

Apple's iPhone and new iPod Touch to download songs playing in a Starbucks shop directly to their portable devices.

The coffee chain's icon will light up on the iPhone or Touch whenever a user is within range of a Starbucks shop's Wi-Fi signal. People with the devices — or a laptop with iTunes software — will also be able to use the signal for free to browse and buy other iTunes music.

The service will launch at 600 Starbucks shops in Seattle and New York on Oct. 2, then roll out in San Francisco in early November.

Starbucks plans to have the service up and running in a quarter of its stores by the end of next year and in all U.S. stores with wireless networks by the end of 2009. There are no immediate plans to expand the service to international markets.

Starbucks has been selling CDs in its stores for years and added its music catalog to iTunes last fall.

Ken Lombard, president of Starbucks' entertainment division, declined to release any specifics on the company's digital music sales so far or compare how they've been stacking up to CD sales. He would only say that music in both formats has been selling well.

Expectations remain high for the upcoming wireless service. "We're going to see huge improvement in terms of the amount of tracks" that are downloaded, Lombard said.

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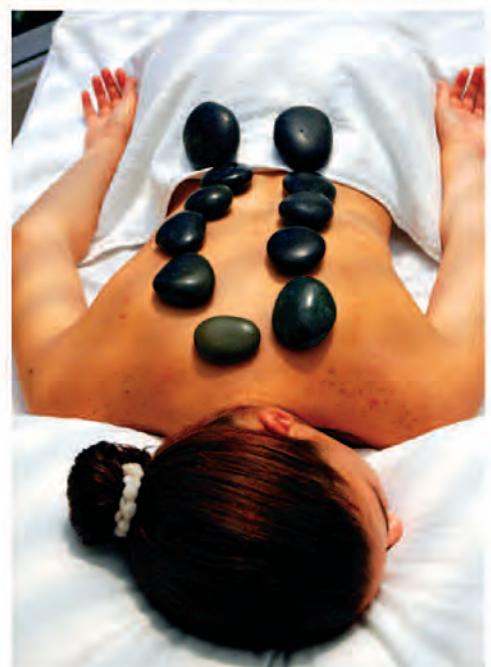
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"Lover's Leap"



by Michael Gillespie

fide, certified, genuine, government-approved Lover's Leap at the lake, and it's located on the south shore, at mile marker 31.5.

Lover's Leap was said to be 200 feet high before the lake filled in the valley. Naturally, this worthy bluff has a legend attached to it. And not just any legend, but an Indian legend. For Indian legends are always the preferred kind when it come to rustic, out-of-the-way places. Here's what the venerable History of Camden County, written in 1889, had to say about it:

"The chief of the Osages, Okema, is said to have fallen in love with Winona, a Delaware. Winona had a lover, Minetus, to whom she had pledged her hand, and consequently rejected the proffered hand of Okema. The latter became enraged, and said that Minetus must die. Winona fled from Okema, who pursued her to the place now

known as Lover's Leap, and there, to escape capture, she jumped from the precipice, and perished on the rocks below.

Okema and his warriors, and Minetus and his comrades were there—a battle ensued—a tomahawk, hurled at the head of Okema, struck one of his warriors, and bore him over into the depths below. Minetus now grappled with Okema, and in the desperate struggle both rolled headlong over the precipice and likewise perished."

Now this is legend of the finest kind. Not only do all three parties to the misunderstanding take the plunge, but you also have a fourth—the poor warrior com-patriot of Okema, who took one for the team. That's the fellow who ought to get first billing.

So the legend must be true, right? After all, it's in a book, an old book for gosh sakes. Well, before you go to throwing wreaths in the water at the mouth of the Niangua, better read on.

In the book, *Life on the*

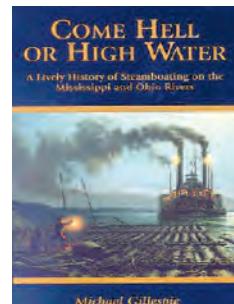
Mississippi, Mark Twain relates the story of another Lover's Leap. This one is along the upper Mississippi River, in Minnesota. The place is called Maiden's Rock. The legend associated with Maiden's Rock also features the beautiful Winona, who in this tale is Sioux rather than Delaware. The Minnesota Winona has a beau, whom she wishes to marry, but her parents have promised her to another. So in desperation, she takes flight, over the cliff, without a parachute, with the expected results.

Comparing this melodrama to the Camden County version, we are left with two obvious conclusions: one, Winona was a common name for beautiful, mixed up Indian maidens and, two, none of them lived on flat prairies.

So if our time-honored Indian legend is only a myth, what is the true story behind the naming of Lover's Leap? It was named by a Mr. William Baker in 1856. It seems that Mr. Baker attended the wedding of Dr. Massey, of

Linn Creek. After the wedding, the guests visited the bluff. Baker was so overwhelmed by the view, so smitten by the romance of the wedding, and perhaps so imbued of liquid refreshment, that he immediately christened the place Lover's Leap—and the name stuck. ■

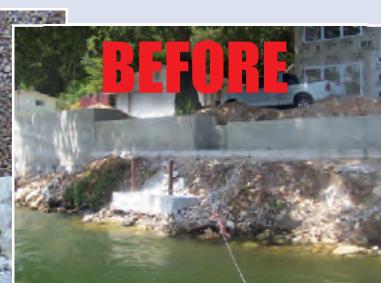
Historian and tour guide Michael Gillespie is the author of "Wild River, Wooden Boats" and "Come Hell or High Water: A Lively History of Steamboating". He has also penned dozens of magazine articles. Both of his books are available online at Amazon.com and Barnes and Noble.com.



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Missouri system to require criminal background checks for new professors

(AP) Newly hired professors at the University of Missouri's four campuses will soon join the ranks of rank-and-file employees who must pass criminal background checks before joining the payroll.

The revised policy takes effect at the system's campuses in Columbia, Rolla, St. Louis and Kansas City.

Current employees facing promotions and transfers will also undergo the background checks, which will be performed by Kansas City-based Validity

Screening Solutions, a private firm.

The change includes part-time and temporary workers but does not apply to student workers.

University of Missouri system employees other than professors have been subject to criminal background checks for the past decade. The new policy will ensure that all employees, whether faculty and staff, are treated the same, said Karen Touzeau, assistant vice chancellor of human resource services.

The Missouri State Highway Patrol previously performed the university's background checks. Validity Screening Solutions offers a more comprehensive, national inquiry, Touzeau said.

Some faculty members are concerned about the new policy. Frank Schmidt, a biochemistry professor and chairman of the Columbia campus' faculty council, called criminal background checks "notoriously inaccurate."

Someone with a common name, such as John Smith, is "going to show up on all kinds of stuff," he said.

Criminal background checks could also interfere with academic freedom and civil rights, Schmidt said. He emphasized that the relevance of the offense is something the administration should study before hiring a candidate.

"There may be some cases where it is appropriate (to disqualify someone from a position) for example, someone who has a string of convictions for careless and imprudent driving not being allowed to take students on a uni-

versity-sponsored trip," Schmidt said. "If it's not relevant, if it simply turns out to be some kind of a hunt, then we're obviously concerned."

Touzeau said that the university agrees.

"Having something in your criminal record is not necessarily a bad thing," she said. "If you're a receptionist, we won't be as interested in whether you have a good driving record."

Missouri joins a growing number of public and private universities that have broadened their criminal background checks to faculty hires.

Pauls' Fine Wine, etc.

A Better Understanding of Food and Wine Pairing:

Food and Wine pairings are evolving as multi ethnicities from around the world discover new food and wine. This can tend to make for choosing the right food and wine pairing a complicated task. If you stick to a few ground rules, you should be able to feel comfortable with your decisions. Here are a few tips that I give customers when they need the right wine for a dinner or party:

When you are taking wine to a dinner party, match the quality of food with the quality of the wine. If the wine is for a gift, the pairing is not important, just bring a nice wine.

The order wine's are served is important. Serve light wines before full bodied wines, Dry wines before sweet wines, and lower alcohol wines before high alcohol wines.

Balance the flavor of the food with the wine. Light food = light bodied wine, rich & flavorful food = fuller bodied wine.

Balance sweetness. But, beware of pairing a wine with food that is sweeter than the wine,

Consider pairing opposites. Very hot or spicy foods — some Thai dishes, or hot curries for example — often work best with sweet desert wines. Opposing flavors can play off each other, creating new flavor sensations and cleansing the palate.

Match by geographic location. Regional foods and wines, having developed together over time, often have a natural affinity for each other.

Pair wine and cheese. Red wines go well with mild to sharp cheese. Intensely flavored cheese is better with a sweeter wine. Goat Cheeses pair well with dry white wine, while milder cheeses pair best with fruitier red wine. Soft cheese like Camembert and Brie, if not over ripe, pair well with just about any red wine including Cabernet, Zinfandel and Red Burgundy.

Adjust food flavor to better pair with the wine. Sweetness in a dish will increase the awareness of bitterness and astringency in wine, making it appear drier, stronger and less fruity. High amounts of acidity in food will decrease awareness of sourness in wine and making it taste richer and mellower — sweet wine will taste sweeter.

Bitter flavors in food increase the perception of bitter, tannic elements in wine. Sourness and salt in food suppress bitter taste in wine. Salt in food can tone down the bitterness and astringency of wine and may make sweet wines taste sweeter.

Whether it is a party, dinner with friends, or a night out, these ground rules should help when making plans for your next occasion, but don't be afraid to break the rules. You may find that you like to pair a certain wine with a certain flavor that is outside of the norm. This is only natural as you develop your palate for its flavor with food and wine. Remember what is most important is to find what you like. Your palate is yours to use. With a little knowledge and experience you will become your own wine a food pairing expert!!!

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The color of money

The US Bureau of Engraving and Printing looks to foil counterfeiters with sophisticated printing techniques

After six decades in which the venerable greenback never changed its look, the U.S. currency has undergone a slew of makeovers. The most amazing is yet to come.

A new security thread has been approved for the \$100 bill, and the change will cause double-takes.

The new look is part of an effort to thwart counterfeiters who are armed with ever-more sophisticated computers, scanners and color copiers. The C-note, with features the likeness of Benjamin Franklin, is the most frequent target of counterfeiters operating outside the United States.

The operation of the new security thread looks like something straight out of the Hogwarts School of Witchcraft and

Wizardry. This magic, however, relies on innovations produced from decades of development.

It combines micro-printing with tiny lenses — 650,000 for a single \$100 bill. The lenses magnify the micro-printing in a truly remarkable way.

Move the bill side to side and the image appears to move up and down. Move the bill up and down and the image appears to move from side to side.

"It is a really complex optical structure on a microscopic scale. It makes for a very compelling high security device," said Douglas Crane, a vice president at Crane & Co. The Dalton, Mass.-based company has a \$46 million contract to produce the new security threads.

Larry Felix, director of the Bureau of Engraving and Printing, confirmed details about the security thread in an interview.

The redesign of the \$100 is about one-third of the way complete. The bill is expected to go into circulation late in 2008.

Starting in 2003, splashes of color have spruced up the \$20 bill and other currencies. Those changes followed the addition of a first round of security features in the mid-1990s.

thirds of which is held overseas.

Holograms, used extensively on credit cards, were considered for the \$100. They were rejected because they did not offer the strong visual signal the government wanted.

"We were looking for features that had very distinctive types of actions so that we could tell the American public, you will know that it is authentic if you do this and the note does that," Felix said.

The new security thread is



The \$50 bill has undergone recent dramatic changes similar to those made to the \$10 and \$20 notes. Now, says the Bureau of Engraving, it is time to redesign the \$5 as well. The new ultra-sophisticated redesign of the \$100 is not due till late 2008.

Benjamin Franklin's latest makeover was delayed while the government searched for a high-tech security device that would provide extra protection on the bill.

The \$100 bill represents more than 70 percent of the \$776 billion in currency in circulation, two-

used on the Swedish 1,000 kroner note and has been selected by the government of Mexico for some higher denomination notes.

Felix said many other devices expected to be included in the \$100 redesign will be similar to features added over the past four years to the \$20, \$50 and \$10 bills. That means subtle pastel colors on the currency and patches of micro-printing that are difficult to duplicate, along with a touchup on Ben Franklin's portrait.

Originally there were no plans to redesign the \$5 bill. That decision was reversed once counterfeiters started bleaching \$5 bills and printing fake \$100 bills over the bleached paper; certain security features were in the same location on both bills.

The new \$5 design will be made public on Sept. 20 and will go into circulation early next year.

The bleached bills represent the latest skirmish in a battle with counterfeiters.

"Counterfeiting is becoming highly organized and highly efficient," Felix said. He said some clandestine printing plants in Latin America and Eastern Europe have been caught counterfeiting not only the U.S. currency but other countries' notes.

The government says \$118.1 million in counterfeit U.S. currency was detected in 2006, an increase of 3.8 percent from 2005.

While that is a fraction of the currency in circulation, the Secret Service is concerned with the threat, especially the challenge posed by new digital technology. Digital copies account for about

half of all counterfeit notes passed in the U.S., compared with less than 1 percent of all counterfeit bills detected in 1995.

"The quality of the counterfeit currency has gone down, but the ease by which people can make this currency and the access to the computer equipment has had an impact on the rising numbers," Secret Service spokesman Eric Zahren said.

To stay ahead of the counterfeiters, the Bureau of Engraving and Printing plans to redesign U.S. currency every seven years to 10 years. That is a far cry from the practice for most of the 20th century - from 1929 to the 1990s - when the currency stayed the same without any major changes.

"We had three generations of engravers who spent their entire careers at the bureau and never saw their designs hit the streets," Felix said. "Now since 1996, we have all of these changes."

All the new security devices have added to the complexity of making money. The government churns out 38 million notes each business day with a face value of \$750 million at two facilities - one in Washington, D.C., and the newest one in Fort Worth, Texas.

By order of Congress, the \$1 bill, which accounts for 45 percent of the notes printed each year, will not be redesigned. Lawmakers were concerned about the cost to business if low-end vending machines that only take coins and \$1 bills had to be upgraded.

In addition to redesigning the money, the bureau is putting in new printing presses with more capabilities to handle the increasingly sophisticated security features.

The new presses can vary the size of the bills being printed. That is something the American Council for the Blind is urging the government to consider as a way of helping the visually impaired distinguish between different denominations of currency.

Felix says no decision has been made on such a change. The government is appealing a federal court ruling that could force such a redesign.

In its continuing effort to stay ahead of counterfeiters, the bureau is reviewing a wide range of new ideas such as adding a sense of depth to the designs.

"Currency is essentially a confidence situation," Felix said. "You have to always stay ahead in changes."

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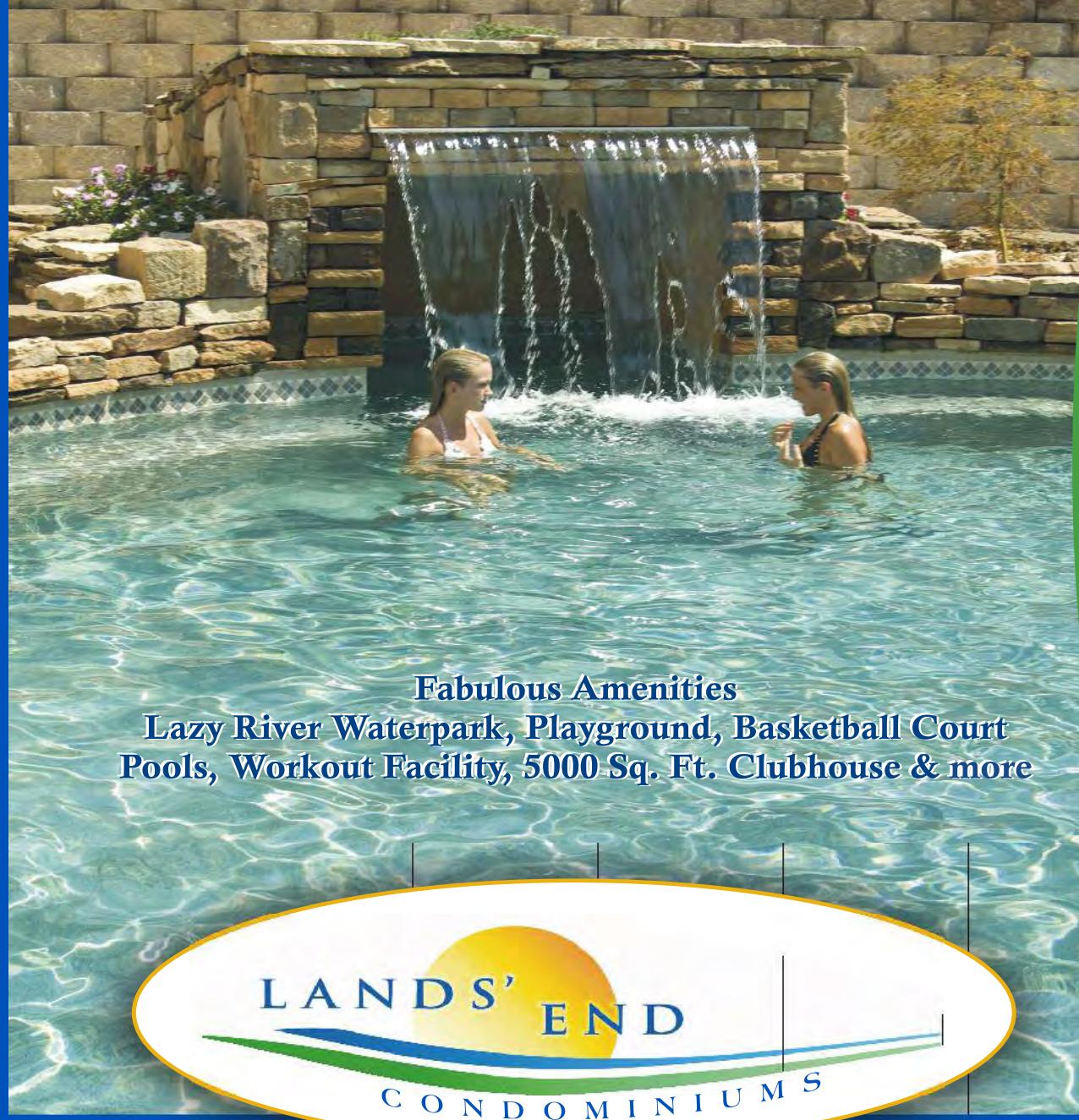
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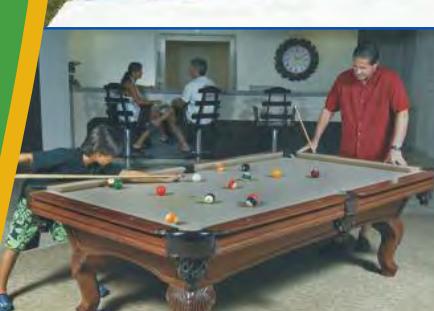
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TaylorMade R7 irons -not just another pretty face



TaylorMade re-worked the r7 iron into several variations over the past months, including the r7 Draw, r7 CGB MAX, r7 TP and the standard r7 irons, in graphite that we received for this test.

Like so many TaylorMade products, they are geared toward game improvement. Their oversized face lets players strike the ball more easily, and a mid-high launch get the ball in the air a bit quicker.

The Inverted Cone Technology provides a higher COR (coefficient of restitution) and increased average ball speed for greater dis-

tance. The clubs feature an exceptionally deep cavity that creates a low center of gravity (CG), making it easier to launch the ball higher for better carry and control.

A slight offset promotes a more square clubface at impact, and a nice topline gives a sense of confidence.

They are overall, a very forgiving club—with a slightly hotter loft than advertised—you will see better distances with the r7 over some other brands.

The RE*AX graphite shaft, even in regular flex, proved to be

very stable and consistent throughout the set. We spoke with Tom Olsavsky, TaylorMade's Senior Director of Product Creation. He explained how the inverted cone technology works.

"We developed a 'trampoline effect' on these faces—we made the 'cords' that hold the trampoline to the sides very thin, and we made the center of the trampoline a little bit stiffer. What that does is give you a wider range (across the face) where you are going to get more ball speed.

"We slowed down the middle, but kept the speed as much as we could on the outside. We cut down the amount the face and ball deform, and retained more of the energy. The 'springboard' effect, or 'trampoline' is still there, because the thin outsides are still giving, or 'flexing'. We get less ball speed loss on mis-hits because on the outside of the center of the face, we have this mechanism where it doesn't lose as much energy (is more forgiving)."

Tom also explained for us their reason behind partnering

with Fujikura, a leading shaft manufacturer— together they co-developed the RE*AX shaft used in these TaylorMade r7's.

"We put a weave material on the outside of the shaft," he explains, "and the idea there is to prevent the shaft from 'ovaling' (flattening out), particularly in the tip section at impact.

"If you look at a shaft at impact, it doesn't quite get to the level of a garden hose when you kink it, but it does oval—from the mid-section down into the tip is where you will see the ovaling phenomena.

"The benefit is to make a club more stable. What we found, is that for most golfers, if we could make it (the shaft) more stable without being stiffer, they would have more consistent performance and the club would be easier to play.

"Over the RE*AX family of shafts, they will play with a high degree of stability, without the same high level of stiffness. We get this through the material weave we wrap around the diameter of the shaft."

The three-part advantage of the r7's—the oversized faces with a confidence-inspiring topline; the high COR derived from the inverted cone; and the ultra-stable and yet light RE*AX shafts—all mix with the hotter lofts to produce a club that is easier to hit, more forgiving and produces consistent shots.

While not specifically designed for higher-handicapped players, the r7's got good marks at the range from average golfers. The better players remarked that while they wouldn't purchase them with graphite shafts, they did like the performance.

We didn't see any immediate distance gains from players trying these over their own sets, but some indicated they had distance increases.

We would recommend the TaylorMade r7's for players with less than 15 handicap and a stable swing. We'll give the irons a solid five stars for value and performance.

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Aerotech Player's Spec AMI 99 iron shafts tested

Aerotech's new Player's Spec AMI 99 irons shaft is an evolution based upon the SteelFiber sticks we tested a couple years ago. If you remember, we were amazed at the consistency from shaft to shaft that we found across the set. The marriage of graphite and steel winding produced a remarkably stable shaft, with no surprises and the repeatability we expect from high-end steel shafts—not graphite. But how good are they really?

This time, Chris Hilery from Aerotech sent us his newest - the Player's Spec. Clearly designed for the best players, they feature an "ascending mass" set design, where the 3 iron shaft weighs in at 96 grams, and the sticks grow progressively heavier through the set to the pitching wedge, with a shaft weight of 110 grams. This MOI modeling reportedly promotes easier to hit, lighter long irons, with more controllable irons in the scoring range. All for the sake of consistency.

We took the shafts to our custom clubfitter, Irl Robinson, 2007's Worldwide Clubmaker of the Year — and 4-time State

Clubmaker of the Year. If there's anyone who can give us the technical insight into these shafts—it's Irl. He built our set based on the SteelFiber shafts, and was itching to get his hands on these. They're for the stronger player, with fast swing speed—the kind of folks Irl handles everyday, the players that get their clubs built by the best.



At \$75 per shaft, they are a little more than some others. Aldila may set you back \$70 per shaft, Graphite Design's flagship maybe \$70. Not out of reach, but not for the average player either. But they're not designed for the average golfer—these are for golfers who know what they want, and want the best marriage of MOI matching and ultra-stability.

Everyone knows that consistency is the key in golf.

Repeatability, hitting the same shot each and every time with results you can count on. Irl matched the Player's Spec shafts and three other shaft brands up with the incredible Lynx Pro Tour Forged milled stainless iron heads. Triple hammer-forged and then milled to perfection. A player's head to be sure, with a thin topline and a moderate cavity.

The shafts being compared to the Aerotech Player's Spec shafts

were True Temper's Project X Flighted, Graphite Design's Tour AD, and the Swing Science 400 series. The four golfers testing the sets have varying handicaps from 20 to scratch. The builds were done with each head weight-matched across the sets, all the shafts spline-aligned and then trimmed for a stiff flex. Frequency matching was performed to provide a smooth curve across the sets.

continues on page 59

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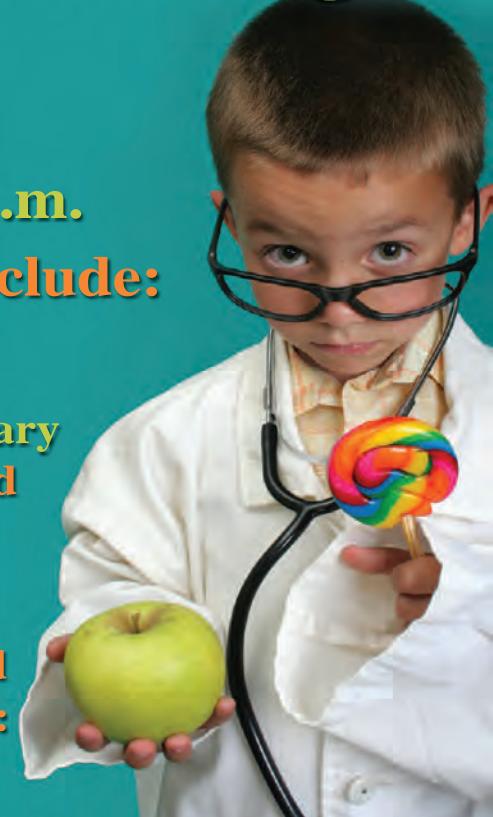


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Missouri says it is exceeding school 25% spending requirement

continued from page 33

Alex Bartlett, an attorney for the suing schools, contends money dedicated for certain uses by the constitution or state law should be excluded from the state revenue and the school spending calculations.

But even under that scenario, the state spent 35 percent of its revenues on public schools in 2006, testified Marty Drewel, deputy director of budget and planning in the state Office of Administration.

Under any scenario, the state's spending on public schools is greater than the constitution's 25 percent requirement of state revenues, Drewel said.

University of Missouri-Columbia economist Joseph Haslag, testifying for several taxpayers who intervened as defendants in the lawsuit, said the evidence "conclusively establishes" the state spends more than 25 percent of its available revenues on public schools.

According to Haslag's calculations, that amount was nearly 38 percent in 2006.

Nonetheless, the suing school districts assert the 25 percent threshold is not being met.

Callahan pressed Bartlett to produce a precise percentage—or at least say what he considers to be the state revenues and school spending dollars, so a rival calculation could be made of the percentage of money going to schools. But Bartlett declined to do so.

Attorneys for the state and taxpayer defendants expressed frustration that Bartlett declined to provide any specific figures backing up his assertion that the state wasn't meeting the constitutional mark. That made it hard to defend against his assertion, said attorney general's counsel James McAdams and the taxpayers' private attorney, Joshua Schindler.

Callahan reassured them: "On the legal issues I tend to lean in your direction."

Bartlett has said the entire case likely is to be appealed to the state Supreme Court. But the judge must rule on whether the state is meeting the 25 percent spending requirement before that happens.



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Quarry issue will come to the people

continued from page 1

"They were heartfelt claims, we respect them, and hopefully we can be good neighbors in the

future with them."

On the issue of the city and its concerns with the sewer treatment plant and the possibility of

bad publicity, McDonald says it is a non-issue.

"There's absolutely no way that the operation that we would do would pose a danger to that plant. Larry Coen is aware of it, he wouldn't have recommended approval of the permit, he's the staff director [for DNR]," McDonald said.

McDonald added, "Our engineer stated very clearly with the information that he had in there today. We're following a process."

The company will meet with the public in a meeting where more information will be presented by the city of Osage Beach regarding the specifics of the sewer system, a request that was made by members of the Land Reclamation Commission. Public Works Director Rick King will help the city to make its argument.

"There's about two million gallons a day going through there average," said King, referring to the city's system.

"The sewage would hit the river before we could get it stopped, making an environmental disaster in the area."

And the Magruder Limestone Company will take the public meeting as an opportunity to prove what they will do later on down the road says McDonald. He says the company's outlook is positive.

"When the permit is granted, it'll be our time to prove it then."

And the public is invited.



The Lake Area Chamber of Commerce is proud to announce new member, Farmers Recruiting and Agency Development Center at 3736 Hwy 54 in Osage Beach. For more information stop by the agency or call 573-302-0001. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors, Lake Area Chamber Board Members, Farmers Insurance Agents, and Guests are: Richard Wells-Board of Governors; Rick Kruse-Board of Governors; Jim Swope V.P. & State Executive Director; Ted LePage-Recruiter; Katie McIlwain-Customer Service Rep; Deb Settle-Sr. Vice President of Zone Operations; Danae Hermann-Office Manager; Bill Kirgan-District Manager; Ashly Kirgan-Assistant District Manager; and Mike Whitworth-Trainer.

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Dangerous files you should avoid and why

by Darrel Willman

To begin this article, we'll preface by saying right away that you should never under any circumstances click on an email attachment. They're more often than not malicious.

And to be sure, we've covered this topic or one very similar in the past. If you are, however, expecting a family photo from Great Aunt Ethel you can await it, and if .JPG format, right-click and save to your desktop. There, your virus scanner should have a look at it for you.

But there are some suspicious file formats and extensions you should be on the look out for, especially if you receive an email unsolicited, or from an unknown sender. To be safe, simply delete these.

Internet bad guys, hackers—

crackers—script-kiddies, whatever your name for them, like to use attachments and embedded files to gain access to your computer or to extract personal information, or worse.

So if you receive an email with an extension listed below, or with an attachment that has one of these extensions, don't open the email. Even if it is from a trusted source, just delete it.

File extensions: **".cmd", ".bat", ".scr", or ".exe".**

You may be asked to navigate to a financial institution's website or other popular internet destination, purportedly to perhaps verify account or personal information.

This is called "Phishing", and it is one of the most common reasons an email would

contain one of these files. Luring unsuspecting users to an identically-appearing website through the use of an executable file allows them to take control.

So what do these files do?

Files ending in ".cmd" or ".bat", are used to run scripts, or "batch" files, often benignly used by programmers to place files in specific positions and to alter the registry. Hackers use them to steal user data.

Files ending in ".scr" are normally not malicious, you may recognize this as a screensaver file. Problem is, if you download a "free" screensaver, or receive one via email, it can execute code when it is launched automatically, and chances are if the screensaver is active, nobody is watching.

The worst of the lot, the ".exe" file—is an "executable", in other words, a program. Once launched, these can do whatever they are designed to do—implant a keylogger, set up a trojan, whatever it may be.

Most people recognize the ".exe" format as dangerous, and yet don't pay attention to the extension the file they are downloading has—opening

themselves up to trouble.

What should you do?

Again, first and foremost—just don't click attachments to emails. Avoid downloading files off the internet from unknown or untrusted sites. Pay attention to the name of the file when you select where the file will be saved.

Remember that most often, everything has a price. If it sounds too good to be true, it probably is.

Remember to use a software or hardware firewall, and have active, updated antivirus software installed on your system. Limit your children's access to the internet, or educate them on the types of files to avoid and how.

Use discretion in the types of files you download and judgement in the sites you visit. If it looks shady and thrown together, chances are it's not good news—instead, stick to mainstream popular internet sites when possible until you get a feel for the good and bad out there.

Avoiding dangerous websites

Internet users need to realize that the web is no longer the

happy-go-lucky burgeoning online community it once was.

In the early days, everything was free, dangers were few, and content was plentiful.

Today it is a much different story. Searching for virtually any topic will result in a host of "false-positives"—websites designed to simply mimic search parameters and return the requested "hit words", only to deliver yet more, sponsored "results".

They are designed simply to generate hits to a specific page in order to gain revenue derived from the advertisements they host.

You will also find endless results from shopping sites designed for the same purpose—to lead you to a list of products for sale. In short, you need to be suspicious of any search results you see, and suspicious of websites you navigate to or are led to through links.

Without the right caution, "phishers" can try to coerce you into revealing sensitive information like your social security number or your name and address—cookies and in-page scripts can generate

continues on page 53

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Money Is Still Available!

I closed a loan on Friday with no problems, funded and closed as scheduled. However the Realtor had called the client the day before and told him that there may be no money to close his loan. The widespread panic over the sub-prime fallout has become an epidemic, but there is still money available!

Yes there are Lenders and Mortgage Companies that are going out of business due to bad lending practices, leaving only the most stable Lenders and Companies with good lending practices to serve the Mortgage Industry.

The current market conditions have caused some changes in the Mortgage Industry. But Lenders are still loaning money! Borrowers will be required to have higher credit scores, longer established credit history, and in some cases more money down. But there are still many options available, including 100% financing!

It is a buyer's market! We all know how important it is to work with a Professional Realtor. It is equally important to work with a Certified Mortgage Professional. As a Certified Mortgage Planning Specialist I have the knowledge and experience to evaluate your personal financial situation and work with you on a Mortgage strategy that will get you into the home of your dreams. Be sure to work with a Certified Mortgage Professional who understands the current

market conditions, knowing which lenders are stable and which ones to avoid. With so much uncertainty in today's Mortgage Market you need the comfort of working with a Certified Mortgage Professional that will guide you through the Mortgage process and help you finance your home with no gimmicks just solid financial advice. So whether you are in the market to purchase or need to refinance out of your adjustable rate mortgage, or even consolidate your current debt be sure to work with a Certified Mortgage Professional.

As a Certified Mortgage Planning Specialist (CMPS) I will work with you on a Mortgage Plan specific to your needs and your financial goals. Knowing and understanding the current market conditions is imperative in today's market, are your working with a Certified Mortgage Planning Specialist?

If you have questions please email them to answers@lakeloan.com or call Andrew Conner at 573-317-1400 Mortgage Resources In The Midwest, Inc.

Andrew Conner is a Certified Mortgage Planning Specialist. CMPS, specializing in the areas of Mortgage Planning, Cash Flow Management, and Real Estate Equity Management, utilizing your mortgage as a financial instrument to achieving your short term and long term financial goals. Less than 1% of all Mortgage Originators in the USA have this accreditation.

Crucial fundraisers serve C.A.D.V.

by Monica Vincent

The CADV/VOC is a not-for-profit domestic violence shelter and sexual assault response center that serves the entire Lake of the Ozarks area. CADV/VOC has a 20-bed facility at their Outreach Shelter located in Camdenton to house women and children who are displaced by domestic violence. Along with shelter services, CADV/VOC has various outreach services including support groups, onsite hospital advocacy, life skills training, transportation and childcare (provided by trained volunteers) legal advocacy, after care, and crisis counseling. The services are free and confidential.

CADV/VOC relies heavily on the kindness of our community for financial stability.

Although they receive some state and federal monies, community giving makes the difference at the end of each month. Two major fundraisers have taken place over the last couple of months.

On August 28th, the Old

Kinderhook Ladies Golf Association hosted their Annual Ladies Day Tournament as a fund raiser to assist Citizens Against Domestic Violence. This was the first year with funds dedicated to C.A.D.V. Last year's proceeds benefited Dogwood Animal Shelter.

Over 100 players enjoyed golf, lunch and a silent auction with beautiful 90 degree weather. Committee members of The Old Kinderhook Ladies Golf Association were proud to present a check for \$2100.00 to Angie Fiene, C.A.D.V. Executive Director.

On October 2nd, local restaurants helped the victims of domestic violence and sexual assault at the Lake of the Ozarks during the 6th Annual CADV/VOC Auxiliary Brunch on at the Lodge of Four Seasons Granada Ballroom. This event is the single most successful fundraiser for the CADV/VOC, raising more than \$13,000 in 2006 and providing vital funds to serve the community. The brunch has annu-

ally welcomed a sold-out crowd since 2001.

This brunch was expected to exceed the achievement of the five previous fundraisers. In past years, the Auxiliary and volunteers provided all food, table decorations, etc., but the event has enjoyed such success that it has outgrown the abilities of the Auxiliary to prepare the food. This year over 20 local restaurants were asked to prepare one item for the brunch. Each participating chef prepared enough food to serve 300 people and delivered it to the Lodge on the morning of the event.

The theme for this year's brunch was 'Around the World.' Volunteers decorated each table according to the theme and served the prepared dishes.

Because the CADV relies so heavily on donations it is important to keep the public informed of all fundraising efforts and other means of making a difference. October is National Domestic Violence Awareness Month, and in the



months of November and December, the CADV will be collecting food and gifts to fill food baskets for Thanksgiving and Christmas. They offer this to victims they have served who still need a little assistance. Wal-Mart gift cards, Target Cards, Phone Cards, gas cards etc. are highly welcomed. Due to the high number of victims they have served, the CADV has already

Adobe's Creative Suite 3 Production Premium reviewed

All sorts of different business types can benefit from some sort of video production or promotion. Realtors can use it for

virtual Flash-based video walk-throughs, car dealers to check out the models for sale with a video stream. Retail stores can

feature this week's sale items, others can produce online, on-demand commercials. Podcasts and streaming WMV files can be created for the wildly-popular portable device market. And there's in-house kiosks and looping video presentations that can be set up in customer/client waiting and seating areas. All manner of self promotion, even your own TV commercials if you choose. And it takes a lot less than you

would imagine.

Digital video cameras can be found on eBay for as little as \$50, with a port for dumping the footage into your firewire-equipped PC (an inexpensive card is needed if yours does not feature this).

Most video-editing suites then feature an import function to bring the video in for editing. If not, Vista has a nice feature for importing video for use with the software they include in some editions. But for others, that's not going to be enough-- it is very limited. There are other purely video-editing packages available, but again, all they do for the most part is video. If you want a software package that has a variety of uses across an office, and produces all manner of video for in-house and web use, you need to look to the big guns in the business. Adobe's Premiere has led the way for years, and when it's teamed up with photo and illustration software (to name a couple) like Photoshop and Illustrator—it's suddenly a very versatile package to have in the office. Illustrator can be used for producing print production like

ads and brochures, Photoshop is indispensable if you handle photos.

Adobe's Creative Suite 3 Production Premium package retails for \$1699, and for that price, includes a dynamite line-up of powerful video-production related tools. After Effects CS3 Professional, Premiere Pro CS3, Photoshop CS3 Extended, Flash CS3 Professional, Illustrator CS3, Soundbooth CS3, OnLocation and Encore CS3 (plus a few more).

This is an amazing group of products that facilitate video and animation production for output to a wide variety of uses. Everything you will need from start to finish on your project is here at your fingertips. Creating vector-based graphics and pixel-based manipulations with Illustrator CS3 and Photoshop CS3 Extended (both of which we have reviewed), Flash to generate stunning multimedia presentations for video and the web, the incredible Soundbooth— awesome control and editing for audio files to accompany your video. Encore to author your project to DVD video, Blu-Ray high

continues next page



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continued from previous page
resolution video or Flash files for the web.

Of course you also get the one-two punch of the legendary industry-standard Premiere and After Effects.

With After Effects they've taken an extraordinary product and made it even more incredible. The new puppet tool is amazing-- animate characters in a fun and intuitive way. 3D text animation infinitely controllable. Shape layers—video for mobile devices— and the host of post-shoot effects that has made it famous. Premiere Pro CS3 with its new support for high resolution video, slow motion and time remapping. The new direct to disc recording, on-set monitoring—this takes editing to a new level, bypassing tapes and streamlining the process.

You don't have to use all of the features in order to be productive, however. It's amazingly easy to import a few clips and generate a title or two and output your clips. But the moment you need more — power, that is—the suite's robust features are at your fingertips, lurking under the

hood. Professional-level tools, and yet it's still affordable enough for the prosumer or small business.

If you want to introduce more control, timecodes are available. Blue screen keying is available, sophisticated sharpening, softening, and a host of other filters are built-in. Want more? There's a wide variety of third-party filters to expand the options.

The improvements to the individual applications within the suite are lengthy, but there's a few stand-outs. In Premiere Pro CS3, where once you were limited to one playback speed for a clip, now with the improved Time Remapping, you can adjust time stretching inside a clip, for different parts of a clip. No more splitting them up. It also has improved handling for slow motion.

Encore is now included in the package, giving you an expert method for creating DVD's—including BluRay support. Extensive menus and effects, a full-featured authoring system.

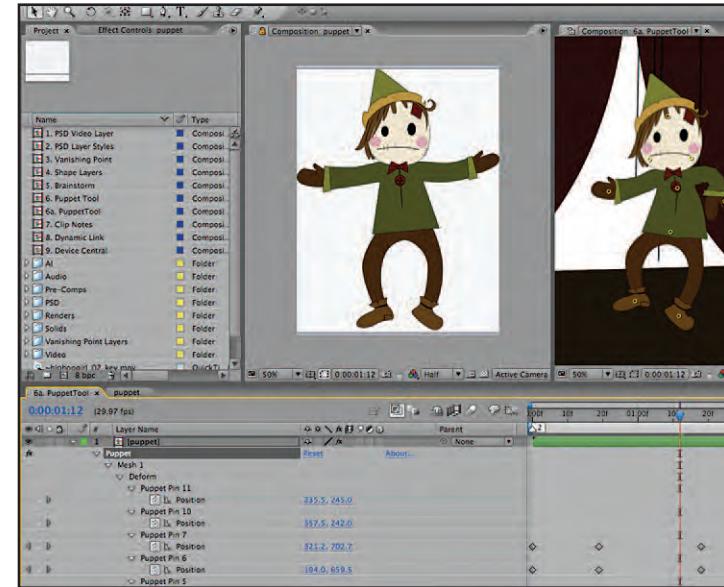
Soundbooth, an amazing audio editing and processing

addition, is now included. It has common tasks set up for you as assistants and pre-sets that are easily loaded. Its interface is easy to navigate—and can be stunning, particularly when viewing the files in waveform. This lets you edit in a new, intuitive way I haven't seen in any other audio-editing application. Soundbooth's integration means you can jump in and out making your edits and go back to Premiere seamlessly.

OnLocation is a new addition that lets you skip the tape and record straight to a hard drive on your laptop—amazingly useful when doing multiple takes you need to file—no need to jump back and forth in editing, the files are ready to use and you can simply label them as you go. Eliminating the playback time needed for transfer saves time and money. A very useful addition to the suite.

Ultra- this neat little add-in lets you blue-screen with background composites, it's like having a shooting stage inside your computer.

At \$1,699, Adobe's Creative Suite 3 Production Premium



The new puppet tool is amazing-- animate characters in a fun and intuitive way. After Effects lets you polish and process your video prior to the final production for DVD, the web, mobile devices or other formats.

package screams bargain—although you may be tempted to buy Audition as a separate application for precise audio editing. The included programs would set you back over \$4000 if you bought them individually. With the new additions for CS3, Adobe has set a new benchmark for software integration and smooth workflow. The industry-standard Premiere Pro and After Effects

Around the World

6th Annual CADV-VOC Auxiliary Brunch

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Citizens Against Domestic Violence



Thank you to all sponsors, volunteers and other supporters for making the 6th annual brunch a success ... For helping the CADV continue its mission of service to our community.

The Citizens Against Domestic Violence/Victim Outreach Center is a not-for-profit domestic violence shelter and sexual assault response center that serves the entire Lake of the Ozarks area. CADV/VOC has a 22-bed facility to house women and children who are displaced by domestic violence. Along with shelter services, CADV/VOC has various outreach services including support groups, onsite hospital advocacy, life skills training, transportation and childcare (provided by trained volunteers), legal advocacy, after care, and crisis counseling.

Call (888) 809-SAFE for confidential help,
free of charge, 24 hours a day.



The Lake West Chamber welcomed Tupelo Honey's into their membership recently. Located at Hwy 5 and 7 in Greenview, Tupelo Honey's is open Sun.-Wed. for breakfast and lunch and Thurs. -Sat. for breakfast, lunch and dinner. Pictured at the ribbon cutting are owners James and Tiffanie Aitken and chamber ambassadors.



The Lake Area Chamber of Commerce helps to celebrate the Grand Opening of Edward Jones – Tony Reahr's new office at 101 Crossings West Drive, in Lake Ozark with a ribbon cutting. Visit Tony at the new office or call 964-5712 for more information. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors are: Mandee & Andrew Reahr; Theresa Roscetti, Branch Office Administrator Trainee; Tony Reahr, Financial Advisor (w/ scissors); John Caran, 101.9 The Wave; Trish Creach, Executive Director Lake Area Chamber of Commerce; Robin Evers, Lake Area Chamber Board Member; Chris Stockton, Cold Stone Creamery; and Linda Fields, Borders Printing.



The Lake Area Chamber of Commerce is proud to announce new member Simply Elegant Wedding and Event Planning, LLC with a ribbon cutting. Contact Stephanie at 573-286-6335. Pictured from left to right along with Chamber Active Volunteer Ambassadors are: Scott Snofke, Stephanie's husband; Linda Fields, Borders Printing; Stephanie Snofke, Owner (w/ scissors); and Robin Evers, Lake Area Chamber Board Member.

Be careful on MySpace

Social networking sites are immensely popular today, with internet users of all ages. A recent report for instance, said MySpace readers over 35 account for more than half of their membership. Once the exclusive domain of the young, now it seems everybody needs a profile on MySpace. You will find MySpace pages for celebrities, politicians, corporations, brand names and lots more. So what's the problem?

The problem is, in any given group of people, you are likely to find all kinds, good and bad. The larger the group, the more bad. With the exploding popularity of MySpace and similar sites, they have attracted society's pedophiles, predators and otherwise dangerous individuals.

her in Florida. A 13-year-old Georgia girl posing as a 29-year-old abused by a 30-year-old South Carolina man she met online. And an 11-year-old female molested in her home—while her parents slept—by a man she met through an online network and subsequently let into her house at night.

But the dangers aren't limited to the young. Adults can be lured in relationships through sites like MySpace and it's Instant Messaging chat rooms. They can be led to believe anything there, with predators fabricating identities—complete with false photos, descriptions and information—anything to get the victim into the hands of the offender.

Meetings often take place in semi-private or questionable



Pop artists like Justin Timberlake have MySpace pages, as do politicians, actors, corporations and more.

Adults as well as kids have something to fear from these individuals.

Sites that use "profiles" collect users' individual information, and encourage them to share it with others in the online "community". Their likes, dislike, physical appearance including photos, real names and nicknames are collected—which over time can paint an incredibly accurate picture of the individual. It's not uncommon to hear of cases where MySpace users are victims of dangerous individuals.

The FBI (Federal Bureau of Investigation) says they've opened dozens and dozens of casework nationwide involving networking sites. They describe incidents like a 33-year-old Alabama man who met a 14-year old from New Jersey — later meeting up with her and abusing

surroundings—with only the perpetrator's general description to go on afterward— everything else having been false.

The success of MySpace has littered the internet with copycat networking sites, some even "themed" with members from specific backgrounds, areas, ethnic origins and even sexual orientations.

Just being aware of MySpace is not enough. You may also want to watch for names like Facebook, Friendster, Xanga, Mocospace, Multiply, Hot or not, Piczo, Digg and Hi5, just to name a few. Particularly with young people—they are most often the targets of the predators.

Some other concerns? Even if the hackers don't get you, the things you post on a social networking site can still come back to haunt you. According to data published by business social net-

working site Viadeo in March said that a fifth of hiring managers look for information about prospective employees online, and that a 25% even rejected candidates based on what they found on MySpace, Facebook, or their blogs.

Security software vendor Symantec just published data saying that social networking sites provide a smorgasbord for phishers and malware developers too. These sites have proven to be attractive to hackers, both because of potential security holes and because the very nature of the sites mean that people will share the virus and other data with others in the community.

The security holes were demonstrated at the recent Black Hat and Defcon hacker conferences.

One hacker, Rick Deacon, a 21-year-old network administrator from Beachwood, Ohio, says he's discovered a so-called "zero-day" flaw—a problem that hasn't been patched yet—in MySpace that allows intruders to commandeer personal Web pages and possibly inject malicious code. So far, it only affects older versions of the Firefox Web browser and does not affect Internet Explorer, he said.

The attack uses a so-called "cross-site scripting" vulnerability, a common type of flaw found in Web applications that involves injecting code onto someone else's Web page.

The vulnerability could not be independently verified, but experts said these types of attacks are a particular problem for social networking sites, where it's difficult to police the content of the millions of posts each day.

Deacon said the flaw he discovered requires that a user click on a link that leads to a Web page where the computer's "cookie" information is stolen. Deacon said he discovered the problem several months ago along with several other researchers and alerted MySpace, but the company didn't fix the problem.

A MySpace spokeswoman declined to comment specifically about Deacon's presentation. The company said in a statement that "it's our responsibility to have the most responsive, solely dedicated 24-7 safety and security team, and we do."

Metro Marble and Granite offers a new edge on stone

continued from page 18
 to installation. This is precision fabricating with state-of-the-art machinery. We also do free estimates off of customer measurements. This can be done in our Lake location store and turn-around estimates are provided quickly."



Metro Marble and Granite's Straight Line Polisher.



Metro Marble and Granite's Intermac CNC.

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mats. A variety of edging and finishes are available.

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Climax Springs Health Screening is October 25

The Climax Springs Civic Center will be the site of the Climax Springs Health Screening sponsored by Lake Regional Hospital.

Free and low-cost screenings including blood pressure, hearing, body fat analysis, pulmonary function testing, colorectal screening kits and glaucoma screening will be offered on

Thursday, October 25th, from 7:30 to 11:00 a.m.

The Camden County Health Department will offer flu shots for a nominal fee. Everyone is encouraged to attend.

Health screenings offered for nominal fees include: Complete Blood Count, \$3; Blood Chemistry Profile, \$10; Prostate Cancer (PSA) Screening, \$15; and

Thyroid Panel, \$25.

Participants interested in the Blood Chemistry Profile must fast for 12 to 14 hours prior to the screening. Black coffee and water are acceptable.

Take all routine medications. For more information, please call Lake Regional Hospital's Education Resource Center at 573.348.8222.

Craig Bischof Joins Lake Area SCORE Chapter

The Lake of the Ozarks Chapter of SCORE is pleased to welcome Craig Bischof as a new member of the local SCORE chapter.

SCORE is a volunteer organization that provides workshops on timely business topics and free counseling to new and existing small businesses.

Bischof grew up in the St. Louis area and graduated from the University of Missouri St. Louis with a BS in Mathematics and completed post graduate courses in information technology and business administration.

While in college, Bischof worked part-time at UPS. He joined UPS full-time after gradu-

ation and remained with them for 30 years.

He had a variety of positions including managing the accounting department and district controller. Later, he was assigned to corporate and worked for information services and served as a project manager to consolidate various accounting functions.

Bischof left UPS in 2001 and joined St. George School in Afton, MO until it closed in 2004.

He taught Algebra and opened a computer lab for students. He resides in the Camdenton area and is an avid boater. He also enjoys flying his own plane. He belongs to the

Missouri Pilots Association and Angel Flight organization that provides free air transportation to people with the need but lack the means.

He also plans to use the plane to visit his two married sons that live in Connecticut and Montana.

Bischof has informally assisted several friends with business endeavors and is looking forward to sharing his experience with lake area businesses or those seeking to start a business as a SCORE counselor.

For more information on SCORE, visit our web site at www.lakeozarkscore.org or call 346-5441.

Lake Regional Mass Casualty Trailer assists with Shootout



(l to r): Operating room tech Tony Haley, ER receptionist Nick Schmidt, and ER nurse Dave Bergthold erect the Lake Regional Health System medical tent at the recent Budweiser Shoot Out.

The Mass Casualty Incident (MCI) trailer from Lake Regional Health System helped augment medical care at the recent Budweiser Shoot Out at Lake of the Ozarks.

The event provided a great opportunity for Lake Regional medical professionals to work closely with local fire department and EMS personnel, who got a first-hand look at the trailer and its capabilities.

The MCI trailer housed a rehab station and medical treatment area.

"We treated a variety of injuries during Shoot out weekend including slips and falls, cuts and heat-related illnesses," said Paul Harris, R.N., and emergency preparedness resource at Lake Regional Health System.

"The Shoot Out offered a great opportunity for us to provide needed medical assistance while showcasing the trailer and our capabilities. It served as collaborative and contextual training for our personnel and the fire and EMS professionals," Harris said.

The MCI trailer will also be used to provide on-site medical care at the OSS boat races at Lake of the Ozarks in September and at October's Apple Festival.

The trailer provided incident command training and the participation with the Shoot Out was the culmination of year's

worth of work by Lake Regional Health System, the Missouri Hospital Association (MHA), and Pantheon Consulting Group.

Lake Regional Health System works closely with public health departments, fire departments, and emergency responders in Miller, Morgan and Camden counties.

"It's important to learn how we fit into their disaster management models so we will all be better able to protect the people we serve," Harris added.

The MCI trailer is one of 16 units throughout Missouri and was provided by the U.S. Department of Health Resources and Services Administration through a grant to the Missouri Hospital Association to ensure readiness for large scale health crises.

A variety of medical and non-medical personnel are needed to staff the Mass Casualty Unit during times of real disaster.

In addition to nurses and physicians, they need people to assist with planning, communication, supplies and other responsibilities.

During a mass casualty, the personnel would be stationed in the trailer which is outfitted with world wide satellite communication capability and contains medical response equipment for 100 people.

 An advertisement for Spectra Interiors. On the left, there is a large, stylized orange sculpture of a face with a crown of leaves. To the right of the sculpture is the company logo, which consists of a white Greek key (meander) pattern surrounding the word "Spectra" in a bold, italicized font, with "INTERIORS" underneath it. Below the logo is a list of products and services offered: "furniture - pictures", "lamps - mirrors", "accessories", "area rugs", "carpet - tile", "interior designers", and "on staff". At the bottom, the phone number "573 348-4444" is displayed. The entire advertisement is framed by a decorative Greek key border.

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interior designers
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54-42 Jct. on Hwy. 42

573 348-4444

Gathering of Women: A Day of Learning and Fun

Area women are invited to attend The Gathering of Women, a fun and educational event featuring presentations by several of the Lake area's women leaders.

The event will be held at The Lodge of Four Seasons from 9:30 – 2:00 on November 3rd.

It is co-sponsored by Lake Regional Health System and the Heart of the Ozarks Chapter of the Business and Professional Women's Group.

Proceeds will benefit the Lake Regional Hospital Foundation. Speakers and topics include:

J. J. Jones, Nurse Practitioner Osteoporosis: What Every Adult Should Know

Dr. Mary Ann Johnson, Women in Leadership

Carolyn Loraine, Beverly Thomas, Elaine Gilley, Jo McElwee, Linda Sweatt and Nancy Douglas, Women in Politics, A Second Look.

Ashley Brown, Ph.D., Applying the Theory of Interpersonal Communication to Your Real Life.

Space is limited and registration is required. The cost is \$25.00 and includes lunch and handout materials.

Please make checks payable to Lake Regional Health System, 54 Hospital Drive, Osage Beach, MO 65065.

To register or for more information, call 573.348.8222 or log on to www.lakeregional.com.



Nurse Practitioner J. J. Jones will give a presentation on osteoporosis at The Gathering of Women on November 3rd.

Bank Star One names Jaclyn Larcheveque to HyVee branch

The Hy-Vee branch of Bank Star One has appointed Jaclyn Larcheveque of Lake Ozark to the position of marketing and customer service representative.

Ms. Larcheveque's responsibilities will include promoting Bank Star products and servicing customers at the bank's Hy-Vee location.

Prior to joining Bank Star One, she served six years with Lodge of the Four Seasons in various capacities, including Reservations.

The Hy-Vee branch of Bank Star One is open seven days a week and is closed only four holidays during the year (Christmas, New Year's, Easter, and Thanksgiving).

Bank Star One is a subsidiary of the Festus-based BancStar Inc., a bank holding company with 14 branches and more than \$360 million in assets.

Bank Star branches are located in Lake Ozark (2),

Osage Beach (HyVee Supermarket), Fulton, New Bloomfield, Festus (2),



Jaclyn Larcheveque

Farmington, Park Hills, Leadwood, Desloge, Pacific, Caruthersville, and Steele—all in Missouri.

www.bank-star.com or call 573-302-0105. Bank Star One is a Member FDIC and an Equal Housing Lender.

Ducks Unlimited annual banquet set for October 11

The 2007 committee is excited to announce the date for the Lake of the Ozarks Chapter Annual Ducks Unlimited Banquet.

The date for the Banquet will be Monday October 11th at Osage National Golf Course located off Hwy. 54.

The doors will open at 5:30 p.m. with dinner being served at 7:00 and the live auction beginning at 7:30.

For those of you who are not aware of what the mission of Ducks Unlimited is, it is to fulfill the annual life cycle needs of North American waterfowl by protecting, enhancing, restoring, and managing important wetlands and associated uplands.

Ducks Unlimited is a non-profit organization dedicated to waterfowl and wetland conservation. Funds generated in the United States through voluntary, tax deductible contri-

butions are used to enhance, acquire, and restore habitats in Canada, the United States, and Mexico.

Since the inception of Ducks Unlimited in 1937, the organization has conserved nearly 9 million acres of habi-

Ducks Unlimited receives the largest percentage of conservation from nationwide fund-raising banquets. With the decrease of wetlands continuing at a rate of more than 400,000 acres per year, contributions from Ducks Unlimited is now more critical than ever.

The Lake of the Ozarks Ducks Unlimited Banquet will be a guaranteed good time. We encourage you to attend, enjoy an evening of fun and friendship, and best of all; it benefits a wonderful cause - Ducks Unlimited.

For more information on Ducks Unlimited and how to purchase tickets for the event, please contact Tony Reahr at 573-964-5712.

The people of the Lake area have been big supporters of Ducks Unlimited and we are looking forward to making the 2007 Banquet the best yet.



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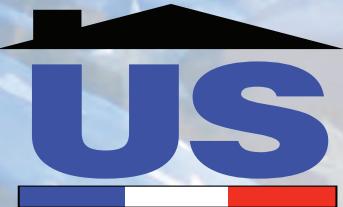


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John Farrell Real Estate welcomes newest agent

Welcome New Agent, Justin Farrell. Justin Farrell is the youngest son of John and Lynn Farrell (Brokers & Owners of John Farrell Real Estate).

Born at the Lake of the Ozarks General Hospital, now Lake Regional Hospital, on April 5th, 1982, Justin was reared in Osage Beach and Graduated from Camdenton High School in May of 2000.

Upon graduating, Justin attended Lindenwood University on a soccer scholarship and pursued an education in Accounting and Political Science.

Now in his first year as a REALTOR, Justin is very excited and motivated to help all potential clientele with any and all real estate needs.

With a vast knowledge of the growing lake area, and being reared around the real estate business his entire life, he and his family believe that it will be



Justin Farrell

only a matter of time before he becomes one of the most successful REALTORS in the lake area.

Justin, just like his older brother, is eager to have your business and is motivated to work hard and prove to you that the tradition of quality service from John Farrell Real Estate will continue for many years to come.

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CHAMBER SPOTLIGHT

Paul and Teresa Hays decided years ago that they wanted to live at the Lake of the Ozarks, so they made a plan and worked towards that goal. In 1993, they bought their first lake house on Lake Road 5-32. In 1999, they moved to a lakefront home on road 5-29. After 24 years in the financial services and insurance industry in Kansas, Paul decided to change careers and they moved to the lake full time in 2005.

The couple now works as THE HAYS TEAM for Gaslight Properties/ GMAC Real Estate in Sunrise Beach. During their first year in the real estate business, they received several awards including Rookie of the Year and First Time Million, Award of

Excellence, presented by the Lake of the Ozarks Board of Realtors. They also received the Ruby Medallion Award, Outstanding "Company Spirit" Award & 100% Club presented by Gaslight Properties/GMAC Real Estate.

THE HAYS TEAM also realizes the importance of education in the real estate industry and has earned several designations in their first two years. Paul is a graduate of GRI, Graduate, Realtor Institute; he has also earned the designation of SRS, Seller Representative Specialist. Paul and Teresa are also QSC, Quality Service Certified and Premier Service Agents. With 42 years of combined experience in marketing, sales, financial servic-

es, and real estate, you will see why "ItPaysToCallHays.com". Give THE HAYS TEAM a call at 374-3909.



CADV to benefit from annual brunch

Sixth Annual CADV Brunch To Be Held October 2 at the Lodge of Four Seasons.

The Citizens Against Domestic Violence/Victim Outreach Center will hold its sixth annual CADV/VOC Auxiliary Brunch on October 2, 2007 from 11 a.m. to 1 p.m. at the Lodge of Four Seasons Granada Ballroom.

This event is the single most successful fundraiser for the CADV/VOC, raising more than \$13,000 in 2006 and providing vital funds for the CADV to serve the local Lake of the Ozarks community.

The brunch has annually welcomed a sold-out crowd since

2001. Top area chefs will contribute to the buffet-style brunch, and guests will enjoy tables especially decorated by local CADV supporters.

The tables will follow this year's theme of "Around the World." This event annually sell out, so purchase your tickets early. Tickets are \$20 each.

Call 573-365-8111 to purchase or visit Spa Shiki, Central Bank of Lake of the Ozarks, First National Bank in Camdenton, and Tonia Grein Realty.

The CADV/VOC is a not-for-profit domestic violence shelter and sexual assault response center that serves the entire Lake of the Ozarks area.

CADV/VOC has a 22-bed facility to house women and children who are displaced by domestic violence. Along with shelter services, CADV/VOC has various outreach services including support groups, on-site hospital advocacy, lifeskills training, transportation, legal advocacy, crisis counseling and more.

Major event sponsors include Spa Shiki, Community Real Estate, Central Bank of Lake of the Ozarks, First National Bank, Tonia Grein Realty, Borders Printing and Prudential Lake Ozark Realty. More sponsorship opportunities are available. Please call 365-8111 for information.

CCSC Fall Bake Sale schedule

The Camdenton County Saddle Club would like to announce the Fall Calendar of

Events for Bake Sales.

All bake sales start by 9 a.m. Horses should be there no

later than 10 a.m.

- October 6 Bake Sale - No Horses, Wal-Mart Camdenton
- October 27th Bake Sale - To include horses and baked goods, Osage Beach
- November 17th Bake Sale - To include horses and baked goods, Osage Beach
- December 1st Bake Sale, no horses just baked goods, Osage Beach
- December 15th Bake Sale - No horses just baked goods Osage Beach

Volunteers, baked goods and well-behaved horses or ponies are needed, please contact Sgt. Arlyne M. Page at: 346-4111 or 480-3112.



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AmerenUE to hold special collection for discarded dock foam on Saturday Oct. 6

Lake of the Ozarks residents who want to dispose of small amounts of discarded foam flotation material may do so, free, at a special collection sponsored by AmerenUE.

The collection will take place from 7 a.m. to 4 p.m. Saturday, Oct. 6, at Materials Recovery Facility in Kaiser, Mo.

Materials Recovery is in the former Lake Steel building on Highway 42 south of Highway 54 in Osage Beach.

"This free collection is intended to give shoreline residents a chance to dispose of small amounts of foam flotation material—up to four cubic yards or approximately one pickup truck load—that has washed up on their property," says AmerenUE Shoreline Management Field Coordinator Bryan Vance.

"Larger amounts of discarded foam, including foam from flotation replacement jobs, will not be eligible for the free collection, but will be accepted at the rate of \$10 per cubic yard of white expanded foam, \$12 per cubic yard of blue or orange extruded foam, or \$14 for encapsulated foam flotation."

Vance says AmerenUE is partnering with Materials Recovery Facility for this collection to promote recycling of dock foam.

Materials Recovery Facility compresses the foam flotation with a hydraulic press and screw auger and ships the compressed material world wide for use in packaging and building material, or composite decking.

This helps reduce the amount of waste entering local landfills. Vance adds that the Oct. 6 collection is a follow-up to previously successful collections AmerenUE has sponsored periodically over the last several years.

Non-encapsulated foam flotation material that has broken away or has been discarded from boat docks is the largest source of man-made debris in the lake.

AmerenUE banned new installations of non-encapsulated foam in 1995, but did not require removal of existing foam if the flotation was still in good condition.

Then in 2003 the company announced a deadline of Dec. 1, 2008 to replace all non-encapsulated foam flotation with encap-

sulated floats approved by AmerenUE.

"As a follow-up to this year's highly-successful Spring Shoreline Beautification Cleanup, many Adopt-the Shoreline groups will also conduct a fall cleanup," Vance says, "so every bit of foam flotation material dropped off at the special collection Oct. 6 will make things easier for the volunteers this fall."

He adds that one or more representatives of Adopt-the Shoreline will be available at the collection to provide information about the program and how additional volunteers can become involved.

AmerenUE is the owner and operator of Bagnell Dam and the Osage Power Plant, which created the Lake of the Ozarks.

It is a subsidiary of St. Louis-based Ameren Corporation. 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.



Lake Helping Hands – A Perfect Neighbor! The Lake Area Chamber of commerce welcomes new member, Lake Helping Hands with a ribbon cutting. Visit www.lakehelpinghands.com or call 573-434-6816 for more information about their services. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors are: Tony Marfisi, Maintenance Director; Murry & Jane Ferris, Owners.



The Lake Area Chamber announces new member [LakeResource.com](http://www.lakeresource.com) with a ribbon cutting. For more information, visit www.lakeresource.com or call 573-365-9900. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors are from left to right: Terry Wright, Skip Ruediger, & John Losito, Owners; Trish Creach, Executive Director Lake Area Chamber of Commerce; Barb Painter, Lake Area Chamber Board Member; Chris Stockton, Cold Stone Creamery.



The Lake Area Chamber of Commerce was recently pleased to welcome one of its new members, Pinnacle Point at Coffman Bend, with a ribbon cutting. Call 573-692-0123 or visit www.pinnacle-point.com. Pictured in the ribbon cutting are: Bobbi Jo Randall, Lake of the Ozarks Land Title; Julie & Gary Walker, Insurance Associates; Mike Stuck, Great Southern Bank; Jim Watson, Krantz & Associates/RE/MAX; Sandy & Donn Nelson, Owners of Ozark Mortgage Company and Paradigm Company, Inc.; Melissa & Jeff Krantz, Krantz & Associates/RE/MAX; and Chamber Active Volunteer Ambassador.

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Thank you. Let's give credit, where credit's due!

September of 2007 was surely one of the best months of the year for business here at the Lake of the Ozarks, and it took a lot of hard work from a lot of forward thinking people in our community. I am proud to have been a significant part of it, and want to thank the people whose efforts and commitment helped make these fantastic events possible!

First and foremost I want to give a big thanks to our friends at Anheuser Busch and Missouri Eagle for all they do to promote business at the Lake. Their commitment to the first annual BikeFest helped make it a huge success.

The Offshore Super Series National Championships wouldn't have got off the ground if not for the efforts of my good friend, Dave Scott. Dave has more boat racing titles than I can list, and was one of the first to contribute to the race. As the driver of the Budweiser Select Race Boat, Dave is a true Ambassador to his sponsor, and to the Lake of the Ozarks.

As soon as I secured the contract for the National Championships, the first person I called to enlist as a sponsor was my long time friend and business associate Dave Leathers of Showcase Publishing. Without hesitation Dave stepped up to the plate with a hefty cash sponsorship, and agreed to publish the program guide for the race. Most don't know Dave as well as I do, but I can tell you he does a lot for the community behind the scenes, and rarely gets credit. Thanks Dave!

Big thanks to Jim Divincen and Tim Jacobsen and all the efforts of the Convention & Visitors Bureau, and Tri County Lodging!

The success of both the BikeFest and the National Championship Boat Race was made possible due to the efforts of these quality organizations, and many of our local hotels and resorts. The Lodge of Four Seasons, Baymont Inn, Country Club Hotel, the Resort @ Port Arrowhead, and many other quality hotels are big supporters of the BikeFest and Boat Races.

The BikeFest would have never gotten off the ground if not for the efforts of Full Throttle Magazine. Don Kleinhans, Deb Suda, Ray Devine and their organizations hard work and financial commitment was the driving force behind the success of the first annual Lake of the Ozarks BikeFest.



I would be remiss if I didn't give a lot of credit to Gary Prewitt, Mark Barrett, and Jack Fleming for their efforts and financial commitment to this great event. Benne Media and KRMS provided a great deal of support as well.

Not only did Gary Prewitt have a lot to do with the BikeFest; he stepped up to the plate to help with the National Championship Boat Race as well. Shady

Gators is a big sponsor of the races, and I greatly appreciate the partnership Gary and I have cultivated in bringing these fantastic events to our community. I should further point out that Gary has been instrumental in a lot of the Lake Area economic development.

I can't say enough good things about our local marketing and media support. First of all, my comrade in arms; Van Anderson of Anderson Marketing has been the "Guru" behind the scene of all our marketing efforts for the last several years.

Denny Benne of Benne Media has stood toe to toe with me every step of the way and has been committed to help bring all of the great events to fruition; everything from our concert series to the BikeFest, and the Boat Races, as well as countless other events through out the year.

Lake Media One and all of their publications continues to step up to the plate with their support as well. Randy Wright and all of his media outlets have also been big supporters. Lamar advertising, Charter Cable and LO Profiles Magazine also deserve a big thank you.

The list of great sponsors goes on and on; Pepsi, Big Thunder Marine, the Chamber of Commerce's, Ozark Village Docks (big thanks to Dan Francis for all of his efforts), AMF Offshore Racing, D& M Motor Sports, KC Homes & Garden, Marine Technology, Nauti Marine, Nautical Designs, The Real Estate Book, Sutherland Printing Co.

The only list longer than the list of sponsors is the list of staff and volunteers who put forth a tremendous amount of time and effort to make these events possible. All of the numerous committee members and volunteers deserve a big thank you. There are two individuals who certainly deserve our recognition; Willie Glickert, and Alvin Heathman. Willie and Alvin co-chaired the planning event committee for the boat

races, Their efforts and the efforts of all the committee members and volunteers helped make these events possible.

These great events could have never been held without the efforts of our local fire districts and law enforcement; especially the efforts of Chief Jeff Dorhauer, Chief Gary Woodson, Div. Chief Amsinger and all of their staff, as well as the water patrol's Captain Walz and his officers and staff. The Camden County Sheriff's department, the Lake Ozark Police Department, the Osage Beach Police Department and the Missouri Highway Patrol are all instrumental in making these events a success, and we greatly appreciate it.

I seldom do a good enough job of patting my own staff on the back for a job well done, but anyone who has ever asked me how I manage to stay on top of everything we always have going on will tell you my answer is always; I surround myself with a lot of good people!

I would especially like to thank the following "good people" all who are managers in my organizations and have been instrumental in making these incredible events possible; Roger Rand- Director of Operations, Andrew Fehlman- Assistant Director of Operations, Tina Williams- Executive Administrative Assistant, Lisa Larsen- Sales & Event Exec., Colleen Porter- Director of Marketing and Events, Lance Utley- Sales and Event Exec, Shawn Rush- GM, Mike Barnett- GM, Chef Stefan Haney, Chef Laurie Haney, Capt Marty Fulbright- Harbor Master, Donna McGill- Retail Manager, Justin Generally-Project Manager, and Rocky Corpe- Production Manager as well as all of their assistant managers and staff.



I would also like to thank the most important people in my life who have been especially supportive during this hectic season; my wife Dawn, and my three children; Malari, Trey, and Gunner.

OK, let's all take a thirty-day break, and then it's back to the grindstone to start planning these fantastic events for 2008!

Thanks again to everyone for a job well done!

Merlyn Vandervort,
Promoter/Member
The Horny Toad Offshore Super Series National Championships
Lake of the Ozarks BikeFest



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ASHBURY HEIGHTS

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The Lake West Chamber was pleased to welcome Ashbury Heights Residential Care Facility into their membership with a recent ribbon cutting. Ashbury Heights is located on Hwy RA in Laurie. For more information, please call them at 374-0076. Pictured at the ribbon cutting are Manager, Nita Schreck, Teri Jones, Leslie Glenn, Suzanne Shanks and Chamber ambassadors.



2007/07/18

Kelly's Port Celebrates Grand Opening of New Showroom now open at 3545 Hwy 54 in Osage Beach, stop by or call 573-348-3888. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors from left to right are: (1st row) – Kyle Kelly; Jane Kelly, Team Jane Kelly-RE/MAX; Randy Kelly, Owner (w/scissors); Ryan Kelly; Denise Wolberg; (2nd row) Linda Fields, Borders Printing; Dan Strother; Mark Bowman; Josh Westfall; Frank Petrizze; Tim Shields; Wally Whelchel; and Sally Steppleman.



The Lake Area Chamber of Commerce is excited to welcome new member KJ Striping LLC with a ribbon cutting. For information or a free estimate call Kent Spangler at 573-286-8573. Pictured in the ribbon cutting are: owners Kent & Jan Spangler (w/ scissors), along with Chamber Active Volunteer Ambassadors.

Player's Spec AMI 99 tested

continued from page 41

All were fitted with Crossline grips, courtesy of Lamkin.

On the Vector Pro Launch monitor, we saw results consistent with our testing.

7 iron testing, both at length of 37.5", 63 degree lie angle & loft angle of 33 degrees. Project X 5.5 flighted shaft, spined neutral:

Ball speed: 95 mph

Launch angle: 20.7 degrees

Back spin rate: 4965 RPM

Maximum height of shot: 21.1 feet

Flight time: 5.0 seconds

(average from 8 monitored hits)

Aerotech Players Spec shaft, spined neutral: Ball speed: 94.9 mph

Launch angle: 21.3 degrees

Back spin: 4047

Maximum height of shot: 21.3 feet

Flight time: 5.7 seconds of air time

(average based on 8 monitored hits)

As the data indicates, the lower RPM at launch likely results in nearly an extra second of time in the air, and an additional five yards of carry.

The round saw the players exchanging the clubs every four holes. With virtually identical clubs other than the shafts, we expected the results to be too close to call. In some instances, they were. Everyone loved the clubs, and for consistency, any one of these sets is hands-down a winner over any retail off-the-shelf set you can buy. The golf-store box sets just can't compete with custom-made clubs. All the players remarked on how well they hit, and everyone wanted to know how much to get a set like this. The only brand that didn't garner a gasp on price were the Project X, the lowest priced offering—and they are upper-end.

Lee, our 55 year-old with a handicap of four, normally plays a forged face with graphite regular flex shafts, said "The player's Spec didn't feel that much different from my graphite, although they were a bit stiff for me. I noticed a bit of difference as far as distance, but they felt like they were more solid. My graphite shafts were close to \$25 each, I don't think I'd go for these—I'm not sure I would benefit enough."

Danny, our 10-handicap tester is 39 years old and is a very strong player physically. His irons are fitted with Project X steel stiff shafts. Danny said "The clubs feel similar to the steel, but I really hit these flush. They're a bit lower flight on the longer irons, I love

that! My clubs are even two degrees strong compared to these. I really like the feel and performance."

Doug, our 45 year-old 20 handicapper had some trouble with the stiffness of the shafts, and fared much better with the graphite. "I really like the feel and I didn't have to work to get them to go straight-- but I like the lighter graphite set better. I don't think these are for me."

Irl couldn't say enough about the shafts. He's 54 and can shoot a scratch game any given Sunday. Irl said, "I was quite impressed with the feel & ball control that these shafts offered. I was also impressed working with these shafts as a clubmaker! I was very pleased with the feel & forgiveness on off-center hits, which kind of surprised me, figuring that a players-style shaft would be a little harsher on miss-hits. Ball flight was very consistent through out the set, just a little lower trajectory than the Project X shafts now in my bag. But, after this test round was over, these are now the clubs in my bag! Overall, these shafts feel & play as advertised—the consistency in feel from long, mid & short irons don't change. You don't have that transition that can occur in some sets. That is one of the main focus points of MOI matching across a set—that repeatability from club to club through the set. In my opinion, these are a great option for the stronger player, but don't think they would yield great benefit to the slower swing type of player."

Irl adds, "The shafts were very consistent in the wall thicknesses, I could not really notice any discernible difference on the spine machine. The shafts were built to a length of 38.5" on the 5 iron (1/2" over) to match current set specs for fair testing. Aerotech's shafts were very easy to work with during assembly. I definitely would recommend the shafts to a stronger player, but don't think that players with a lower swing speed would get much advantage. These clubs are staying in my bag—my old set is already cleaned and on the sale rack in my shop!"

Irl's enthusiastic comments aside, the Player's Spec do improve shot characteristics for better players with swing speeds apparently above 90 mph.

Schools find it hard to crackdown on soda sales

continued from page 23

And if the school stopped selling the stuff? "I'd throw a tantrum," he said.

Federal rules prohibit soda sales during lunch hours in the cafeteria of any school that participates in the federal school lunch program. But that law doesn't apply to vending machines elsewhere in a school.

Still, more soda restrictions are in the pipeline.

Last year, the nation's three major soft drink manufacturers agreed to stop selling full-calorie sodas to schools by the 2009-2010 school year. In the meantime, many schools still sell full-calorie drinks under current contracts with distributors.

Districts that have already cut full-calorie drinks have seen drops in vending sales,

some more than 50 percent, school officials say. In the Fort Zumwalt School District, for example, vending machine profits dropped to \$83,000 last year from \$196,000 in the 2003-2004 school year.

"We're not in it to make money," said Mike Clemens, assistant superintendent for the district. "We'd rather have the kids have something healthy."

Still, Clemens said, the loss hurts. The district now has to use other money to pay for after-school activities and clubs.

Wootan's group, the nation's largest nutrition coalition, is working with the industry to develop new nutrition standards. But sports drinks—the fastest growing segment of beverage sales to teenagers—have become a

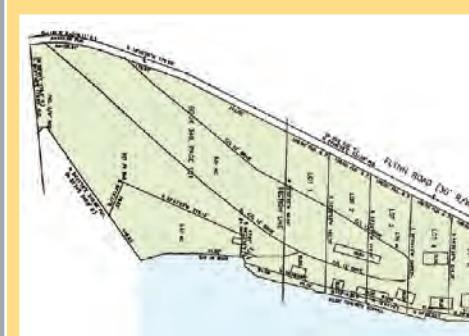
sticking point. The group is trying to get the beverage industry to agree to sell them only to highly active athletes.

"Basically sports drinks are sugar water with salt," Wootan said. "They're not evil, but they have a purpose."

Health advocates say state rule changes and the industry agreement are steps in the right direction. They point out that kids can still bring soda to school or, if they're on open campuses, simply walk across a street and buy one.

"Schools are a great place to start, but this has to be everywhere," said Karen Wooton, director for food services with the Missouri Department of Elementary and Secondary Education. "It's going to take a community effort, just like smoking."

The Elite Team



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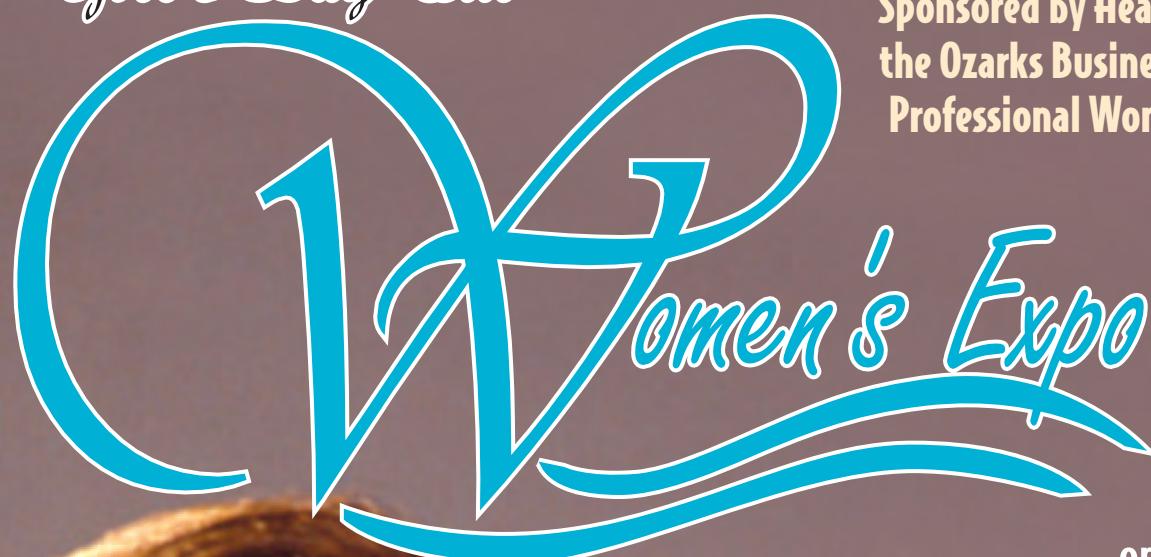
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Saturday - October 20, 2007

Admission to the Event is Two Non-Perishable Food or Toiletry Items, or \$5 donation

"*Girl's Day Out*"



Sponsored by Heart of the Ozarks Business & Professional Women



Country Club Hotel & Spa
9:00 A. M. - 4:00 P. M.

Products, services and resources on a variety of subjects of interest to women, including Mini Empowerment Sessions, Woman to Woman Fashion Show and Silent Auction

"How-to" segments throughout the day on a range of topics, including: investment and financial planning, nutrition, a putting clinic, self-defense, skin care and home repair. The day culminates in a social hour with appetizers, cash bar and special guest speaker Susan Montee, our State Auditor.

Platinum (\$1,000) Sponsors:

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Hy-Vee in Osage Beach - Lake Regional Health System
Benne Media Group

Gold (\$500) Sponsors: Anonymous former BPW Member

Silver (\$250) Sponsors:

Central Bank of Lake of the Ozarks - Fran Campbell - Remax Lake of the Ozarks
Blinds & More! - U.S. Bank - Kelly's Port - Stone Crest Mall in Osage Beach

Tickets for the Woman to Woman Fashion Show/Silent Auction must be purchased separately in advance by calling (573) 302-7700.

All attendees may register to win a "Girls' Night Out" which will include a day at the spa, limo service and dinner.

Swing dance weekend coming to the Lake

The Lake of the Ozarks Swing Dance Club is hosting its 4th Annual "Swing Into Fall" dance weekend on November 2, 3 and 4 at the Lodge of the Four Seasons in Lake Ozark.

If you like to swing dance, this event is for you. There is a kick-off party/dance on Thursday night, November 1st with DJ and cash bar. On Friday night, November 2nd, the night kicks off with food and open bar from 5-7 PM followed by an evening of swing

dancing to a popular DJ. Sharpen your swing dance skills and learn some new dance steps at several workshops conducted on Saturday morning, November 3rd. Later on Saturday, enjoy a sit-down dinner at 5:30 PM and dance the night away featuring several dance demonstrations. Cash bar will be available for both Friday and Saturday night dances. The entire weekend is \$59.00 per person. After October 2nd, the price is \$69.00 per person. Checks should be made

out to Lake Ozark Swing Dance Club and mailed to Rosina Moehlenkamp, 18598 Stoneridge Rd., Warrenton, MO 63383. Luxury rooms are available at the Lodge for \$84.00 per night. Call the Lodge of Four Seasons for room reservations at 1 888 265 5500.

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

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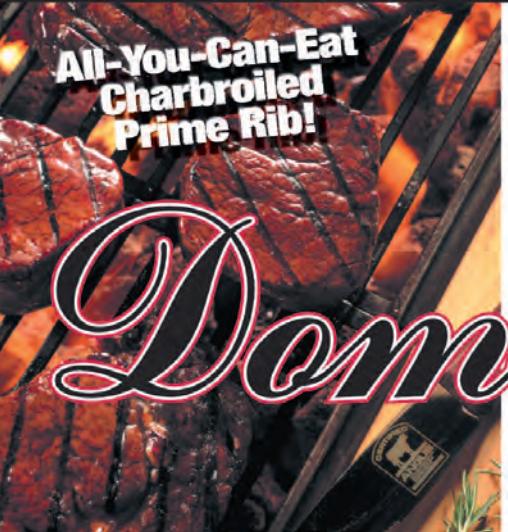
**"If your employees are 'using',
you're losing!"**



We're a non-profit, tax-exempt corporation, which serves as liaison between the community and the correctional system. Our mission is to provide resources that support the rehabilitation of offenders, promote public safety, and increase the quality of life.

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Quickbooks training to be offered

Attention area businesses & organizations! Training classes on the popular QuickBooks Pro accounting software will be offered by University of Missouri Extension in October & November. Introduction to and Advanced level classes will be available. Class dates, times & locations will be as follows:

- Introduction to QuickBooks October 4th 9:30 a.m.-4:00 p.m., State Fair Community College, Osage Beach

- October 25th 9:30 a.m.-4:00 p.m., Laclede County Library, Lebanon

- Advanced QuickBooks, November 8th 9:30 a.m.-4:00 p.m., State Fair Community College, Osage Beach

The Introductory level class will focus on setting up a company or companies in QuickBooks,

establishing a Chart of Accounts, payroll and payroll liability procedures, and reporting capabilities of this software.

The Advanced level class will focus on the expanded reporting capabilities of QuickBooks, importing and exporting data to Microsoft Excel, setting up and tracking inventory, tracking job costs, and setting up opening balances in equity accounts.

Class size is limited and pre-registration is required.

The fee to attend the class is \$89.00 per person. To register or for further information, contact the Camden County Extension Center, phone: 573-346-2644 or register on-line at www.missouribusiness.net/cgi-bin/calendar/

University Extension Programs are open to all.

Stafford honored with Zenith award

Margie Stafford, Gaslight Properties, GMAC, Lake Ozarks, was honored by the Bagnell Dam Association of REAL TORS with the prestigious Zenith Level Award of Excellence.

The Zenith Level Award represents more than \$10 million in sales volume.

Margie received the 2002 REALTOR of the Year Award and strongly believes education is the key to providing supreme service. Margie also received the Top Producer Award for the most volume produced in all six Gaslight Properties GMAC offices for 2006. Stafford was also named the top sales and listing agent of the year for the Highway HH office. Stafford is a full time

Broker-Manager of the HH office and holds the eRS, GRI and ABR designations.



Margie Stafford

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Plant #4 573-374-5677	Sunrise Beach Plant #8 573-374-5356	Laurie

Serving the Lake Since 1958

Cars that won't quit:

by Beth J. Harpaz, AP

Maybe you or someone you know has an old junkheap of a car with 150,000 miles on it. Maybe you think that's a lot.

It's not.

Meet Peter Gilbert, who drove a Saab more than a million miles through 17 Wisconsin winters.

And Clifton Lambreth, a zone manager for 600 Ford and Lincoln Mercury dealers around the South, where he's seen plenty of Ford pickup trucks with 800,000 miles. He calls them "road warriors."

And Michael Dennison, whose Bavarian Professionals auto shop in Berkeley, Calif., routinely works on 20-year-old BMWs - including a 1987 with 784,000 miles and a 1982 with 550,000 miles.

"In our disposable culture, a car is one of the few products you own that rewards your attempts to keep it going," said Dennison. "There is a puritan satisfaction that comes with squeezing all the juice out of a car."

Michael Wright of Port Angeles, Wash., drove his Toyota SR5 pickup well past 300,000 miles before finally replacing it - with a 1989 model of the same car that had "only" 150,000 miles.

"If it's got 150,000 miles or less on it, it's just getting broken in. There's still a lot of miles on it," Wright said. "It was in good shape. I feel like I'm driving a new car!" New compared to his old truck, that is - which didn't have a radio or air conditioning or a working windshield washer.

What does it take to keep an old car running that long? Here are some tips from folks who know a thing or two about auto longevity.

- You probably know that changing the oil every 3,000 miles or so is critical, but so are other small maintenance tasks.

Don't forget to change the filters and rotate the tires, said Lambreth.

Dennison advised changing the automatic transmission fluid every 50,000 miles; changing the spark plugs every 60,000 miles; flushing the brake fluid every two years, and putting a new battery in preventively if the old one has lasted five years.

Dennison said it's also important to keep cars from overheating. "If your car has a low coolant indicator and it comes on, wait half an hour to let the car cool off," Dennison said. "Check the level - if it's low, get your car towed." He recommended getting the car towed if the temperature gauge goes beyond the two-thirds point, and draining and refilling the cooling system every two years to inhibit corrosion.

What does it take to keep an old one going on and on?

"Seventeen winters in Wisconsin is brutal," said Gilbert, who has become a celebrity among Saab devotees, making appearances at auto shows and Saab conventions. He got a brand-new Saab from the company for free, and a video on YouTube shows the odometer turning from 999,999 back to zero.

-If you're facing a large repair, do the math.

What would the monthly payment for



-Keep your car clean, inside, outside and underneath.

Wash and wax frequently. Hose out wheel wells to flush out dirt. Vacuum inside to remove grit that could corrode the upholstery and carpets. And garage the car or park in the shade when possible.

Dennison said that rust due to rain, snow and salt on the roads "is not nearly the issue it once was" due to improvements in rustproofing. "The sun, however, is extremely hard on a car's paint and interior," he said.

Gilbert's million-mile car, a 1989 Saab 900 SPG, is now in the Wisconsin Automotive Museum. But he said washing it twice a week by hand was crucial to keeping it going.

a new car be over several years compared to the cost of say, replacing a transmission? If you think you can get a few more years out of the old car, it might be worth the investment, Wright said.

"I would look at a Kelley Blue Book guide," Lambreth said. "If a repair exceeds 120 percent of the value of the car, it's probably not worth it - unless you really love the vehicle and you don't want to give it up."

Dennison said "it is almost always much less expensive to maintain a car than to buy a new one - unless very expensive items fail, such as the paint, the interior, and the engine."

Your old car may also save you money on insurance, because you probably won't bother with collision insurance. But

before you decide that the old jalopy is perfect for the teenage driver in the family, remember that many older models don't have air bags, so there are safety considerations as well as financial ones.

-Don't worry about impressing your friends.

Kristen Bergevin's 1990 Lexus has a few scratches, scrapes and tiny dents. "It has about 250,000 miles on it and still runs great," said Bergevin, who does public relations for The Phelps Group. "I live and work in L.A., where image is everything, but I love my 17-year-old Lexus."

If you need inspiration for keeping your workhorse going, consider Cuba, where tens of thousands of old American cars built in the 1950s and even earlier make up as many as a third of the vehicles on the island's streets. Shipped here before the 1959 revolution that brought Fidel Castro to power, the Chevys and Fords were later joined by Soviet vehicles such as boxy Lada sedans and military-style four-wheel-drives.

Many of the old American cars are on their second, third or even fourth engines, and have turned over their odometers numerous times - that is, the ones with odometers that still work. They are lovingly maintained by their owners, and a majority are still working vehicles, collectively known as "maquinas" or machines. They serve as peso taxis for average Cubans who pile in and call out their stops along the way.

The median age of passenger cars on the road in the United States was 9.2 years in 2006, a record high, according to an annual survey by R. L. Polk & Co. "This is more evidence that vehicle engineering and durability continues to improve with each new model year," said Dave Goebel, a consultant for Polk's Aftermarket Solutions, in a statement.

"The quality of cars today is incredible," agreed Lambreth. "If you follow the manufacturers' maintenance, most of those cars will surprise and delight you."

Or, as Dennison put it, "they don't make cars like they used to. They make them better."

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