

BUSINESS JOURNAL

NEWS IN BRIEF

A MONTHLY NEWS MAGAZINE FOR THE LAKE OF THE OZARKS

VOL. 5 -- ISSUE 10

OCTOBER, 2009



Offshore Super Sport Championships

Thousands of spectators lined the nearly six-mile course and crowded the lakefront venues to see some of the fastest boats in the country slug it out for the top spot in their divisions. Read it on page 6.

Lake Ozark heads want the \$4 Million grant

Alderman says "the whole thing stinks." Development and road hinges on funding from the grant. Story on page 5.

Gov. Nixon vows to clean up the Lake

Area officials question his assessment and how the state will pay for it. Page 3

'Buddy Pack' program keeps school kids fed

An unobtrusive plan to help kids who don't get enough to eat on the weekends is a blessing for everyone involved. Page 2

First time buyers can still get into a home

Time is short for a federal program giving \$7,500, FHA loans out there too. Page 17

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Living with Windows 7- the new Microsoft operating system is out October 22nd, here's how to make it work for you.

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Long-running popular feature. Page 10

Stall tactics delay Hammons case

Osage Beach officials hopeful that 'TIF 101' could put an end to suit

By Nancy Hogland

The attorney for Four Seasons Marina Rentals LLC and Four Seasons Lakesites has once again been successful in delaying a trial to determine the fate of Chateau on Lake of the Ozarks.

In November 2007, the Curran and Sickal law firm of Osage Beach filed a lawsuit on behalf of Peter and Susan Brown, owners and officers of the Four Seasons entities, after Osage Beach aldermen approved a Tax Increment Financing (TIF) Redevelopment Plan that would be used to fund \$3.7 million of the proposed \$100-million Chateau. The European-style, 15-story, 320-room waterfront hotel, 100,000-square-foot convention center and spa is to be built by developer John Q. Hammons. Originally the facility was to be operational by the spring of 2010.

Several court dates have been set but, according to Osage Beach city officials, Curran continues to request changes that keep pushing the trial off the docket. The latest delay was allowed by Camden County Judge Bernhardt Drumm.

A trial date had been set for Oct. 5. However, Osage Beach City Attorney Ed Rucker said after Curran hinted that his

clients might want to file an appeal with the Missouri Supreme Court to overturn an earlier decision to deny the Browns a jury trial, the judge postponed the court date to Dec. 14. Curran has since filed the Writ of Prohibition required for the appeal.

"This is just another one of their stall tactics," said Osage Beach City Administrator Nancy Viselli. "They know that as soon as this gets to court, it will be tossed out so all they can do is to keep putting it off. Eventually we will get our day in court - eventually the Browns will see they can't stop competition for their resort - and eventually construction will start. We'd like to get this project rolling so people can go to work and money can start flowing into our local economy but until that happens we'll continue to be patient."

In the meantime, she said Curran has begun raising other objections.

Lew Bridges, an attorney with Curran and Sickal who is assisting with the case, said the Browns were challenging the "blighted" designation that is required under Missouri state law to use a TIF for redevelopment. However, Viselli said Curran is now alleging that one of the 11 TIF commissioners was not appointed correctly.

"Even if he was appointed incorrectly by the taxing entities he represents, which he wasn't, the TIF was still approved by an 11-to-nothing vote. If he was removed as a voting member, it would still have been adopted 10-to-0. Again, it's just a smoke screen to delay the process," Viselli said.

Earlier this spring Curran made a settlement offer to the city stating in his offer, "I have talked long and hard with my client. My client is adamant that his real estate taxes should not be used to help build a competing business. However, my client is not opposed to the proposed project going forward so long as the TIF and/or other public financing mechanisms utilized do not include impacting my client's ad valorem real estate taxes or the services provided by such. Any methodology in the form of economic activity taxes limited to either the City of Osage Beach's geographical boundaries or to the redevelopment area's boundaries would satisfy my client."

Viselli said if that's all that's keeping the suit going the matter can be settled immediately because none of the Brown's concerns are valid.

"Maybe the best way to put an end to this is to have them come up and talk to our city

attorney and listen to his 'TIF 101' seminar," she joked. "A TIF does not affect any current taxes that anyone is paying and does not divert any taxes currently being collected. None of their tax payments will go toward construction, they will not be impacted by this in any way and the services they currently receive, like protection from the sheriff's department or the fire district, will not be affected. The only thing that will be affected is future taxes on this specific property only. A portion of those taxes will be diverted to the developer for a stated period of time to help pay for some of the infrastructure costs."

However, Curran asked for another concession that both Viselli and Rucker said they would not agree to - a request that the city reimburse the Browns their attorney fees if they dropped the suit.

"This is a landmark case that could affect any future projects. We would never consider that," Viselli said.

Rucker agreed, adding that move would set a precedent that could haunt the city for years to come.

"All that does is encourage other people to file suits whenever they disagree with something we're doing," he said.

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BUSINESS JOURNAL



A monthly news magazine published at the Lake of the Ozarks, the *Lake of the Ozarks Business Journal* strives to provide accurate and relevant news and information for area readers. All stories and photos contained within unless otherwise attributed are produced by editorial staff.

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Back pack program keeps kids from missing meals

by Nancy Hogland

A teacher who asked not to be identified said a couple of her young students used to cry on Friday afternoons and ask if they could stay at school because they knew they would have little, if any, food to eat until they returned Monday morning. That teacher began keeping a classroom cabinet stocked with granola bars, peanut butter crackers and any other non-perishables else she could stuff in those students' backpacks before they boarded the bus to head home for the weekend.

"I couldn't stand the thought of them going without food and being hungry for two days. It broke my heart," she said.

However, neither compassionate teachers nor their students have to suffer any longer, thanks to the Buddy Pack Program, which provides a supply of "weekend" food to elementary school students enrolled in the Free and Reduced Lunch Program.

"This program has been a Godsend," said School of the Osage Superintendent Mary Ann Johnson. "We've seen an increase in the last 12 months in the number of students taking part in the lunch program,

and with the onset of winter and the added expense of heating, we expect to see the need rise even further. We believe that for some of our children, the breakfast and lunch they get at schools are their only meals of the day. This program is an excellent way to make sure they're also getting something to eat over the weekend."

Johnson said the staff and volunteers who facilitate the program go to great lengths to provide the weekend food without drawing attention to the students receiving the bundles.

"In many of the schools, they stuff backpacks and then give those to the children as they're leaving on Friday afternoon. However, if the kids already have backpacks, we fill the ones they're already using so they don't stand out," she said.

Hy-Vee Store Director Tim Cernan said his establishment will once again be partnering with the local school districts and the Central Missouri Food Bank (CMFB), developer of the program, which officially kicks off in October.

"We feel it's very important that the kids have food over the weekend so we provide shop-

ping lists of suggested nutritious items and barrels where shoppers can leave the food and backpacks they want to donate," he said.

Kit Brewer, the operations director for CMFB, said her organization provides the districts with such items as peanut butter, soup, microwaveable meals, tuna, cereal, granola bars, fruit cups and juice – enough to send each child home with 8 to 10 pounds of food each week.

"Studies conducted in participating schools have shown there is less fidgeting and better attitudes in students who don't come to school Monday morning, focusing on their hunger," she said, adding that more than 70 districts in nearly 20 counties in Missouri are participating in the program.

However, Johnson said, at least in her district, the help doesn't stop there.

"When we know there is a need, we also try to hook those families up with other organizations like Hope House, where they receive additional help. We care about our students but we also care about their families and want to do everything we can to assist them," she said. ■

Miller sells Osage Office Products

After 25 years of working with the business community of Osage Beach and the surrounding area, Ken Miller has decided to semi-retire to pursue personal interests.

Miller sold most of the assets of Osage Office Products to Data Comm, Inc., a Jefferson City based company. His brother Don Miller will

remain in Osage Beach as the local manager. Miller said all current employees will remain at the location.

The new ownership, Data Comm, Inc. is lead by President Joe Birk. Data Comm, Inc. has done business in central Missouri for many years. Miller said the firm expressed a desire to expand their customer base

to the Lake.

Miller added, "I want to thank all of our loyal customers for their business over the past 25 years. I am confident that you will be pleased with the service and support that the new organization will provide." PR

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Governor Nixon: 'Lake of the Ozarks will be cleaner when I'm done than when I started'



Gov. Jay Nixon and Mark Templeton, director of the Missouri Department of Natural Resources, recently held a press conference at Public Beach No. 2 to unveil Nixon's plan to improve water quality at the Lake. Nancy Hogland photo.

By Nancy Hogland

Gov. Jay Nixon and Mark Templeton, director of the Missouri Department of Natural Resources (DNR), held a press conference late last month to announce a comprehensive plan to "clean up Lake of the Ozarks."

Nixon said his four-part "sweeping enforcement initiative" would include a massive inspection of some 400 area wastewater treatment facilities on the Lake and its tributaries, with a zero-tolerance policy for any facilities releasing contaminants.

"DNR will physically inspect these facilities to see how treatment is being done and look for anything that might be causing contamination," he said, adding they would also be sampling effluent from these facilities to see exactly what they were putting into the water.

"There will be no degradation of water quality - no violation of the wastewater

permit, and no violation will be disregarded. We're serious about cleaning up this Lake and it's my order that we cannot overlook any violation that leads to contamination of the water," Nixon said, adding that he expected DNR to use its full range of power to assess penalties, revoke permits or refer the matter to the attorney general for prosecution.

The third part of his plan includes a comprehensive survey of water quality throughout the Lake. Nixon said that survey, which was to begin immediately and be completed by the end of the year, would include gathering hundreds of water samples and then testing those samples to establish a comprehensive baseline for the condition of the lake. Samplers will be looking for all types of contaminants - not just E Coli bacteria but also other pollutants including gasoline and pesticides.

He said that move would allow the state to crack down on polluters that were having

the greatest impact on water quality.

And fourth, Nixon said a strict standard would be adopted for any future applications for all wastewater discharge facilities and land disturbance permits, promising those applications would undergo rigorous scrutiny.

"We will not approve permits if we feel they will put the Lake at greater risk. Applicants who cannot meet those standards will have their applications denied," he said.

Nixon said this plan of action would help move water quality at Lake of the Ozarks in the "right direction," ensuring better water quality for those who use the Lake now and for future generations.

He said he was stepping in because "for too long the water quality has been unacceptable. We've had to close beaches on several occasions." He referred back to the beach closings

two other times during his presentation, calling it a "jarring action," and one that required bold action on the part of the state.

Nixon also said even though runoff from spring rains and flocks of geese had been deemed partially responsible for high E Coli counts in the past, there should never be a time when the Lake was not swimmable, adding "Rain happens in Missouri all the time. That should not be an excuse."

The press conference was attended by a crowd of about 50 consisting mainly of reporters and camera crews from numerous media outlets around the state. Several times those reporters asked why, if spring rains had been blamed for earlier high counts of E Coli, the DNR would now begin taking such drastic actions. Nixon went back to his earlier statements about the importance of developing

a baseline to better judge the cause of any future problems. He also said the constant pressure on the Lake mandated a stricter policy.

Only a handful of local officials were present at the meeting. Of those attending, none had been notified by the governor's office. Instead, the majority said they learned of the meeting when they were contacted by the press.

Nearly every local official questioned Nixon's assessment.

Osage Beach Mayor Penny Lyons said she wasn't aware that the Lake was in such dire shape.

"Of course I support anything that will improve water quality. But what seems ironic is the cities of Osage Beach and Lake Ozark and the Joint Sewer Board have been asking the state agencies to support us in our concerns about the potential of a

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Grant application window to improve community opens, help individuals succeed

by Nancy Hogland

For the fifth year in a row, several non-profit organizations will be able to provide additional assistance, thanks to the Sharing and Caring Foundation of Camden County, which is now accepting applications for 2010 grant funding.

The Foundation is a volunteer-run organization that acts as a clearing house for donations, primarily received through payroll deductions and individual business donations. To date, more than half a dozen employers in the area, including Lake Regional Health System, the Camden R-III School District, the City of Osage Beach, Modine Manufacturing and First National Bank, participate in the program.

Recipients, who have been awarded more than \$67,000 since the Foundation's inception, include Big Brothers Big Sisters, Camden County Child Advocacy Council, Citizens Against Domestic Violence, Kids' Harbor, Lamb House, Lake Area Helping Hands Homeless Shelter, Medical Missions for Christ, the Pregnancy Help Center, Share the Harvest Food Pantry and Woman-2-Woman.

"I believe we've been so successful because we guarantee that 100 percent of all donations received are used to meet the needs of the charities. Not one penny of the donations is used for administrative costs and no one receives any pay. We are all volunteers and if we have any administrative expenses, we raise the money another way so when people give, they know their money is going to accomplish as much as possible," said Jackie Rasmussen, vice president of the organization.

She also said the group tries to distribute the funds as far as possible to maximize the benefit.

"We look at both who has the greatest needs but also which programs wouldn't be able to continue without the foundation's help. These grants aren't meant to be a standing source of funding – they are to meet the excess needs these charities have," she said.

However, Rasmussen said while funding requests have increased every year, the amount of donations has not kept pace.

In fact, Bart Schulte, treasurer of the organization, said the Foundation collected \$17,500 for the 2009 funding cycle but received requests in excess of \$40,000. Because Foundation organizers expect the number and amount of requests to continue to rise, they are hoping to recruit additional businesses who will participate in the employee deduction program.

For more information on the program, to schedule a speaker to come to the workplace or to order pledge cards for employees, contact Gerry Williams, president of the Foundation, at 573-374-9147 or Rasmussen at 573-346-2644. Rasmussen can also be contacted via email at rasmussenj@missouri.edu. Contributions, which are tax deductible, can be sent to the Foundation at P.O. Box 821, Camdenton, MO 65020. The Sharing & Caring Foundation of Camden County is a 501C-3 organization.

Non-profit organizations can obtain a grant application packet by contacting Rasmussen. Grant requests will be accepted through Oct. 31, 2008. Any non-profit organization located in, or serving the residents of Camden County, is eligible to apply. ■

Work rolling along in Horseshoe Bend District

by Nancy Hogland

All Horseshoe Bend road improvements planned for 2009 have been completed as promised, according to that district's head.

John Jenkins, president of the Board of Directors for Horseshoe Bend Special Road District #1, said striping the 20 roads that were upgraded over the summer wrapped up that several-month project. However, the district's "to-do list" didn't stop there. Crews also extended the Hiking and Biking Trail another 3,050 feet from Susan to Duckhead Road and gave several other streets, including Bittersweet and Horseshoe Bend Parkway, a fresh coat of striping paint.

He said much of the time remaining before winter set in and snowplows got rolling would be spent cleaning ditches and trimming trees from right-of-ways on the rest of the district's streets.

"This was a tremendously busy year! And the weather didn't make it any easier," he said. "We were so far behind schedule for a while that we didn't know if we were going to get the work done before winter! We were trying to stripe the roads for weeks but they need to be dry before the paint goes on. That was a real challenge."

Jenkins said rainy days were spent making plans for 2010.

Foreman Kevin Lutrell worked with Norm Duncan to compile a work list that includes:

**Ridgewood Drive
Albany Drive, Reddington Road
Odelia Point, Waterside Point
Crown Point Drive
Crown Lane, King Lane
Queens Lane, Country Club Drive
Paving Hiking and Biking Trail extension from Susan Road to Duckhead Road**

Jenkins said much of the roadwork is being done under an agreement forged last July between the road district and the Four Seasons Property Owners Association (POA). Under that contract, the district agreed to take over 17.4 miles of paved and 3.93 miles of unpaved roads private roads owned by the homeowners association and maintain them, eventually bringing each one up to county standards.

Jenkins said those standards dictate a four-foot shoulder on each side of the road and a ditch line outside that shoulder to carry away storm water. The actual asphalt road surface has to be a minimum of 20 feet wide.

In return, the POA agreed to turn over a total of just over \$3.5 million in annual payments of \$439,740 until 2015 to the road district. The money is coming from the portion of POA annual fees charged to homeowners that is earmarked for road im-

provements.

"The POA just wasn't equipped to do all the work and to keep them clear in the snow. It just made sense to turn them over to us," Jenkins said. "So far, residents of the streets we've worked on have been very happy with their new streets."

The Hiking and Biking Trail extension is being done under an agreement with Chase Resorts Inc. D/B/A Lodge of Four Seasons, which lists Peter and Susan Brown as directors and officers. Two years ago the Browns petitioned the courts to form a Transportation Development District (TDD) in order to pay to extend the trail. A TDD is a political subdivision designed to facilitate public transportation improvements through the collection of taxes and the borrowing of funds.

Jenkins said in an effort to keep residents better informed and to provide access to needed information, the district also established a website. The address is www.hbsrd.org.

Just the facts:

- 11,200 tons of asphalt was poured in 2009
- 35,868 feet – close to 7 miles – of roadway was overlaid
- According to the National Weather Service, more than 40 inches of rain fell in the Lake area between March 1 and July 31, 2009. ■

Guidelines for posting permit and address signs

AmerenUE is encouraging Lake of the Ozarks dock owners who are replacing permit and address signs, or installing new signs, to follow UE's latest guidelines that now include posting the property's 911 address.

Posting requirements include displaying the permit number, street address and zip code in three-inch black lettering of a contrasting color from the background material. The sign should be placed on the lake side of the dock in a location most visible from the cove

or channel.

"These requirements will not only assist dock owners and neighbors in reporting an emergency, but will also assist 911 centers in dispatching the appropriate personnel to the proper location," says Jeff Green, UE supervisor, Shoreline Management.

For a diagram showing the proper permit and address sign layout, go to www.ameren.com/LakeOzarks/ADC_911Addresses.pdf.

UE conducts a range of shoreline management activi-

ties at the Lake of the Ozarks under provisions of its federal license for the operation of Bagnell Dam and the Osage Power Plant, which created the lake in 1931. For information on these activities, visit www.ameren.com/LakeOzarks, or call the Shoreline Management Office at 573.365.9252.

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Lake Ozark heads seek \$4 million grant

By Nancy Hogland

The heads of Lake Ozark city government said they hope they will be successful in convincing two aldermen that going after a \$4-million grant would be in the city's best interest because without it, the city may not see economic stimulus any time in the near future. At a recent Board of Aldermen meeting, Aldermen Robert Davis and Susan Drummond refused to allow passage

of a resolution that would put the city in line for a \$4-million Community Development Block Grant through President Barack Obama's American Recovery and Reinvestment Act of 2009.

Mayor Johnnie Franzekos said he will reintroduce the measure at a special meeting called for Tuesday, Sept. 29, the day this issue went to press.

If Lake Ozark is successful, the money will be used to fund

a portion of the \$12.5-million, 2-mile-long Horseshoe Bend Parkway Extension that would cut through some 1,200 acres between Bagnell Dam Boulevard and Highway 54 and link to the new US 54 Expressway. The city had promised the Missouri Department of Transportation (MoDOT) they would build the road by the end of 2009 in the event developers George Stanton and Bob Briscoe, who own the majority of

the land, were unable to meet their commitments. Last year Briscoe had begun clearing trees on the property however the project came to a standstill with the economic downturn.

All officials involved said while MoDOT officials have assured them they will be willing to extend the time period, they agree construction of the road is essential to a multi-million-dollar development plan slated for the surrounding

land. According to the developers' plans, over the course of several years a large shopping mall with more than 1 million square feet of leasable space, 540 units of medium-density housing, 1,739 units of high-density housing and all the infrastructure needed to serve the area would be built.

"Until now, the developers and the lenders have been at a stalemate. We have several large 'big-box' retailers and other companies that are ready to sign letters of intent but first, they want to make sure the

continues on page 25

As the Lake Churns

Both here at Lake of the Ozarks and across the nation we are seeing encouraging numbers on the real estate front. New housing construction and increases in sales of existing homes continue to point toward a sustained recovery in the months ahead.

Existing-home sales in August 2009 gave back some of their strong gain in July but remain above year-ago levels, according to the National Association of Realtors®.

Existing-home sales- including single-family, townhomes, condominiums and co-ops- declined 2.7% in August vs. July but remain 3.4% above August 2008. In the previous four months, sales had risen a total of 15.2%.

Lawrence Yun, NAR chief economist, said the tax credit is working. "Home sales retrenched from a very strong improvement in July but continue to be much higher than before the stimulus. The first-time buyer tax credit is having the intended impact of bringing buyers into the market, allowing them to take advantage of very favorable affordability conditions," he said.

Judging from the increase in real estate activity here at Lake of the Ozarks, I feel we can expect this continual, steady increase in sales through Fall and continuing into 2010. Median prices are showing modest increases as well both at the lake and nationally. I don't see this as an increase in property values but rather an increase in the price ranges being sold which is another good indicator of consumer confidence beyond the buyer's taking advantage of the first time buyer credit.

Mortgage Rates dropped about a fifth of a percent in mid August, pushing average 30 year fixed rates to 5.2 percent and 15 year rates to just 4.5 percent. The Mortgage Bankers Association reported that

Real Estate and Lake News
with C. Michael Elliott



loan applications to purchase houses jumped four percent in August for three straight weeks of higher applications. The \$8,000 tax credit is still in place for homes purchased before December 1st so many are taking advantage of all these factors to purchase a home.

I feel we are seeing the bottom of the residential real estate market at the lake. There are excellent values (or "deals" if you prefer) available right now. I'm not forecasting a skyrocketing return to the quick sales and increase in property values that we were experiencing a couple of years ago, overall lake area sales numbers are still down but they are starting to rebound.

Whatever your take on the overall economy, you've got to admit: It's looking much better out there for real estate.

If you would like a detailed sales report on your specific property type or neighborhood, or would like to ask a lake real estate question, contact Michael at 877.365.cme1 (2631) or cme@yourlake.com. View all lake area listings at www.cme1st.com. You can also log your opinions on Michael's real estate blog, www.AsTheLakeChurns.com.

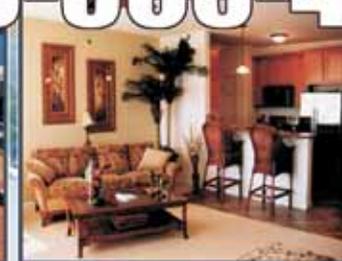
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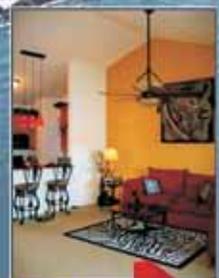
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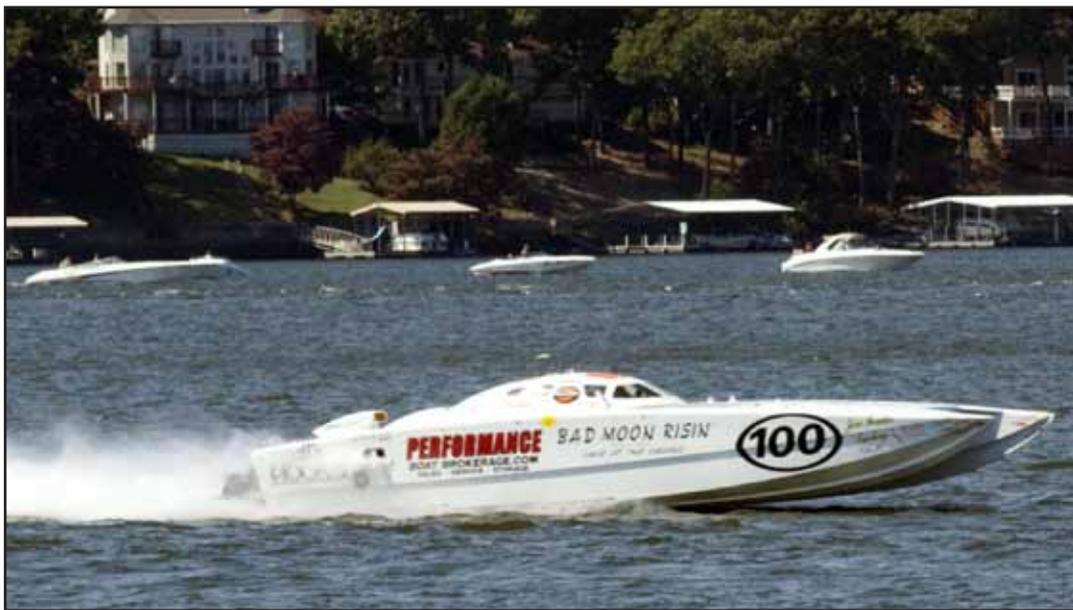
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OSS Championship racing returns to the Lake of the Ozarks

Thousands turn out to see the two-day event



Lake of the Ozarks, MO. - The third annual Offshore Super Series National Championships made their way to The Lake of the Ozarks once again last weekend with twenty-eight teams in eleven classes to compete for the title of National Champion. Powerboats reached speeds of nearly two hundred miles per hour on a course just under five miles long right in front of the Horny Toad Entertainment Complex and Shady Gators at the seven-mile marker.

This community event was even better in 2009 as it was made free and open to the public by civic-minded organizers. Media sponsors also played a crucial role in taking this local event beyond the lake, even making it available worldwide. The races were broadcasted live on 102.7 FM, a Benne Media station as well as Charter Cable Channel 9. Worldwide, these powerboats were streaming on www.americanpowerboat.tv.

Thousands of spectators watched the fury unfold with extreme race teams like Team CRC, D & M Motorsports, Bad Moon Rising, Taz, Amsoil and many more racing across the lake. OSS CAT 850 class awarded Team CRC with driver Mike Defrees and throttle man Jeff Harris National Champion while Amsoil took the title in the OSS CAT LITE division. OSS CAT OUTBOARD class awarded Fluid Sealing Products National Champion and

OSS VEE LITE winners Jimmy Spiros and George Auriemma with Team Imco. The Pro-Am 1 class deemed Miccosukee the national champion in 2009 and Pro-Am 2 class went to Unleashed with driver Shannon Penn and throttle man Vincent Simon.

In addition to the races, this event was full of free live entertainment provided by The Horny Toad and Shady Gators. After the races ended for the day, both Saturday and Sunday everyone was invited to watch performances by Liverpool-The Beatles Tribute Band and Rick Derringer at The Horny Toad. Across the cove at Shady Gators performers The Well Hungarians and Rough Ryders stirred the crowd.

Visit www.offshoresuper-series.com. The Lake of the Ozarks looks forward to hosting this fantastic race once again in 2010.

Results for the Lake of the Ozarks OSS Championships Sept. 26-27

OSS Cat 850

- 1 Team CRC
- 2 D & M Motorsports

OSS Cat Lite

- 1 Amsoil
- 2 Mhq Financial/Propstop.Net
- 3 All Jack'd Up

OSS Cat Outboard

- 1 Miccosukee
- 2 You're Gonna Have That
- 3 Fluid Sealing Products

OSS Cat Extreme

- 1 Bad Moon Rising

OSS Vee

- 1 Global Warming

OSS Vee Lite

- 1 Imco
- 2 Under Destruction - Boatfloaters.Com
- 3 Typhoon

OSS Vee Extreme

- 1 Miccosukee
- 1 OSS Pro-Am 1
- 1 MHQ Financial/Propstop.Net
- 2 Miccosukee
- 3 Sararoga Stampede

OSS Pro-Am 2

- 1 Global Warming
- 2 Imco
- 3 Under Destruction - Boatfloaters.Com

OSS Pro-Am 3

- 1 Rainmaker

OSS Pro-Am 4

- 1 Team Kansas

Offshore Super Series 2009 National Champions

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Team CRC: Driver: Mike Defrees, Throttle: Jeff Harris

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Amsoil: Driver: Paul Whittier, Throttle: Bob Teague

OSS Cat Outboard

Fluid Sealing Products: Driver: Louis Giancontieri, Throttle: Ryan Beck

OSS Vee Lite

Imco: Driver: Jimmy Spiros, Throttle: George Auriemma

OSS Pro-Am 1

Miccosukee: Driver: Brett Fushman, Throttle: Lly Glueck

OSS Pro-Am 2

Unleashed: Driver: Shannon Penn, Throttle: Vin Simon

The Vandervort Report

To all my friends:

2009 will definitely go down in history as one of the worst recessions in many generations. The unemployment rate has been hovering around 10%, and businesses that have supported our economy for decades continue failing in every industry, and every market place. Even with a trillion dollar stimulus package, Washington has failed to offer any meaningful recovery assistance.

The Lake of the Ozarks certainly hasn't been sheltered from the global economic recession either, and I would suspect that you would be hard pressed to find any business here at the lake that can honestly report they had a good year; my businesses among them.

Having just completed the first luxury hotel to be built here at the Lake of the Ozarks in over a quarter century; the timing couldn't have been worse for me. We completed the project in the third quarter of last year, amidst the beginning of the worst recession in history; and going into the off season. The recession went from bad to worse, and there still doesn't appear to be any end in sight.

With all of the misinformation that has circulated at my expense in the past, and to the credit of my friends who have always known better; I would very much prefer you hear this news straight from the source;

After eleven years in business at the Lake of the Ozarks, it is with deep regret that the horrific recession we've all experienced over the last year, has proved to have had a detrimental impact on my business operations. The lending crisis has further made it insurmountable to work our way out of this dilemma at this time. In cooperation with my lenders, I have decided to turn over the management of my hotel and restaurant businesses, to an entity that will continue operations, and try and ascertain the sale of these businesses. During that time, it is my intent to put together an investment group to reacquire these properties.

As hard as this decision is, the last year has certainly taken its toll on me and my family, as such I intend to step back, take a deep breath, spend some quality time with my family, and reevaluate the priorities in my life. I want to thank all of the wonderful people who have supported my efforts over the years, and patronized my establishments. I would further like to thank the hundreds of managers, employees, and suppliers who have helped me build my business over the years; and apologize for any inconveniences, or hardships that my decision may cause them.

I'm not sure what tomorrow will bring; I do plan on focusing much of my efforts on my Construction and Development Company; which has always been my bread and butter, and I plan to navigate that business thru this recession to a successful outcome.

The Lake is my home, my wife was born and raised here, my kids have grown up here, I have a lot of friends and family here, I've built many successful businesses here, and I'd like to think that I have had a lot to contribute to this community over the years. I have every intention of spending many more years here, and retiring here.

God bless all the other businesses, and business owners that have gone thru what I have this year, and especially the employees and families who have been affected by this terrible recession.

Merlyn Vandervort



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A haven for readers — Camdenton's Book Nook

By Michael Gillespie

Though many may think of the lake area economy as strictly tourist-oriented, the fact is that many businesses do well that cater primarily to local residents. Dianne Wallace, a long time area resident knows that

quite well. Dianne is owner of The Book Nook, in Camdenton. For the past two years her bookstore has catered primarily to local residents, and she has no regrets.

Owning a bookstore was not Dianne's lifelong dream, though

she had always felt that books were important in her life. But, truth be known, The Book Nook came about almost by chance. It all started when Dianne and one of her son purchased a building near Camdenton's main intersection. As she tells it: "I didn't

have any intention of putting in a bookstore. We worked very hard to fix this building up. My children knew I loved books, and I suppose there was a little seed of thought about having a bookstore myself, but it wasn't a serious plan. I was just going to rent the building out. That was in 2005.

"And then about a year later, I saw that the Watermark Christian bookstore was going out of business. So I went in to see if I could buy some bargain books, and before I left the store I had purchased the fixtures of that store — the bookcases, and the counter — and not really having a plan for what I would do with all of it. I felt like a crazy lady! I didn't buy any of the books.

"Within a year, the tenants that occupied the space where my store is now, relocated. My daughter-in-law, Cayce, suggested that this would be the perfect place for me to put in a little bookstore. I was very nervous about the idea, but Matt and Cayce encouraged me. They took this space and they remodeled it and decorated it. Cayce is very creative and artistic. She and Matt and Justin went to work and made this physical store happen.

"Then, I have two very good friends — Ellen Tietmeyer and Betty Vermillion — who also helped me organize the books and get the initial inventory in the store. Ellen had been manager of the Watermark bookstore and Betty is an assistant librarian at the Dogwood Elementary School. They knew about organizing inventory, purchasing books, and retail sales. They helped secure books, clean the books, and get them on the shelves.

"I had spent my entire life as a homemaker. This project was huge to me. It was quite a challenge. I didn't really know anything about the taxes and the licenses, but I had a very good accountant. Without the help of the accounting people, I couldn't have done it.

"The store opened June 1, 2007," says Dianne. "We still have new people come in each week. We have Wi-Fi and complementary coffee. Once I became serious about opening a store, I went to various bookstores around the state and I could not find the exact thing that I wanted to do. But there is

a store in Springfield that I liked very much. I thought it would be very nice to have something like that here, but with a better selection of books. I also wanted to have someplace that was cozy and warm and comfortable — a place where people could come in and sit and read. I wanted to have hardbacks as well as paperbacks — used and new."

The physical layout of the store is ideal for browsing. Books line the walls and fill the free-standing shelves. The atmosphere is friendly and casual. Comfortable reading chairs and couches beckon the customers to make themselves at home and take the time to peruse the contents of their selected books. The books are grouped by category: business and finance, hobbies, animals, cookbooks, health and beauty, true stories, humor, classics, and history.

Dianne estimates that she has about 8,000 books currently on the shelves. Most are used, which makes the price very agreeable. Hardbound books generally sell for \$5 to \$8; paperbacks average about \$3. Dianne can also take special orders for both new and used books.

To Dianne's surprise, winter has turned out to be the busiest season for the store. At first, Dianne enlisted the help of Lili Ovington, a capable young lady with a good grasp of computer skills. Then, as the business continued to grow, Dianne recruited Anna Ford, whom she'd met as a customer, to work part-time. Anna had been an elementary school teacher, and brought with her a special knowledge of children's books. Daughter-in-law Cayce alternates with Anna in the daily management of the store.

"I am still the vision keeper," says Dianne. "I order new inventory — my favorite part of the job — and handle the financial end of the business, which I have grown to enjoy.

"The main purpose of this store is to provide quality books at very affordable prices. I just think that reading is so important, and yet books are so expensive. I thought that it would be nice if there was a way to make books more affordable to people."

The Book Nook is located two blocks west of the Camdenton square, at 138 W. Highway 54; phone (573) 346-5633.



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State Department of Insurance seeking complaints from health care providers

By Nancy Hogland

Gov. Jay Nixon has ordered the state Department of Insurance to determine whether health insurance companies in Missouri are withholding reimbursement payments to health care providers for "unreasonable lengths of time."

According to a report from the governor's office, the action was taken after it was learned that numerous doctors, hospitals and other providers have complained to the department because after treating patients and submitting bills for reimbursements, health insurance companies are not paying the bills in a timely manner.

The governor responded by signing an executive order calling on the Insurance Department to report on the scope of the problem and make recommendations on the sufficiency of Missouri's

"prompt pay" statutes. State law requires health insurers to respond to and pay claims to health care providers within specific time frames, or they face penalties and interest payments.

The report states that already this year the Department of Insurance has fielded complaints from health care providers involving thousands of unpaid claims. In fact, complaint volume for 2009 is already six times as high as it was for all of 2006.

However, health care providers in the Lake of the Ozarks area are having better success with reimbursement, according to Anna Brockes, public information specialist with the Missouri Department of Insurance, Financial Institutions and Professional Registration.

"I have reviewed our complaint files for the following cities and found the only complaints based on

claim denials or claim delays for the cities listed was one for Osage Beach in 2009 and two complaints for Eldon in 2008," she said, adding that for confidentiality reasons, she couldn't provide any more details.

John M. Huff, director of the agency, said because they understand that the problem

hits small and rural providers the hardest, this fall they will be surveying dozens of hospitals and health care providers across the state to determine the extent of the problem. He said they will then determine whether stricter prompt pay legislation is needed.

In the meantime, the agency is asking health care

providers with complaints about lack of prompt payment from insurance companies to file a complaint with the department's Insurance Consumer Hotline by calling 1-800-726-7390, or online at www.insurance.mo.gov. The report is to be completed by Dec. 31. ■

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LAKE STORIES *With Michael Gillespie*

Morgan County's New History Book

It was something of a fad, back in the 1870s and 1880s, for every Missouri county to sponsor its own published history. Representatives of publishing companies from Chicago, St. Louis, and elsewhere would go into a county, meet with some of its more influential citizens, and pitch the idea of publishing a local history book.

Typically, the books would contain facts and stories about the early pioneer days, the Civil War years, the coming of the railroads, the politics, the churches, the schools, and the businesses and agriculture of the county. Most of it was written by local authors. And one large section would include submitted biographies of families that subscribed to the book project. These subscriptions were of the utmost importance, because the publisher had to be assured beforehand that the project would at least pay for itself.

Those old histories, which still grace the reference section of most libraries, contain information that simply can't be found elsewhere. The people who compiled and wrote those books got their information from the horses' mouths — the individuals who witnessed or took part in the actual recorded events. As such, the reader gets the sense of having been there in those historic days.

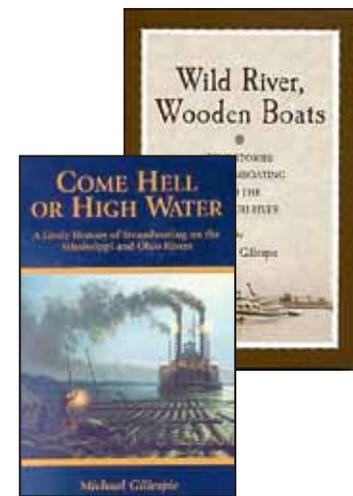
The great news is that some five generations later, a new wave of county histories have come into print and they bring to light the human adventure of the intervening years.

The newer histories are usually products of local historical societies. A case in point is the recent publication of a project by the Morgan County Historical Society. In 1979, the society published a limited edition book entitled Morgan County History, Volume One, a thick work of text and photos

that covered the county's story through most of the twentieth century. But the implication of the title was obvious — there would be another volume to follow.

True to their intent, the society has just now published The History of Morgan County, Missouri, Volume II. It is a jimdandy of a book, meant not only for local residents and genealogists, but for anyone who frequents the lake area. The society has also announced a reprint of volume one to coincide with the newer history.

The content of the two volumes complement one another, with a small amount of overlapping information serving to provide a sense of continuity. Both volumes follow a similar format, which includes early county history; a history of the towns, churches, and schools; early businesses and current ones; civic organizations; cemeteries; military vet-



Historian, writer 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. You can reach Mike at TheRiverWriter@aol.com

erans; and scores of family histories — either alphabetized or indexed.

These volumes are not the kind of books that one would expect to read from cover to cover. Instead the reader is more likely to browse through the pages, knowing that on every page there is something of interest. Here's a sampling of what one can learn by ran-

domly flipping through the books—

The early success of any town was dependent upon its ability to attract outside commerce. Versailles was located along a stage coach line that ran from Jefferson City to Springfield. For a number of years this was the town's only tie to the outside world.

continues next page



Ted LePage



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Morgan County's New History Book

continued from previous page

The first railroad came in 1880, for which the citizens contributed \$135,000 in construction costs. This hefty amount would be recovered over the years through property taxes charged to the railroad and by an increase in business that the railroad would generate. A second railroad came in 1903. Versailles' railroad connection would last for 99 years — it slowly gave way to highway transportation.

The first electric light plant came to Versailles in 1904. It provided electricity only from the hours of 7 p.m. until dawn.

Glensted, located some six miles north of Versailles, once boasted a population of 400. The town was home to three grocery stores, a post office, two ladies' millinery shops, two churches, daily train traffic, stockyards, two blacksmith shops, a doctor, a feed mill, and a lumber yard. It was such a flourishing town during the turn of the twentieth century that wagons could hardly pass on its main street. Today, the place has a population of about 15. You can drive through Glensted without knowing a town was ever there.

Millsite Landing, a place known to long-time visitors to Gravois Mills, got its name because it was located on the site of a former grist mill.

A Missouri Pacific railroad branch line dead-ended at Versailles. The old steam engines that ran on the line had to be turned around for their run back to Tipton. This was accomplished with a turntable — a hand-operated turntable. When the time came to turn an engine, any able bodied men or boys who happened to be loafing near the depot were recruited for the heavy work of pushing the turntable around.

The manufacture of clay bricks was an important industry in turn of the century Versailles. The W.S. Dickey clay plant actually had a contract to supply locally made bricks for the Panama Canal.

The old Morgan County home and poor farm was located about a mile southeast of Versailles. The home, built in 1914, consisted of 35 rooms and six baths. It still stands, abandoned, on W road.

In April 1932, the superintendent of the Swope Park fish hatchery in Kansas City, along with a game warden and several local men, seined parts of Gravois Creek and took scores of bass, crappie, blue gill, and trout, which were then used to stock Lake of the Ozarks.

Beginning in 1962, ten Minutemen missile silos were located in Morgan County. "Each missile," according to volume one, "[is] capable of delivering a nuclear punch equal to one million tons of TNT on an enemy target, presumably one in the Soviet Union." The volume lists the general location of all ten silos, adding that "the locations of the silos are not kept secret because the Russians already know where most of the installations are." In case the Russians missed one or two, the book provides a handy map to each site.

According to legend, a prominent Osage Indian chief was buried on a ridge between Indian Creek and Bogue Branch. Several years after the Osages left this region, a very old Indian showed up at the doorstep of a local settler. The Indian was dying and told the settler that he wanted to be buried next to the burial site of his chief. The settler told him that it might not be possible to bury him there, for it was not a regular cemetery site, and the laws would forbid it. But at that moment, the settler's white horse began pawing the ground and neighing loudly. The horse jumped the corral fence and ran to the top of the hill. Near the chief's grave he reared upon his hind legs and gave out a series of shrill whinnies. Then the horse bowed his head, and returned quietly back down the hill. With that, the old Indian breathed his last. The astonished settler saw to it that the Indian was buried on the ridge, alongside his chief. They both repose there to this day.

Mineral deposits in Morgan County were numerous and gave rise to mining and smelter operations throughout the southern half of the county. It is thought that the operations may have begun in the late 1700s when Osage Indians were assisted by the

Spaniards in prospecting for lead and other ore. Some of the area's caves, such as Jacob's Cave, were actually discovered accidentally by mineral prospectors. Coal, zinc, tiff, and clay were common deposits taken from the ground. But there was the hint of something more. In 1895, a Versailles newspaper reported that "some gentlemen discovered near the surface of the ground, some gold-bearing rock. A small quantity of this

was sent to Colorado where it was assayed. The assay showed that the rock is rich enough to pay for the mining." The next year silver was reportedly discovered near an old smelting furnace in the Osage River bottoms. The smelter was thought to have been of Spanish origin. The lost site is now under the lake.

These historical tidbits are just a sampling of information found in the two books. Perhaps more interesting are the veteran's and family biographies found in both volumes. Even if the reader doesn't per-

sonally know any of the scores of families listed in the books, the chances are great that some of the names will ring a familiar bell. For whatever their station in life, these are the first families of Morgan County and the lake area.

The two keepsake volumes of Morgan County history are easy to slide into and difficult to put down. These handsome, hardbound books can be obtained by contacting the Morgan County Historical Society, 120 North Monroe, Versailles, Missouri 65084; phone (573) 378-5530. ■



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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

OUR LADY OF THE LAKE CATHOLIC CHAPEL

The architectural landmarks of the early decades at Lake of the Ozarks are vanishing so fast today that soon none will be left. Our Lady of the Lake Catholic Chapel, a landmark along Business Highway 54 in Lake Ozark, met its fate 40 years ago and its loss is still lamented by many

of the people who remember it, whether Catholic or not.

The Chapel sat on a knoll overlooking the 15-mile mark of the Lake where Monarch Plaza sits today. Not only is the Chapel structure gone but so is the small hill upon which it sat. The hill was leveled to make way for the Plaza.

Dimensions of the building

were 67 feet by 32 feet with an inside height of 17 feet from the floor of the Chapel to the peak of its gabled roof. The Chapel had a rustic design, the exterior of dark, multicolored uncut surface stones of flint, limestone, crystal and granite with rough, unplanned native oak.

The interior walls were made of native cut sandstone in light

colors and broken pattern. Roof supports were heavy native oak timbers. The belfry was of the same materials. The altar was of solid walnut timber cut and finished locally, assembled on the grounds and had a weight of 1800 pounds. The communion rail was of native walnut four inches thick.

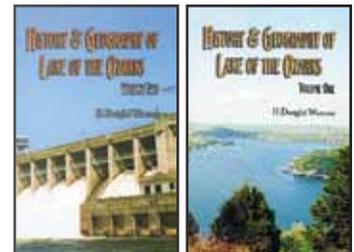
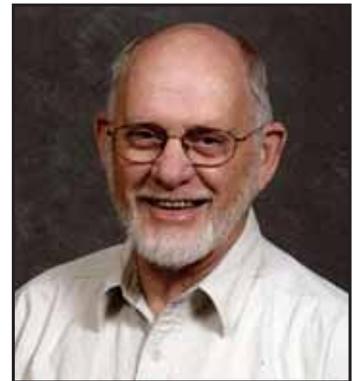
The cost of the church was less than \$18,000. The cornerstone was laid on May 30, 1942.

Church attendance outgrew the building by the early 1960s and a new church building was needed. Our Lady of the Lake Catholic Church was its replacement.

For the complete story of this vanished landmark, see "History & Geography of Lake of the Ozarks, Volume I". Postcard images of the church are many, one of which is shown here, photographer unknown. ■

This vintage postcard 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 the Lake of the Ozarks. "History & Geography

of Lake of the Ozarks, Volume One," his newest book, is available from Stone Crest Book & Toy in Osage Beach, or by mail. For information, contact the author at dweaver@socket.net. Or call him at 573-365-1171. Other books by Dwight Weaver are available online at lakeoftheo-zarksbooks.com.



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'Obamacare' - practical or unattainable?

By Alison Schneider

It's certainly been an interesting summer in our country as the Obama presidency has been frantically trying to convince people that their National Healthcare plan is not only workable, but palatable. It's been a tough sell. We live in a country that prides itself on independence and freedom of choice and to suddenly hear that we are now going to have some of that freedom taken away on such a personal level is downright frightening. And that's just the viewpoint of the consumer. Obamacare – as it's become commonly known – could have the unintended effect of forcing small and mid-level business owners to close down when faced with increased benefits costs. What happens when even more jobs go away? It's not a pretty picture, to say the least.

Let's get down to it: there is and has been a health care crisis in this country and something needs to be done about it. Every president in recent history has taken a shot at fixing the problem – but Obama's campaign hung it's hat on his solution and the Obama White House is bound and determined to put his plan into action-whether it's a viable plan or not.

From all outward appearances, this is one of the most comprehensive and well-thought out plans Americans have been presented, but that doesn't mean there aren't flaws. Obama's trying to make health care more affordable and increase availability to all citizens. It's a lofty goal – but is whole-scale reform really practical or even attainable?

Currently America's health care system contributes something like \$2.5 trillion to the gross domestic income – that's like 18%. This amount is the highest cost in the civilized world and more importantly – the current and projected cost increases will devastate the already ailing Medicare/Medicaid program within the next few decades. Right now, about 25% of Americans have no health insurance at all or its inadequate coverage to handle any real illness. Over 100,000 people in the U.S.

die each year because they didn't have insurance, and subsequently could not afford the appropriate care.

Yes, something needs to be done – but what? And is Obamacare the answer? Most Americans are answering that question with a resounding "NO".

The Universal Health Care for America Plan is basically Medicare for everyone who does not already have coverage on their own. The proposed coverage will limit out-of-pocket expenses paid by enrollees much like current insurance policies. It will provide direct drug coverage as opposed to the independent drug plans that many Americans have turned to over the past decade in an effort to make medication more affordable.

Obama's plan will offer a national health care system, similar to what members of congress currently enjoy. The premiums will be affordable for everyone and subsidies will be provided for lower income families through governmental funding. Included in Obamacare is the National Health Insurance Exchange.

The National Health Insurance Exchange will oversee the private insurance companies and help to direct their activities and hopefully stop misconduct and billing fraud that plagues the current Medicare and Medicaid systems. The Exchange would be available for people who choose to use private health insurance companies instead of the governmental tax-funded plan.

On the plus side - Obamacare addresses the "flaws" in the current system and does its best to address those issues. It appears that Obama and his advisors believe that there are a lot of smaller problems areas in the current health care system that if fixed, would in turn lower costs and improve patient care as a whole.

The most glaring areas to be fixed or modernized include a massive reorganization of patient records – going to a fully electronic and universal system, the lowering prescription drug costs and

focusing on preemptive disease management programs. Aid to employers for any "catastrophic healthcare losses" is also included in the plan. Unfortunately, they don't offer employer help for the increased expenses that will arise from being forced to add insurance programs (8% or more) or to recoup the 6% penalties charged for failing to provide a program.

Overall, the proposal

claims to offer lower health care costs to individuals by 1.5% per year. Obamacare officials believe that since the federal government will be able to bargain hunt for lower prices they will be able to reduce wastefulness and inefficiency by consolidating the negotiating power.

Better mental healthcare is included in the President's plan, as are costs for research into mercury pollution, lead

poisoning, and autism. These programs are needed, no question there, but again – the money jar is a little light to start with.

Altruistically, the Obamacare plan calls for "us" to help fight AIDS on a worldwide scale and full support of the Americans with Disabilities Act. Of course, the costs for the AIDS worldwide assault will come from the

continues on page 14

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'Obamacare'

continued from page 13
straining coffers we as taxpayers struggle to fill, and the Disabilities program has never been funded as called for in its basic tenets. There just isn't enough money.

The plan is that the research and increased program provisions will be paid for by the reduction of costs recouped by requiring all employers to either provide health insurance coverage to every employee or

pay a 6% penalty, much like unemployment insurance they currently pay. Employees will pay a set contribution fee of \$70/month for individual coverage, \$140/month per couple, \$130/month for a single parent household, and \$200 for two-parent families.

Not so bad, huh? Unfortunately, this is potentially a huge problem for employers, and here's why:

For the most part,

companies want to provide benefits to their employees – that's how they draw better employees to their business and keep them on the payroll. Health insurance and vacation packages are reserved for full-time staffers for the most part, while part-timers are left to seek their own insurance through companies like Aflac and Blue Cross.

Unfortunately – not all companies are able to find that margin in their expenses to allow for the costs involved in insuring all of their staffers.

The problem is that those profit margins for small and mid-level businesses are often less than 6% when all is said and done. Expenses like increasing minimum wage, employee incentives and the ever increasing cost of gas, electric and rent are already taxing small business owners. Then you add increasing technology needs, basic office supplies and even the cost of mailing a letter its more and more difficult for employers to see the profit they seek.

The cost of the Senate's version of Obamacare is estimated to be \$856 billion gross over 10 years. Take out the existing cost of \$507 billion and you are left with an increase net cost to the taxpayer of \$349 billion.

Of course their plan follows the President's bullet points, calling for every citizen to have health insurance coverage or be forced to pay a fine. It prohibits insurance companies from charging more money for serious or long term illnesses and allows people to shop around for health insurance plans. They will increase Medicaid (currently almost broke, by the way) and will also limit patient yearly health care costs. Now consider the inevitable increase in unemployment caused by the 6% and how are Americans supposed to pay for their coverage at all?

Here's the bottom line, economically speaking: Without reform to our current health care, the costs of government run Medicare and Medicaid will rise from the current 6% to around 15% in the next 30 years. President Obama claims that his plan will reduce those costs by 1.5%/yr. The lower costs to the citizen will result in lower healthcare costs of about \$2600 per family by 2020, and as much as \$10,000 by the year 2030.

The claim is that this reorganization will reduce the deficit by 3% of GDP and increase that reduction till it reaches a 6% total by 2040. They believe that the increase in services and demand for those same services will lower unemployment .25% each year. They believe that the program will actually create 500,000 jobs. But as outlined above, that probably isn't likely. The increased strain on businesses budgets by having to add 6-8%

to their payroll costs will but many out of business and many citizens on the street job hunting.

The expanding insurance services that would be offered to more Americans under the program are expected to reduce visits to the emergency room by the uninsured. Overall, this will save \$100 billion, or .6% of GDP, per year. According to www.TheStreet.com Obamacare's plan doesn't really match the reality of the situation.

This isn't the first time the Democratic Party has proffered some type of universal health care system and it probably won't be the last. Even Bill Clinton had his version of reform, but the main difference between Obamacare and the original Clinton Universal Health Care is that Obamacare won't make it mandatory for every American to get health insurance. The senate version makes it mandatory, but not the Presidential draft. It doesn't really matter how you slice it, it's still going to make health care costs even higher.

www.TheStreet.com notes that "Voluntary programs always leave people behind, even when they include subsidies like those in Obama's plan. In fact, the Urban Institute notes that no study has ever shown better than a two-thirds rate of participation in a voluntary program. This means Obama's plan would leave about 15 million people without coverage, at least."

This is admittedly an improvement over the 47 million without insurance now, but public health care costs are still going to stay high for the same reason they are high right now – malpractice insurance and the cost of a medical education. Nurses and doctors do not work for free.

That means some 15 million would still need health care in case of an emergency, and of course that means a visit to the ER. Under Obamacare, who will pay for that visit? No worries. If there is no insurance, or the patient can't afford the visit, our taxes and the employer 6-8% will cover it by paying higher taxes. Cost of goods will rise because the insurance costs will have to be covered by the businesses, and then the rest of us help cover those increased expenses by

continues next page

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'Obamacare'

continued from previous page
 paying the higher cost of goods and services.

Most people will agree that there is need for a better health care system for America. The urge for change will attract supporters who are tired of, or left behind with regard to our health care system. The uproar at

the series of Town Hall Meetings over the past two months clearly indicates that not everyone is drinking the Obamacare 'koolaid'. Many Americans are concerned about their loss of freedom and the inevitable increased costs to the consumer to cover the government subsidies to families. ■

Stall delays suit

continued from page 1
 In the meantime, Patrick Coyne, a local contractor who organized an ad-hoc group dubbed the Community Committee for Progress, has been circulating a petition that urges the Brown to

drop the suit for the good of the community. To date, organizers estimate they have collected a couple thousand signatures – 500 alone signed the petition at the recent Osage Beach Fall Festival. ■

"Premium Advice"

with Steve Naught of Naught-Naught Insurance

What is Uninsured and Under-insured Motorist Coverage?

You have just been in an auto accident. The driver that hit you doesn't have insurance. How will the cost of the accident be paid? Most states have some sort of criminal fine for driving without insurance; however this will not help you with your loss. If you are ever in a car accident with someone that does not have insurance you may be able to get compensation from your own insurance under the Uninsured Motorist coverage. Uninsured Motorist (UM) doesn't normally cover damage to your car; however it will generally cover medical bills, wage loss, and loss of earnings capacity. Damage to your car would be covered under your Collision coverage subject to a deductible.

Under-insured Motorist (UIM) coverage is similar to Uninsured Motorist; however this limit is for when you are hit by an insured driver, but their limits are not enough to pay damages for the entire loss. For example: you have a \$300,000 UIM limit, the other driver has liability limits of \$50,000 per person and your damages are \$150,000. You would receive \$50,000 from the other carrier and \$100,000 from your carrier for a total of \$150,000. Some other states will allow you to stack limits while



Steve Naught, CIC

Missouri allows up to the limits on your policy for all reimbursements that are made.

There is a charge to add UM and UIM coverage to your policy and the cost to increase these limits is normally very reasonable. Unfortunately, many people have UM and UIM limits much lower than their primary liability limits. Often policies with liability limits of \$1,000,000 have UM/UIM limits of \$25,000. Why not protect the people inside your car as much as you protect those outside your car? The additional coverage is worth the minor cost.

Be sure to talk to your agent about your specific situation. Steve Naught is a Certified Insurance Counselor with the Naught-Naught Agency in Osage Beach. He can be reached at 573-348-2794 or at stnaught@naught-naught.com for additional comments or questions.

Support your community by volunteering

The Lake Area Chamber, Greater Lake of the Ozarks Convention & Visitor Bureau and Tri County Lodging Association are excited to host the 2nd Annual Lake Holiday Light Drive Thru park at Osage Beach City Park in November and December.

The first task of putting together this fabulous attraction is setting it up. This process requires large groups of people to properly position and stabilize, the large displays and we

need YOUR HELP!! Below is a schedule that we will be working in the park to get all of the displays in place. Whether you are an individual or group, can help 1 hour or the whole time we would appreciate your help in bringing this event to the Lake Area again this year!

To be placed on the schedule, please contact Denise Decker at 573.348.1599 or denise@funlake.com and we'll see you at the park!!

- Friday, Oct. 2 – 9am-3pm
- Tuesday, Oct. 6 – 9am-3pm
- Friday, Oct. 9 – 9am-3pm
- Monday, Oct. 12 – 9am-3pm
- Friday, Oct. 16 – 9am-3pm
- Wed, Oct. 21 – 9am-3pm
- Friday, Oct. 23 – 9am-3pm
- Wed, Oct. 28 – 9am-3pm
- Friday, Oct. 30 – 9am-3pm
- Wed, Nov. 4 – 9am-3pm
- Friday, Nov. 6 – 9am-3pm
- Wed, Nov. 11 – 9am-3pm
- Friday, Nov. 13 – 9am-3pm
- Wed, Nov. 18 – 9am-3pm
- Friday, Nov. 20 – 9am-3pm

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Nixon clean up

continued from page 3
 catastrophic spill into the Osage River or back up pollution to the Lake of the Ozarks. Currently, the attorney general's office is pursuing an appeal on behalf of the DNR to overturn Judge Conley's decision to deny the current 100-year quarry permit adjacent to the Joint Treatment Plant. This plant processes over 2 million gallons of raw sewage daily. Any damage to its operation would cause not only environmental pollution but economic damage to this tourist area," she told Gov. Nixon, asking if the state would support their efforts to stop the quarry so the treatment plant could continue to operate without any breaches or spills.

However Nixon said he would not discuss pending litigation. "The only litigation is your appeal," she answered, but Nixon went on to answer other questions.

Jim Divincen, executive director of the Tri-County Lodging Association, asked

the governor if the same standards would be applied to other bodies of water in the state and if any comparative results would be provided. Nixon responded that because all the state's waterways were important, they would consider closer monitoring of them all and said he would be willing to continue discussions on sharing information.

Both Nixon and Templeton were asked what the plan of action was going to cost the state but neither had an answer. They were also asked how, when the state was already facing budget constraints, the project was going to be funded. Nixon said he would find the money to hire the additional DNR employees that would be needed to conduct inspections and handle the testing.

After Nixon and Templeton wrapped up their speeches, Lyons was surrounded by out-of-the-area members of the media who questioned her about the Magruder quarry issue. ■

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Ozark Truck Parts was recently welcomed into the Lake West Chamber with a ribbon cutting. They are located 1 1/2 miles north of Laurie in the Auto Technology Building. Open Monday thru Friday from 8 a.m. to 5 p.m. and can be contacted at 573-374-8441. Pictured are: Rob Hoff, Stanley Field, Owner Raymond McGary, Liz Brown, Bud Kidder and Steve Rasmussen.



The Lake Area Chamber of Commerce was excited to welcome new member Golden Financial Group with a ribbon cutting. 573.365.2440, visit the office in Suite 302A at Cliffside Center in Lake Ozark or visit www.gfgadvisors.com. Pictured along with Chamber Active Volunteer Ambassador from left to right are: Brandon Stuerke, Becky Stuerke, Michelle Cook.

Help available for new homebuyers

First-Time Homebuyer Tax Credit

If you haven't owned a 'principal' residence (vacation homes and rental properties don't count) in the past three years, there's still time to cash in on the \$8,000 First-Time Homebuyer Tax Credit. This is 10% of the home's purchase price, up to \$8,000 that you can get back from Uncle Sam even if you wouldn't ordinarily receive a tax refund.

But, you must close on your property by November 30th, unless Congress extends the deadline. Remember, it can easily take a couple months to get through finding a home, making an accepted offer, getting title insurance and appraisal and so on. Act fast to take advantage if you qualify. You must then live in the home for three years or face paying the amount back in extra tax. You can't have more than \$150,000 in income as a couple, \$75,000 as a single. Buyers with up to \$170,000/\$95,000 in income can claim a partial credit. You can also get the money now—

by filing an amended return on your 2008 taxes. You don't have to wait to file 2009 returns.

Buyers who took advantage of 2008's \$7,500 tax credit can't get this newest one, and will be required to repay the money over time (albeit with no interest).

FHA Loans Available

You're not low-income, but you just don't have the money for the down payment? Government help also comes in the form of government-insured FHA loans. FHA loans actually have no limit on the amount of income an applicant can have. Qualifying is based mainly on your ability to repay the loan.

Home buyers can pay as little as 3.5% of the loan down, as compared to today's usual 10%. Even with the 1.75% upfront charge, this savings combined with a first-time homebuyers credit can mean the difference for low-income families, as they will net as much as 4.75% of the loan value after filing free and clear. This cash can be used for

improvements, paying down the interest, or just getting rid of some credit card bills. On an \$80,000 home that's \$3,800.

Borrowing limits are based on the market prices for homes. In areas where homes are cheap, the ceiling is \$271,050. However, in high-priced markets buyers can borrow as much as \$729,000 in some instances.

FHA loans are far more commonplace in today's credit-tight market. With the new automatic underwriting system, the loans also take just a few days more than a conventional loan. One caveat however—there is a requirement for a .5% (\$400 in our example) annual insurance premium for five years and until the principal balance hits 78% of the sale price or the home's appraised value. On appraisals, remember the FHA is tough—and this has not changed for the most part. A government-approved appraiser must inspect the home, and it will need to come

up clear of problems before you can close. According to FHA rules, the seller can pay as much as 6% of the home's appraised value to closing fees to speed the deal. Current rates on FHA mortgages are comparable to conventional loans.

FHA loans also require written documentation of income, with pay stubs and income tax return submitted. The amount you are able to finance for a home is based upon your ability to make the payments (by income). FHA loans now account for a reported 25% of the housing market.

Closing On Your New Home

Once you've found your prospective new home and want to make an offer (using a buyer's agent is a good move) what hurdles await you before moving in day?

First, make sure any offer you sign is; contingent on your obtaining a mortgage, including a last-minute walk-through inspection for damage, and a reasonable good-faith

deposit amount.

Getting the property appraised at this point, and obtaining a credit report could now run upwards of \$400. Any upfront fees or points will be due later at closing.

Look into taking out a homeowner's insurance policy at this point, some lenders won't ink the deal unless you have a policy in place. Get an independent appraisal—make sure the numbers are close, or look for answers why they aren't.

Ask to be present during the appraisal inspection—if major problems turn up you'll want to get them fixed or have the price lowered before you move in. Remember to have the offer contract state you have a right to walk away from a deal if the buyer won't agree to fix defects or lower the price.

Obtaining title insurance is next—less than one percent of value. Some lenders, in addition to the good faith deposit, will want an escrow account established. This is usually set at two month's worth of payments in case you fall behind. ■



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Finding a way — one couples' path to business ownership

By Michael Gillespie

It isn't easy launching a new business; in fact, it can be downright frustrating. Nor are the fruits of one's labor immediately attainable. But it's the American way to set a goal and work for it, regardless of the obstacles. Just ask Josh and Katie Miget, owners of Lake Central Fence, LLC. This couple has walked the walk.

Five years ago Josh and Katie were living in the St. Louis area. A friend of the family owned a fencing company there. The owner was

looking to start a branch office at the lake and he was interested in finding someone to work for him. The idea was that if he could find a suitable, hard-working couple to learn the business, then that couple might want to buy the business in due time. "So we moved here with the intention of doing that," says Katie. "We loved the lake area, and this was our opportunity. It just took us a little longer than we hoped."

It took longer because Josh and Katie were comparatively

young. "I'm 28 and my husband is 26," says Katie. "The banks wanted money down, and at our age we don't have much. Our cars were paid for, but they're older vehicles. We have a home, but we are only a few years into equity on it. The banks really wanted to see some cash from us, but that wasn't possible.

"We set out in March, 2008, to initially try to get a loan to buy the company. We tried with several different banks, and we tried to come up with several different ways of doing it, but nothing came of it. We worked hard at it. We did everything we were supposed to do. We got together the business proposals and all of our numbers — they wanted projections for three years. We went through all that; we jumped through the hoops. Still nothing came of it.

"This year we had one of the banks telling us, 'Oh, sure, no problem.' But again we were disappointed. They wanted us to believe that they could do something that they couldn't do. They told us that we had done everything right, and yet we couldn't get the loan. So we eventually ended up having to do an owner-financed deal.

"We had a CPA work out the deal, and they said they couldn't understand why a bank wouldn't loan us the money. The numbers were all there and it all made sense to them.

"It was kind of bittersweet. All along the way we would tell everyone what was going on and it wouldn't happen. We got to the point where, when we finally were working out this deal, we didn't tell anyone.

"I understand that we may not know a lot at our age, but we've worked hard and we've worked toward our goals. We hope to do well here; we see this as our future — this is our chance. We are wholeheartedly into this."

In the end analysis, an owner-financed buy-out was probably the best route for all

concerned.

"I think it benefited everyone," reflects Katie, "because the previous owner was ready to retire and he had to do something. If it hadn't been us buying it he may have been sitting on it for awhile, or he may not have been able to keep the business going. But he's going to be around and he's willing to help us."

And so, after a year and a half of missteps, the deal was struck. As of September 1, Lake Central Fence belonged to Josh and Katie. But the euphoria of purchasing a business soon gave way to the sudden realization that it just had to work out. According to Katie: "It was a relief to finally be able to do this, but it was really scary, especially with the state of the economy. It hasn't affected us yet, but it may. We have to be prepared for that. It takes a lot of faith. We have to be positive and move forward and hope for the best."

And just how do they move forward? As the business progresses, the Miget's intend to offer products and services that they don't presently have. "We're definitely looking into invisible fencing because we have it for our own dog, and love it. And we've been asked if we offer financing — and that's something we've been investigating. If we have the growth, we'd like to have two or possibly three crews going during the summertime."

Although the business hasn't been theirs for long, their five years of work with the previous owner gives legitimacy to their claim as established fence installers. About 60 percent of their work is done for commercial businesses. A portion of that involves the installation of chain link fence around cell phone towers. The couple have a good relationship with a tower contractor and they have installed tower site fences both locally and out-of-state.

And there's the occasional odd job that one might expect

considering the local topography. "We've worked on the side of cliffs," Katie says. "There were some condos where rocks were falling too close to vehicles, so we hung chain link fence to catch the falling rocks."

On the residential side, Lake Central Fence does a lot of business installing handrails on lakefront property. "Most people want something decorative or pretty — not just a basic handrail," explains Katie. "We offer nice, durable, good-looking fencing and handrail. The handrail can be placed on seawalls, dock ramps, decks, or down stairs."

The company also installs vinyl privacy and vinyl rail fences, as well as chain link. In fact, they offer a vinyl-coated chain link that comes in black or green. "If you're looking to keep the kids or the dog in, it's great for that. It's also safe for hands — you don't have that steel sticking out," says Katie.

Typically, a residential project will take a couple of days to complete. Katie says that they will usually put the posts in on the first day, then follow up with the fencing and gates on the second day. Most of their vinyl and aluminum fencing is manufactured by Digger Specialties, Inc. Katie describes it as a very good, heavy duty product. DSI offers a lifetime, transferable warranty on all of their line.

Like most small start-ups, Lake Central Fence has a limited advertising budget. "Our best advertising is word of mouth," says Katie. "We have a good reputation and a lot of the work we do comes from people seeing a neighbor's fence that we've done. We have several repeat customers."

In order to get the word out, Lake Central Fence will host an open house at its office on Saturday, October 10, from noon to 4 p.m. The company is located at 113 Elks Lane, in Laurie. You can call them at (573) 374-6458. ■

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Tony Reahr
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Here are a few to consider:
Protect your business against the loss of a key employee. If you have an employee with valuable management or sales skills, and this person were to die unexpectedly, your business could suffer. That's why you may want to write a "key-person" life insurance plan on this employee. In its simplest form, key-person coverage pays cash to your company, which is usually the policy beneficiary, when the designated employee dies or becomes disabled. Key-person insurance also can be structured to fund deferred-compensation arrangements or buyout agreements between partners.

Avoid "raiding" business coffers to pay for personal expenses. Try to keep six to 12 months' worth of living expenses in a liquid account. Once you have established this "emergency fund," you'll be less likely to tap into your business' income or assets to pay for unexpected personal expenses, such as a new appliance, a costly car repair or a large medical bill.

Create a retirement plan for yourself. As a business owner, you're responsible for establishing your own retirement account. Fortunately, you have some attractive choices, including the following:

SEP-IRA - You can contribute up to 25 percent of your compensation - as much as \$49,000 - to a SEP-IRA. Your contributions are tax deductible and your earnings have the potential to grow tax-deferred until withdrawn. This plan offers you significant flexibility in making contributions for yourself and your employees. Plus, as an employer, you can generally deduct, as business expenses, any contributions you make on behalf of your plan participants.

SIMPLE IRA - You can put in up to \$11,500 - or \$14,000 if you're 50 or older - to a SIMPLE IRA. As is the case with the SEP-IRA, your earnings have

the potential to grow tax deferred. You can match your employees' contributions dollar for dollar, up to three percent of compensation, but no more than \$11,500 (or \$14,000 for employees 50 and over). Alternatively, you could contribute two percent of each eligible employee's compensation each year, up to a maximum of \$4,900, regardless of whether the employee contributes or not. Contributions to your employees are tax deductible.

"Owner-only" 401(k) plan - If you have no employees other than your spouse, you can establish an "owner-only" 401(k) plan. Between salary deferral and profit sharing, you can contribute up to \$49,000, in pre-tax dollars, to your owner-only 401(k), or \$54,500 if you're 50 or older. Like a SEP-IRA and SIMPLE IRA, a 401(k) provides the potential to accumulate tax-deferred earnings. But if you open a Roth 401(k) your earnings have the potential to grow tax free, provided you've had your account at least five years and you don't start taking withdrawals until you're at least 59-1/2. (However, you make Roth 401(k) contributions with after-tax dollars.)

Your tax or financial advisor can help you decide which retirement plan is right for your business. But don't wait too long to choose one, or to make the other moves necessary to help you make progress toward your financial goals. When you own a business, time flies - so make the right moves today.

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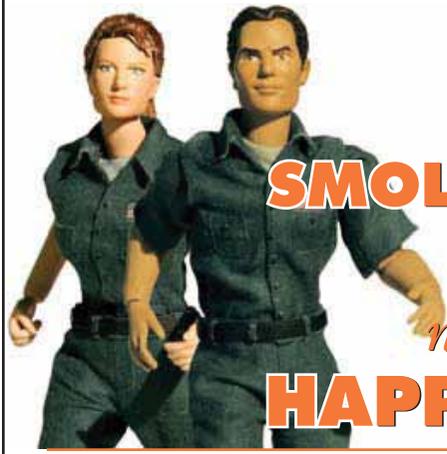
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Your payment history is based on your past performance of paying your bills. Paying your obligations on time and in full will have a positive impact on your credit score. Late payments, judgments and charge offs will have a negative impact on your credit score. Delinquencies that have occurred in the last 12 months will have more consequences on your score than older items.

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This is based on the ratio of your available credit limits versus the amount owed on those credit lines. Maxing out your credit limits will have a negative impact on your credit score. Ideally you should keep your balances to credit limits below 10% of available cash.

Credit History: 15% Impact

The length of time you have established credit will improve your credit score. A consumer that has established credit early on in life will benefit more than a newer consumer that only has a few months of credit history.

Type of Credit: 10% Impact

A healthy mix of installment loans (auto loans), credit cards, and mortgages will have a favorable impact on your credit score. A high concentration

of credit cards will have a negative impact on your credit score.

Inquires: 10% Impact

This quantifies the number of inquiries that have been made on a consumer's credit history within a six month period. Each hard inquiry can cost from 2 to 50 points on a credit score, but the maximum number of inquiries that will reduce the score is 10. So if you have 11 or more inquiries in a 90 day period it will have no further impact on your credit score.

Remember, a computer does not take into consideration any personal factors when calculating your credit score. When your credit report is run it is simply looking at today's snapshot of your credit profile. Your credit score can fluctuate dramatically within a course of a month, depending on your personal credit use and activity. If you are in the market to purchase a home or refinance your current home consider your credit activity, making sure not to do anything that will have a negative impact on your credit score.

If you have questions or comments please email them to andrew@askandrewconner.com. Call Andrew today at 573-302-0600. Listen To "The Mortgage Market Update" Weekly Radio Show on KRMS 1150AM and 97.5 FM Every Friday Morning At 8:35am.

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Technology helps lawmen win war against crime

By Nancy Hogland

Mid-Missouri lawmen are getting tools that will put them on equal footing, and maybe even one step ahead, of the "bad guys."

Recently, Camdenon, Columbia, Eldon, Fulton, Jefferson City, Lake Ozark, Laurie, Mexico, Osage Beach, Stover and Versailles police departments and Audrain, Boone, Camden, Callaway, Cole, Miller and Morgan county sheriff's offices partnered to obtain grants for equipment that will greatly expand their capabilities, and thus their abilities, to catch criminals.

Dave Severson, chief of the Osage Beach Police Department, spearheaded the effort.

"Three years ago all the sheriffs' offices and municipal departments in Camden, Miller and Morgan counties got together with a grant writer to apply for a federal appropriations grant of \$1.8 million, but we were denied," Severson said. "Because we



Corp. Kelly Luttrell with the Camden County Sheriff's Office said the trunk-mounted DVR records and stores all video-taped material until it can be downloaded on to the department's main computer system and later burned to DVDs so it can be used in court cases.

knew competition for grant monies was stiff and because we knew the government would favor a broader system that would allow us to contribute, access and exchange data from multiple sources, we expanded north and joined forces with

departments in Callaway, Cole and Boone counties to apply for COPS Technology Grant money."

With the help of Rep. Ike Skelton, D-4th Dist., and Kenny Hulshof, who at the time was serving as a U.S. representative in the 9th District, that bid was

successful and the coalition, dubbed the Central Missouri Regional Justice Information System, was approved to receive \$1.2 million this year to purchase mobile data technology systems (wireless laptops) for more than 100 police vehicles and to install or upgrade and then integrate a data exchange records management system (RMS) in each participating agency. The group has already been approved to receive an additional \$1.4 million next year to equip an additional 85 vehicles and further expand computer upgrades.

That system allows officers to not only input detailed information about suspects, but also to have the ability to instantly access, cross-reference and analyze data entered by any other participating agency - data like names of people who visited a suspect in jail; information from an on-going investigation; pictures and names of known

anywhere at any time.

"All the laptops are IP-based and run off wireless air cards so officers can send and receive data in real-time on the wireless network from their vehicles. For instance, if an alarm goes off in the bank, the officer will be able to type in that bank's secure access code, and then view the inside of the bank through the bank's security cameras - again, from his vehicle," he said, adding that because the system is secure, the transmitted information can't be intercepted by anyone else. "But that's just one application - there are hundreds more. This will open up a whole new world of information to the officers."

In addition to the grant money, the Camden County Prosecuting Attorney's Bad Check Fund recently allowed the sheriff's office to purchase video equipment and computers that record and store what is taking place in front of, behind and inside



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Dash-mounted cameras allow deputies to record what is taking place both in front of and inside their vehicles. Nancy Hogland photos.

associates; eye witness reports; a nickname; even a tattoo or scar - every piece of information that's been entered into any of the systems will be accessible to every officer on the system. Officers will also be able to use the laptops to access the Missouri Data Exchange (MoDex) and the Missouri State Highway Patrol Missouri Uniform Law Enforcement System (MULES) to run warrants and check motor vehicle registrations, all without waiting for a dispatcher.

According to Severson, the beauty of the system is that the information can be accessed

equipped patrol cars.

"The mounted cameras feed to a DVR unit in the trunk. Then when the vehicles get in close proximity to the courthouse, all the information is downloaded into the main computer where it is stored until it's burned on to discs," explained Corp. Kelly Luttrell.

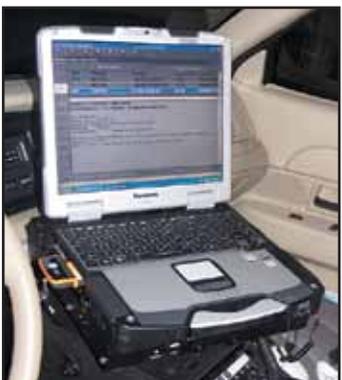
And, thanks to a \$4,200 expenditure by the Village of Four Seasons, deputies assigned to Horseshoe Bend will no longer have to leave the Bend to turn in their reports. The same type of downloading receiver, as well as a computer

continues

Technology helps lawmen

continued from previous page
 that will forward the information to the main terminal at the Camdenton office, will be installed at the Village.

“Deputies will be able to pull into the Village Hall parking lot, pause for a few seconds to give the ma terial



Laptops were purchased for many Lake-area law enforcement agencies through a COPS Technology grant.

time to download and their reports, which they completed in their cars on the laptops purchased through the data exchange system grant, will be transmitted,” Luttrell said.

In addition to the new equipment allowing officers to spend more time on the street and less in the office, the in-car laptops provide another benefit - dispatchers can silently send messages to deputies. Previously, criminals could monitor police by listening to their scanners. Now, dispatchers can assign calls via the laptops, allowing deputies to arrive at the scene without warning.

So far, everyone is giving the project rave reviews. In fact, according to Robert Griffin,

CEO of Knowledge Computing Corp., the company that developed the Cop Link information sharing software used by MoDex, the effort was so successful it is now being used as a model for other states planning to implement criminal information-sharing initiatives.

In addition to assisting officers work the road, the grant money is also helping agencies better identify criminals. Camden and Morgan counties, as well as in the city of Columbia and in four other counties in mid-Missouri, are obtaining iris scanning units for their jails. Iris scans, which use recognition biometric technology to capture high resolution digital photographs of individuals’ irises, are touted as being more accurate than fingerprinting, matching some 240 characteristics as compared to 40 to 60 in a fingerprint. And while fingerprint readability may change over time because of wear, skin dryness or the presence of foreign substances, such as oil or dirt, the iris never changes.

But it doesn’t stop there. Severson said the group will also be applying for an additional \$1.2 million during the third year of the grant that will be used to purchase more laptops, upgrade service and hopefully allow even more departments to come on board.

“We are just scratching the surface of what we’ll be able to accomplish if we can get this fully integrated into every department in mid Missouri,” he said. ■

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Understanding Advertising

Part 2 - Radio and Television

by Darrel Willman

Buying Air

While print uses paper and ink to relay the message, broadcast media use 'airwaves'. We can't touch it or hold it, and except for recordings, it doesn't last longer than a minute or so. Print publications can linger around the home or office on coffee tables for months. With broadcast, this fleeting nature means we have to deliver our message quickly and repeatedly. The phrase "top of mind awareness" is used in the industry, describing the way your message gets on the consumer's mind—but only for that moment. Reinforcement of these "impressions" gets our message out.

Radio

Far older than television, radio in FM (frequency modulation) and AM (amplitude modulation) reaches out to us by varying the intensity of sine waves at a specific frequency—but more importantly, in 15, 30 and 60 second increments for the most part. Because of this limited space of time, it's vital we craft our message to be short and concise. Like every advertisement, a radio commercial needs to include your business name, where to find you and how to contact you. Start with these three basics and then add your pitch.

Radio station disc jockeys, or announcers, are often also the people responsible for recording your message. In the past, a microphone and tape recorder captured voice, sound effects and music layered sequentially, with the production then achieved by cutting and splicing the tape. Today's all-digital world allows them to craft commercials on the PC that are far too complex ever to have been made by splicing tape. Digital editing also allows for effortless corrections—

altering the pitch of elements, precise cuts and additions, spatial effects and more. You can now be as creative as you like.

Pricing for radio commercials works in much the same way as print. With newspapers, the circulation drives prices—radio depends on market share and broadcast range and wattage. In short, the more people can and do listen to a radio station the more that station can charge for advertisements. Popularity means more listeners, which brings more revenue. And the largest (100,000 watts) FM stations command a commensurate ad rate.

Rates are also determined by the time of day the commercial is played. Ads broadcast during the "prime" times cost more than those aired in the evenings or at night—because this is when the station has the most listeners. The times when folks are driving to and from work in their cars are the most expensive and sought after. During the dinner hours and in the 'wee' hours of the morning the rates are much lower. Some radio stations also offer "live" commercials that are read by the disc jockey at a specific time—and "live remote broadcasts" that take the studio essentially out to the advertiser for a couple hours.

In the past these "remotes" often had jocks reading the news and playing records while at the location. Today's are usually done by transmitter or cellular telephone and have the personalities checking in periodically for commercial breaks from the location. Live remotes and live 'reads' (ads read by the jocks live) are usually much higher than standard spots.

Large businesses often use advertising agencies to craft their ads for delivery to the radio stations—the rest mostly rely

on the (usually) free production services that come with the cost of the commercial. Television however, almost always has production fees.

Television

The "boob tube" became popular in the late '50's and since then the public has had a love affair with the flickering box. Today's high definition technology brings new advertising possibilities with amazing clarity and definition. It is sold much like radio, with advertisement duration, station popularity and broadcast strength as well as time of day determining the cost. Note: broadcast strength has no bearing on satellite and cable television—all are equal.

As a visual media, television has a much less captive audience, however. It's common for viewers to use commercial breaks to run to the refrigerator or bathroom. Homes will often have televisions on as background noise. People eat, shower, do homework, etc., with the set on. Getting the attention of the consumer is more difficult for these reasons. Add to the equation the vast number of stations most homes now have access to and you begin to see the dilemma. With two or three hundred channels available, which one do we advertise on—and when?

Major companies use demographics provided by firms like Nielsen, that poll paid participants as to what they are watching and when. A television show's "ratings" are derived from this data—and accordingly the ad rate that can be charged during the time it airs. Notorious events like the Super Bowl command such a large percentage of the viewing public's attention that they can charge incredible amounts for an advertisement. The corresponding local station

affiliate can also charge a much higher rate for the few local spots offered during these events.

Cable and satellite services make the choices more difficult. There are fewer ways to determine viewers—it would need each cable affiliate to track what is being watched and when. On the flip side, advertising on these networks is usually a lot less expensive. Purely cable/satellite broadcasting companies are like their broadcast counterparts however, in their offerings of demographic information the advertiser can use when choosing a station.

Choosing stations outside of broadcast involves picking one that has viewers who may be interested in your product or service. Spots selling rifles may get good response on the *Outdoor Channel*, but disposable diapers may not. *HGTV* may be the perfect spot to sell your lawn care tool, but may not be the best choice for promoting accounting services.

With their broader appeal, the big players like NBC, CBS and ABC offer a more diverse audience to showcase your product to. Here time becomes the critical element when advertising a specific product or service and finding a show that brings the viewers you need.

Once you have determined your channel/time selections, getting the commercial made is more expensive and time consuming than on radio. Advertising agencies here are the norm, and expect to pay production fees no matter where your ad gets made. Local television and cable affiliates will most often have some sort of production capability. A production company will generally result in a better commercial, but will bring charges that most small businesses would not want to

pay. Expense is often the primary reason TV is not always the choice for smaller advertisers.

Radio and television advertising both require repetition—the more often the consumer is exposed to your ad the better. The more impressions you can purchase, the more successful your efforts will be. Choosing the right station to advertise on is also important. If the people listening/viewing are outside of the range that may buy your goods or service, you are wasting dollars. Determining the age and spending ability for a station's audience can be difficult but is worthwhile.

With the right station and the frequency of the ads determined, make your message, like all ads—stand out. A clever jingle, a catchy tune, something funny or unusual—can bring better results. Get to the point—as with all advertising, a brief message that explains the product and the company will work best. Always tell them where you are and how to contact you. Repeating the company name, logo or jingle for reinforcement is also a good idea. Take your time when coming up with your idea, run it past your friends or family and get a feel for the response.

Doing your homework ahead of time will benefit you. Selecting the right place and time to promote your product will give you the best chance for success. Again, repeat your pitch—these are not the places for one or two ads. Write your script, get your spot made, get noticed, and then stay in front of the public in order to get them associated with your offerings. The businesses that advertise the most are the ones that become "household names". An old saying in advertising goes, "Tell them you're going to tell them, tell them and then tell them you told them." ■

\$4 Million Grant

continued from page 5

road is going to be built. The lenders are willing to give the money to the developer to build the road but first, they want to make sure large retail firms are going to sign contracts," explained Alderman Jeff Van Donsel. "This \$4 million would have given us leverage on both sides. It would show that the road was going to be built which would have given a jumpstart to the entire project."

He said city officials were told their chances of receiving the grant, which would not have to be paid back, were very good because first, the project is shovel ready – they could start work immediately; second, they have the full support of state legislators and the Missouri Department of Transportation (MoDOT); and third, it would provide an economic boon to the area. He also said because the Stimulus money was being awarded on a first-come, first-serve basis, it was imperative that the city got the request turned in immediately.

"However, you can be sure our request won't go anywhere if it doesn't have the full support of the city officials," Van Donsel said.

At the first meeting, Jason Van Eaton, a project management professional with Spectrum Consulting Group, presented the same message to the aldermen. That firm is working with the city on a contingency basis to assist in obtaining financing for the Parkway extension and the Port of Lake Ozark strip enhancement project.

"There's been a new allocation of funding for Missouri through the Stimulus Package. Six billion was distributed nationally - \$92 million of that came to Missouri," Van Eaton told the aldermen. "Of that, \$2 million will be spent on oversight, \$10 million will be used on housing but the rest is slated for economic development. Lake Ozark meets the criteria set forth, but you would score much better if action is taken by the city to show its support."

However, Drummond said she was not in support of the project – whether the \$4 million in grant money had to be repaid or not.

"At one time this city had a contract with Stanton. He gave

us 54 acres as collateral. Then the city cancelled that contract and gave the land back. I also know Stanton is on the finance committee. This whole thing stinks," she said.

Although the mayor, city administrator, city attorney aldermen and Van Eaton attempted to convince Drummond they were two separate matters and could be dealt with separately, she refused to back down. Davis, who said every time he turned around the city was giving something up, then backed Drummond and made a motion that the city would support the resolution only if Stanton was forced to give the land back, at which point Van Eaton withdrew his request.

"I want to let it be known that we won't take any more steps until we have the full support of the city but understand this is time sensitive. The money won't be available again if you pass up this opportunity," Van Eaton said.

In the meantime, Franzeskos said he decided to hold a second meeting so he and others could explain the process to Drummond and Davis and hopefully convince them to back the resolution.

"We really need to have 100-percent support on this so the state sees that we are all willing to work together to get this accomplished. I can't imagine why aldermen wouldn't want the city to advance, especially when it's not going to cost us anything. This just leaves me scratching my head. Who would think anyone would turn down \$4 million in free money in the first place? It's a puzzle," Franzeskos said.

History of long promised road

The 54-acre point of contention is the amount of land that will be used for the Horseshoe Bend Parkway extension and right of way.

In December 2006, after several months of negotiations, the Missouri Department of Transportation (MoDOT) agreed to move the US 54 Expressway interchange from its original planned location at the south end of Bagnell Dam Boulevard near Denny's Restaurant to a location approximately one-half mile north. The change included an interchange that would tie the Expressway to the Parkway

extension.

The Cooperative Finance Agreement, signed by MoDOT, Lake Ozark and the Horseshoe Bend Transportation Development District, deeded the land needed for the roadway to the city. In return, the city stated that should the development group fail to construct the road, the city would "make a good faith effort to place the issue on the April 2008 ballot for financing either through capital improvements sales tax financing or transportation trust financing or Chapter 88 road financing options." The agreement also stated that should that measure fail, the city would put it on the ballot again in 2009.

The land was deeded to the city to build the road.

However, when the economic downturn and resulting delay of the development brought the project to a standstill, city officials began looking into other ways to fund the construction. In December 2008 they struck an agreement with Gary Prewitt and amended the earlier agreement to funnel at least \$400,000 in tax revenues from Prewitt's mall, the Shoppes at Eagle's Landing, to help build the Parkway extension. City officials said they felt financing a portion of the extension would help jump start the project and encourage retailers to make a commitment to the development.

At that time, the 54 acres was deeded back over to the developer who would be responsible for road construction. Once construction was completed, the road was to be deeded back to the city.

Soon after, Menards home building supplier, which was to be the anchor store for Prewitt's new mall, backed out of its agreement. Although this put the city in the position of fulfilling its promise to have the road constructed by the end of 2009, Lake Ozark officials said MoDOT has assured them they will not hold the city to the agreement.

Interim City Administrator Joe Barfield said at no time did anyone try to cheat the city out of the land. The agreement was changed only to put the land in the hands of the group that would be building the roadway. He also said the ownership of the land had nothing to do with applying for the \$4-million grant and should not cause aldermen to turn down the free money. ■



Miracles Carriage Company was welcomed into the Lake West Chamber with a recent ribbon cutting. Call Bob or Mary Ann at 573-789-6080 or 573-216-2563. Pictured are l to r: Shanel Howard; Bob Irwin; Ellen Bozich; Liz Brown; Stanley Field; Diane & John Pilla; Chuck Chorpene and Steve Rasmussen. On carriage is Mary Ann Irwin and the two boys are Lukas Valenta and Tyler Coon.



The Lake Area Chamber of Commerce was happy to recognize member The Feng Shui Way with a ribbon cutting ceremony. For more information or a consultation contact Nancie at 417.998.5057. Pictured along with Chamber Active Volunteer Ambassadors, from left to right are: Mary Hanley, Associate; Nancie Boland, Owner; Robin Evers, Chamber Board President.

October 7 Marcella Trujillo at Seven Springs Winery

The Heart of the Ozarks Chapter of Professional & Business Women hosts Marcella Trujillo, who will share her experiences in fundraising, marketing and programming for a non-profit camp. Join us on Wednesday, October 7, 2009, from 5:30 p.m. to 7 p.m. at Seven Springs Winery, 846 Winery Hills Estates in Linn Creek.

Marcella Trujillo has a Bachelor's degree in Special Education from Northwest Missouri State University which she puts to use at Wonderland Camp in Rocky Mount. Wonderland Camp is an internationally known camp for special children and adults, employing over 150 people and hosts over

2000 individuals with special requirements from all over the US each year.

For further information regarding PBW contact Melissa Carroll at (573) 280-9792. To make reservations contact Michelle Cook at mcook@lakeareachamber.com or (573) 964-1008. Cost for the meeting, which includes dinner, is only \$12.00.

The mission of the Heart of the Ozarks chapter of Professional & Business Women is to enhance women's lives professionally, politically and personally. If you'd like to meet other professional women here in the Lake Area, please join us on October 7, 2009 at Seven Springs Winery.

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Hart joins Lake Regional Clinic staff at Iberia

Lake Regional Health System is pleased to welcome Margy Hart, MSN, FNP-BC, to the staff of Lake Regional Clinic - Iberia.

Hart has cared for patients in the clinic setting since earning family nurse practitioner certification and a master's degree in nursing from the University of Missouri-Kansas City in 1996. Previously, she received a bachelor's degree in nursing from Southwest Baptist University in Bolivar, Mo., and worked more than 15 years as a registered nurse in various health care settings.

"Margy has extensive experience in family practice at rural clinics," said Peter Rao, executive director of Lake Regional Medical Management. "Her expertise and training

will be an asset to the residents of Iberia and the surrounding communities."

For more information or to schedule an appointment, call 573-793-6900.



Margy Hart, MSN, FNP-BC

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Megapixel Myth

continued from page 32

So how much do you need? That depends on what you want to do—4" x 6" prints or wall-sized murals of the Grand Canyon. You need 150 pixels per inch for casual viewing, and 300 pixels per inch in order for a print to look good when viewed very closely. How this translates means more math. That six inch wide print needs just 900 pixels wide for most uses, or 1800 pixels wide for close-up examination. Looking back, our 3MP camera has just enough pixels to produce a good 4" x 6" print (2,048 wide).

An eight by ten requires 3,000 pixels across, meaning my 6MP camera will be good enough for most 8x10 enlargements with 2,816 pixels. Larger prints, like 11" x 17" need correspondingly more pixels, or resolution—but most prints this size are viewed from a distance, not scrutinized with a magnifier. So again, my 6 MP will produce a good 11" x 17" (17x150= 2,550) print when viewed at arm's length.

For the vast majority of casual camera purchasers, any camera with more than three megapixels will be all that's needed. What's more important than pixels is image quality. Moving from film to digital sacrifices quality initially, so it's important to maximize the quality that is attainable from CCD imaging.

What is CCD you say? CCD stands for Charge-Coupled Device. CCD's are arrays that capture the light coming in the lens of a digital camera. Essentially, this means on our example three megapixel camera, we have 3,145,728 (or so) tiny light-sensitive electric sensors all packed onto a chip that is a half-inch square (or less). CCD size is the initial indicator of the quality of a

digital camera. Expensive 12 MP DSLR (Digital Single Lens Reflex) cameras have arrays that are 2.5" wide or more. A bargain point-and-shoot 12 MP camera may have a "2/3" inch CCD, or .667 inches across (or less). The DSLR has more area for the same number of sensors, so the sensors are larger, and spaced farther apart. This is important, because the closer they are together, the more heat they generate, and heat increases the 'noise' or "digital graininess" of the photo. Keep in mind that a "big" CCD is still not as large as a 35mm negative frame. Bigger, better CCDs result in a wider tonal range and better color reproduction. But CCD size and quality is only half the equation.

Lens quality contributes the other half. That sub-\$100 digital camera you picked up likely has a less than perfect plastic lens that softens and distorts what it sees. Optical-quality glass lenses result in pictures that are resoundingly sharper and clearer—when in focus.

Operating your digital camera has a bit to do with it as well. Lower-cost means lower imaging speeds generally. In other words, it takes some time between when you press the button and when the picture is recorded. This depends on the light available, but better cameras have higher ISO ratings (like 400 film compared to 200) so they can shoot in lower light. Hold the camera as still as possible while you press the button gently, and hold for just a moment more afterwards for best results. Shooting in the right light of course helps as well. The basics for good photography apply for digitals as well (taking good pictures would be another article).

So what digital camera

should you buy? We've seen that megapixels aren't everything, quality is. So look for a camera that has a glass lens, from a known name like Nikon, Zeiss, Olympus, Canon and so on. Get one that uses 'optical zoom', meaning the lens actually moves—not "digital zoom", in which the image is 'interpolated'. Interpolated simply means the image is blown up (or cropped) with no additional pixels and then often sharpened digitally inside the camera.

Look for a larger CCD when practical—spending \$750 for your family's vacation photos may not be for you. Good quality point-and-shoot digital cameras (such as Canon's 10MP SX100) can be found for around \$250 that have large, 2.3" CCD chips, with optical zoom and glass multi-element lenses.

For around \$150, cameras like Casio's 9.1 MP Exilim EX-Z250 get you optical zoom, a large CCD and decent multipart glass lenses. These are just two examples that are highly rated, and are not intended to endorse the brands or be recommendations.

So what would it take to reproduce the quality of film? While this is subjective, the estimate is around 25 megapixels for 35mm, and 50MP to get 120mm (medium-format) quality. Of course the CCDs would need to be very large to accommodate these resolutions and sensitive to capture the wider color and tonal ranges possible with top-notch color film. This may be moot however, as digital photography looks to completely replace film—even among professionals.

Oh, and that wall-sized mural? An eight-foot by 15-foot living room wall would need about 400 megapixels, or a forgiving eye. ■

Fall Women's Bible Study at LOCC

The LOCC Women's Bible Study group invites all who are interested in Bible Study to come join their enthusiastic group of learners. The group meets from 9:45 – 10:45 a.m. on Thursday morning beginning September 3rd.

Come meet new friends, gain knowledge, grow spiritually, share insights and learn to apply God's truth to your own

life. Since the curriculum is non-denominational and designed to "meet you where you are", it is for all who are seeking to grow closer to the Lord. You, your friends and neighbors are encouraged to join us.

The first study book will need to be ordered by August 24th. You may call Jill Ward at 573-964-6474 or the church office at 573-365-3366 to sign up

or if you have questions. You can also look us up online at www.lakeozarkdisciples.org.

This fall, the group will be studying the Psalms of Prayer and Praise.

The last Thursday of each month everyone is invited to stay for a shared salad luncheon and a time of fellowship.



The Lake Area Chamber of Commerce was pleased help announce the grand opening of Integrity Home Care with a ribbon cutting. For more information contact 888.793.1795 or visit www.integrityhc.com. Pictured along with Chamber Active Volunteer Ambassadors, friends and clients from left to right are: (1st Row) Cindy Davis, Carolyn Martin, Penny Medley, Kathy Allison, Phil Melugin, Jessica Clark (2nd Row) Nancy Moore, Tia Helle, Tasha Blackwell, Lisa Otte, Randy Rogers, Jacqui Wood, Mary Russell, Jennifer Perkins, Gwen Beebe, Amanda Keeler.



The Lake Area Chamber of Commerce was pleased to help announce the Lake Arts Council has new offices in the Art Xpressions building with a ribbon cutting. For more information about the Lake Arts Council please call 573.964.6366 or visit their web site at www.artsatthelake.com. Pictured along with Chamber Active Volunteer Ambassadors, from left to right are: 1st Row – Harold Hill, Leon Wahlbrink, Doris Dace, Mary Oregaugh, and Marge Hanson. Behind the officers are members of the Board of Directors for Lake Arts Council.



The Lake Area Chamber of Commerce was on hand to help announce the expansion of Maurices with a ribbon cutting. For more information you can call 573.348.3925 or stop by and see for yourself at 3924-D, Jr. Prewitt Parkway, in Prewitt's Point Shopping Center, just up from Arris's Pizza. Pictured along with Chamber Active Volunteer Ambassadors, from left to right are: Chasity Bopp, Sales Associate; Krista Watts, Manager; and Tami Ralston, Assistant Manager.

Free educational kidney disease prevention forum

Lake Regional Health System will hold a free educational forum on kidney disease prevention at 10 a.m. Monday, Oct. 5, in the hospital's third floor conference rooms.

The forum will be hosted by Lake Regional Nephrologist Rick Singh, M.D. Topics that will be covered include the kidney disease epidemic, the importance of prevention and when to see a nephrologist.

Dr. Singh is board certified in internal medicine and is a

member of the American Society of Nephrology and the National Kidney Foundation. He treats patients suffering from kidney disease and kidney failure. He also provides dialysis services and works with patients who have diabetes or hypertension during the early stages of their disease to prevent kidney failure.

Registration is required to attend the forum. Visit www.lakeregional.com and click "Classes/Events" to register,

or call 573-348-8222 for more information. To schedule an appointment with Dr. Singh at Lake Regional Nephrology, located in suite 205 of the Lake Regional Medical Office Building, call 573-302-2762.

Lake Regional offers a variety of educational programming topics during the year, such as diabetes, heart disease and childhood obesity. Several health fairs and screenings also are held annually throughout the lake area. www.lakeregional.com.

Annual CADV/VOC Brunch Fundraiser October 21

Citizens Against Domestic Violence/Victim Outreach Center's eighth annual brunch will be held on Wednesday, October 21, 2008 at the Lodge of Four Seasons Granada Ballroom from 11 a.m. to 1 p.m. This event is the single most successful fundraiser for CADV/VOC, providing vital funds to serve the local community. The brunch has annually welcomed a sold-out crowd since 2001.

Money raised through the event supports the general operating funds for CADV/VOC. Serving Miller, Morgan and Camden counties, CADV/VOC is a not-for-profit domestic violence shelter and sexual assault response center.

The organization offers various services including a 24-hour hotline, support groups, crisis intervention, food, shelter, advocacy and support to victims of domestic and sexual violence.

The theme for this year's brunch is "Live, Laugh, Love and Play." Area chefs will again prepare special dishes for the annual event; tables will be decorated to fit the theme, celebrating hobbies and favorite pastimes.

Hostesses and volunteers are needed to decorate tables and assist with the event. Local restaurants are also invited to participate.

Tickets are now on sale at CADV and can be purchased for \$20 per person.

For more information on the brunch or to participate as a chef, hostess or table sponsor please contact CADV at 573-346-9630 or send an e-mail to cadvvoc@sbcglobal.net. Sponsorships are also available and qualifying individuals and businesses may be eligible for a 50 percent tax credit.

Contact CADV/VOC at 573-346-9630 for information.



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C.O.P.S. is success

The 3rd Annual Missouri Conservation Agents Association 4-Persons Scramble golf tournament was held on Sunday August 9, 200, at Old Kinderhook Golf Course to benefit Concerns of Police Survivors (C.O.P.S.). Memorial flags bearing the pictures of fallen officers lined the cart paths, driving home the purpose of the event. Nearly \$30,000 was raised with ProForce Law Enforcement who was the lead sponsor.

"We are so grateful for the support of the MO Conservation Agents Association, our sponsors, golfers, volunteers, and the local community who made this tournament possible," said Suzie Sawyer, Executive Director and co-founder of C.O.P.S. "Proceeds

from events such as this provide the funding we need to continue helping those who have lost a loved one in the line of duty."

Concerns of Police Survivors, Inc. is dedicated to helping the surviving families of America's fallen law enforcement officers rebuild their shattered lives through hands-on programs based on strong peer support-survivors helping other survivors. C.O.P.S. offers many programs including summer camps, scholarships, conferences and retreats for siblings, adult children and in-laws.

To obtain more information about C.O.P.S., please contact Brooke McKay at 573-346-4911 or at brooke_mckay@nationalcops.org.

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The Lake Area Chamber of Commerce was excited to welcome new member Arby's Restaurant with a ribbon cutting. Located at 5779 Hwy 54 in Osage Beach, near Lake Regional Hospital. Pictured along with Chamber Active Volunteer Ambassadors, from left to right are: 1st Row – Ann Carter, Debbie Masters, Jessica Steele. 2nd Row: Aaron Spieler, Trish Creach, Whitney Baker, Joe Roeger, Dave Conrad.



The Lake Area Chamber of Commerce was excited to share in the grand opening celebration of Art Xpressions with a ribbon cutting. At 4575 Cove Rd., in Osage Beach, turn across from Cold Stone Creamery, call them at 573.302.4433 or visit www.artxpressions.org. Pictured along with Chamber Active Volunteer Ambassadors, from left to right are: Jace and Tre Kentner, Suzanne Uthe, Lana Kentner, Jillian Kentner, Megan and Mallory Bartels, Savannah Kentner, Donna Gann, Gabrielle Kentner, William Ritchey and Bill Culver.



The Lake West Chamber is pleased to have welcomed Aubuschon Transmission Repair into their membership with a recent ribbon cutting. Next to Cam-Mo Ambulance off Hwy 5 in Sunrise Beach. Pictured are l to r: Bud Kidder, Maggie Pantoga, Kim and Ernie Aubuschon, Judy Smith and Jess Wadle in back.



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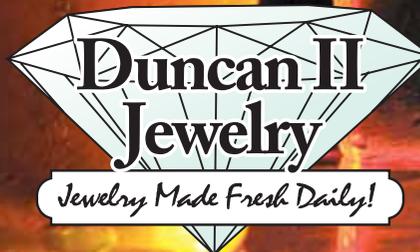
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- October 20th JB Hooks

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Thursdays at 6:00 PM & 8:00 PM

- October 1st Rocky Mt Roadhouse
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- October 15th Horny Toad
- October 22nd Camp Bagnell Fish & Steakhouse

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The megapixel myth



by Darrel Willman

You've perhaps heard this phrase when people are discussing digital cameras. More megapixels are not necessarily better when choosing a camera—things like that. Truth be said, digital cameras are not the panacea manufacturers would have you believe they are. To explain, we need to look back and do a bit of math—don't worry there won't be a test.

Photography was in its infancy during the Civil War (c. 1861-1865) and early adopters of the technology used large, cumbersome wooden boxes on tripods to take their photos. These were grainy, washed-out



uneven images that illustrate how far the craft has come. In the 1930's photographer Ansel Adams turned the country on

ear with his breathtaking vistas of Yosemite National Park. They were crystal-clear and almost painfully sharp, beautifully

Above: A good example of early photography. Engineers of the 8th N.Y. State Militia, 1861. No. III-B-499. At left: Ansel Adams' *Tetons and Snake River*, both from the US National archives.

exposed photos that still inspire today. What was the difference? Emulsions had advanced, and film-making technology had progressed. Both eras used large format negatives, but the 'modern' coatings on the film were much better than the handmade glass negatives coated with bromide and silver nitrate.

Even Adams' 1930's era vintage film had more 'resolution' than today's most expensive digital cameras. The continuous-tone coatings capture more because they are not broken up into 'pixels'

(short for PICTURE ELEMENT).

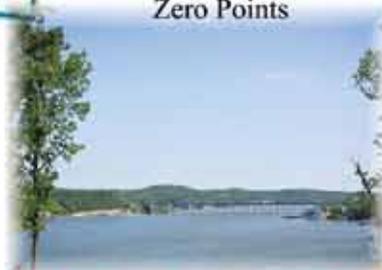
A megapixel count is derived by multiplying the number of pixels across by the number of pixels vertically. The first digital cameras had around a megapixel, today's can have over 20 megapixels. A three megapixel camera has 2,048 horizontal and 1,536 vertical pixels, for a total of 3,145,728 – three million (mega means million) pixels. My six megapixel camera produces images that are 2,816 x 2,112 pixels, or 5,947,932 pixels. There's the math.

continues inside on page 27

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