

LAKE OF THE OZARKS BUSINESS JOURNAL

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FERC decision favors American Legion post

by Darrel Willman
The American Legion Post 229 of Lake Ozark reported a favorable decision by FERC (Federal Energy Regulatory Commission), regarding AmerenUE's sale of the land on which the Legion sits.

William Guey-Lee of the Chief Engineering and Jurisdiction Branch, Division of Hydropower Administration and Compliance, ruled that AmerenUE could amend the application for re-licensing and change the project's boundary.

Guey-Lee further stipulated that AmerenUE must maintain all necessary rights to access roads required for the project's purposes.

This order allows AmerenUE to sell off the 116 acres above

the floodplain on the West bank of the Osage River. According to Byron Grimes of Post 229, the Legion did not object to the sale of this parcel. The order prevents AmerenUE from selling the 18 acres the Legion and its grounds sits on, citing a sale would deny the public access to the Osage river as currently provided by the post.

The decision does not specifically state the land would continue to be leased to the American Legion, but that access to the river should be maintained by AmerenUE directly or the Post. The American Legion reports they will meet with AmerenUE's real estate division in St. Louis to *continued on page 58*



American Legion Post 229 literally sit in the shadow of Bagnell Dam.

Lake Ozark takes steps to improve accounting

by Monica Vincent
In July, Susan Drummond and Carol Colvin, residents of Lake Ozark began circulating a petition calling for a state audit of the city of Lake Ozark. In order for such a petition request to be granted, 25% of registered voters must sign. They needed 326 signatures and received 382. The petition was received by the office of Claire McCaskill, Missouri State Auditor on July 20th. According their office, 327 of the signatures were able to be verified as registered, resident voters.

The cost of such an audit is expected to range from \$16,000 to \$24,000. When asked where those funds would be found from an already beleaguered budget, City Administrator Clark sighed, "I really don't know. This is obviously not something we have budgeted for, but it would have to come out of reserves."

There has been some controversy surrounding the petition, including the request of two citizens to have their names removed after finding out the city already has a yearly audit. They claim petition representatives led them to believe the city had not received an audit in several years.

Lynn Graves has been han-

dling the annual city audits for Lake Ozark for the past 20 years and was called on to report his findings at the August 9th, meeting of the city council. Graves has been involved in two previous state petition audits which found no evidence of misuse or misappropriation of funds. According to Graves, the accounting mistakes he has found are "typical". Stating further that "there is nothing alarming, just basic accounting mistakes related to writing checks out of wrong funds - it's all been a matter of tracking those checks and making each fund balance out the way it is supposed to. There's no wrongdoing and there's no missing money. It's all city money and it's all accounted for." Asked for his opinion from a board member on the pending state audit, Graves said he believed it was unnecessary.

Graves and various city representatives all cite the biggest problem for accounting mistakes has been the overturn of personnel and administration over the last several years. The lack of experience and training leads to inconsistencies.

For those reasons, the city has local certified public accountant, Jim Coldicott on *continued on page 58*

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Letters to the editor

Dear Editor:

I didn't notice any letters in your publication, but the most interesting article on the upcoming Atlantis Island development caused me to write in hopes that you'll keep on carrying all sides of these development stories.

Although people are apparently concerned about parking, it seems to me that waste may be a bigger/worse issue. Since I haven't read about their plans for a sewage system, I'll assume that meets all state and federal standards and waste will be piped

under the lake to someplace that won't ooze back into the lake.

But consider trash and garbage. Think about a hot holiday weekend, with many of those condos filled with people. People generating many sacks of garbage and trash. As the sacks get full, they will be taken outside. On the Island, I'm guessing there will be dumpsters. Many dumpsters. Picture a 90+ degree holiday. By Saturday afternoon there will probably be something of a smell, maybe a lot of smell. The island just isn't that big.

'Mom-preneurs' go into business

By Melissa Rayworth

Sam Reich-Dagnen didn't need to hire a focus group when she began producing and selling children's videos. She had in-house critics: her twin 3-year-olds and their playmates.

"When we started, we would cut a scene and show it to the kids," says Reich-Dagnen, who launched Braincandy with her husband, John Dagnen, in 2004. Communicating with customers was easy, she says: "I understood the demographic because it was me."

She set out to produce the kind of educational videos she said she couldn't find in stores.

Suzanne Davis started her new business in a similar way: She'd been searching for toys for her kids to bring along on vacation, but couldn't find many options. So she and friend Mellanie Bradford (also a mom) founded Madallie.com, where they sell travel toys and cuddly pillows.

Mothers of young children have always found ways of earning money while working from home. But this new crop of entrepreneur moms (called "mom-preneurs" in some marketing circles) focuses entirely on their own demographic, selling products designed for babies, children and a now-hot niche market: hip moms.

Davis has found that customers are drawn not just to her toys, but to the experience of buying directly from another mother.

"It's me or Mellanie that answers the phone, always," says Davis, who works from her home in Silver Lake, Calif. "I say, 'tell me what age your kids are,' and we talk about what's best. It's all mom-to-mom."

E-mail and online orders are the lifeblood of these companies.

"Without the Internet, I don't

know that moms would know about us," says Vicki Stern-Brown, who runs the Atlanta-based sportswear line Promom Couture with three other mothers.

A little online word-of-mouth — an appearance on dailycandy.com, for example — can turn unknown products into trendy must-haves overnight.

Stern-Brown's customers often shop online at night, after their kids are in bed. Many entrepreneur moms use the quiet time after children have been bathed and bedtime stories have been read to kick into high-gear professionally.

The Internet also allows them to launch businesses with only a small investment. No need to rent an expensive retail space. Stern-Brown and her partners each contributed \$6,000 to their company's launch. They took out no loans.

Other characteristics of these businesses:

- They're simultaneously global and local, shipping items around the world while also setting up tables at nearby holiday craft fairs.

"I do at least five fairs at the holidays," says Elyse Simon Connolly, who designs a children's bedding and toy line called Dreaming About Giraffes. She has customers around the world, but relishes the personal connection that local fairs provide.

- A team of moms often shares the work, drawing on their pre-baby business experience.

Connolly formerly designed handbags for Liz Claiborne; she now uses her textile knowledge to create baby blankets, working closely with another mom to run the business from her Boston-area home.

Stern-Brown, a lawyer before her kids were born, says her expe-

rience arguing in courtrooms serves her well as public relations chief for Promom.

- These mothers often connect with other parent-run businesses. "There really is a network of mom-businesses. We all help each other," says Stern-Brown.

"If I'm on the phone with a buyer from Nordstrom, and my kids are making noise, that's not the best. But pretty much all the other women I deal with in business, they're moms and there is so much understanding."

Two parents who run a specialty store near Reich-Dagnen's Seattle home stock Braincandy's DVDs, even though they don't normally sell videos. "One of the only reasons they ended up bending their rule and stocking us was that it was made by parents," she says. "They could see the level of quality and how we cared about it."

- These businesses aren't out to compete with Wal-Mart or Target. They're aiming their specialty products at doting grandparents and parents willing to spend a bit extra. According to marketing expert Audrey Guskey of Duquesne University, upper middle-class moms provide crucial support for these small businesses.

"They may go spend \$10 for a special cream for their baby or special little outfits," Guskey says. "They buy a lot of gifts."

And the mom-preneurs are benefiting from new societal attitudes, she says.

"Through the 1970's, moms had to go into the work force and prove something and be 'Supermom,'" Guskey says. "The beautiful thing now is that moms are recognized as able to have a very successful career and yet be great moms. And be able to do it all from the comfort of their homes."

Just can't picture Pirate Island being a vacation paradise.

Susan Kirkpatrick
29233 Cardinal Lane
Gravois Mills

Dear Editor:

(The Answer from Atlantis)

Thank you for the way The Business Journal handles the news here at the Lake. You seek to print accurate information and we applaud you. We appreciate the opportunity to respond to concerns about Atlantis Island Condos. There seems to be so

much misinformation and negative rumors spreading around.

Regarding the 2 issues in the letter:

Atlantis Island Condos will have a state of the art Sewer Treatment facility on the Island. Waste water will be treated by a state approved treatment system which is no different from many other Lake Ozark condominium projects. There will be no raw sewage pumped into or under the Lake.

Trash will be handled like other condo projects. There will

be 2 central dumpsters on the Island that will both be emptied biweekly.

Anyone with concerns, who want accurate answers is more than welcome to call us anytime for clarification. 573-365-4747.

Kernene

Newport Condos
Atlantis Island Condos
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Developers finance infrastructure through TIF's

by Alison Schneider

No doubt if you've been paying the least little bit of attention to local government lately you will have noticed one prevailing theme: TIF.

Tax Increment Financing appears to be the latest craze to hit the Lake area. At the present time, there are five – count them – five TIF projects in varying stages of completion. There are rumored to be at least two more projects in the organizational stages, and who knows how many are out there that haven't surfaced yet. What is a TIF and why is it so “hot” right now?

Tax Increment Financing is pretty simple in it's concept. Originally growing out of a need for redevelopment of older urban areas that investors were unwilling to gamble their own funds on – the TIF is a form of property tax abatement. At the time the TIF is established, the existing property values and the taxes generated by those values are locked in. This base continues to be taxed at the pre-development rate and revenues due taxing entities are also locked in at the pre-development rates for

the duration of the TIF, which can be up to 23 years in the state of Missouri. In it's original concept, they were aimed at “blighted” areas of essentially inner cities – where urban renewal was desperately needed to meet the growing population of those left behind after the mass exodus to the suburbs. In this setting, it made sense by allowing developers to overcome the costs and risks inherent in the renewal investments. They created new taxable value where the property values were in decline or delinquency. By eradicating the blight – they addressed a “serious and growing menace, injurious to public health, safety, morals and welfare”. Pretty cut and dried – “power of the people” kind of thinking.

TIFs however, no longer really require “blight” in the sense that most people think of the word. They are more routinely used to subsidize new investment in commercial and office centers, and brand new housing opportunities on undeveloped land. It's now pretty routine to identify an increase in property value for undeveloped land to be a rea-

sonable “public purpose” to declare a property blighted. It has become, in effect a tactic by which cities eager to reap the additional tax monies can compel schools, and counties (whose revenues end up being diverted to pay the loan) and other taxpayers to pay for new commercial development. But is that necessarily a bad thing?

Take the oldest of the five projects at the Lake – the Northport (now Osage National) project. Originally set up some 15+ years ago, the Northport project used a TIF arrangement to develop a new housing area adjacent to a signature-designed golf course on the Osage River. Most people were a little dubious, but felt that more housing and golf was needed here and this was the only way to finance such a huge undertaking. So, an agreement was passed and future taxes on the “blighted” property was to be diverted to pay back the investment costs. Unfortunately, the project has a bit of a checkered history and the housing portion took up till recently to get into development. The Osage National TIF commission

is once again trying to make the numbers work with the most recent (and arguably most successful) developers of the property. Their recent efforts have been so successful, in fact, that the developers recently tendered an additional TIF proposal that will turn the quarry area on the Hwy 54 bypass by the river bridge into a retail center. The proposal calls for the majority of the project to divert 50% of future sales and property taxes from the development to pay for the project's costs with the “anchor store” (rumored to be Cabela's or Bass Pro) will divert 100% of the incremental taxes for it's space. This is because the “anchor store” requires a multi million dollar incentive package to come to the development, and the TIF diversion is needed to help cover that cost. The rest of the estimated \$56 million necessary for the center's development will be raised by a combination of two other forms of public financing – a CID (Community Improvement District) and a TDD (Transportation Development District). These two forms have the ability to

impose and additional sales tax up to 1% to be used for repayment of expenses for sidewalks, streets, and water and sewer. At this time – there is some discussion as to whether the City of Lake Ozark or Miller County will be administrating the second TIF. The developer took the project to the county for approval because a portion of the project is outside of Lake Ozark city limits – but the city will benefit the same from the project through permit and inspection fees and increased service contracts whether it administrates the TIF or not and the city reportedly plans to annex the entire property in the future. According to City Administrator Charles Clark, the project “looks good”, but “everything's in the details. Until we get more information (from the developers) we have to reserve judgment.” They need the engineering plan so that they can better evaluate the increased need for city services like sewer and water. Till then, they wait.

Also in Lake Ozark is the Horseshoe Bend Development Group's \$580 million dollar
continued on page 64

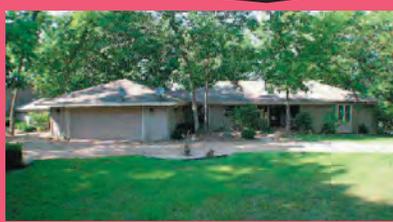


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LAKE STORIES

With Michael Gillespie

The incredible shrinking Lake



by Michael Gillespie

Mark Twain once said that the surest way to perpetuate a lie is to insist it isn't true. The fact is that Lake of the Ozarks is shrinking. It's shorter now than seventy-five years ago when it was created, and shallower. But some publications still quote figures that haven't been correct for more than a quarter century. It's not their fault, really. Nobody has bothered to spread the news. So

reservoir, Lake of the Ozarks would extend 129 miles in length along the main channel. The shoreline, to include every tributary and cove, would measure a whopping 1,375 miles.

That latter figure was especially good news for those who were looking to promote the new lake as a vacation destination. Up until that time many Missourians were taking their vacations in the Great Lakes area. After all, save for the Mississippi and Missouri Rivers, which most folks considered too dangerous for recreational use, who had ever heard of beaches and boating in Missouri? But the 1,375-mile shoreline of Lake of the Ozarks was a figure that couldn't be ignored. It was nearly the length of Lake Michigan's shoreline, and longer than the shoreline of Lake Ontario and Lake Erie. Here was a reason to stay



The farthest reach of the Lake, as viewed from the Truman Lake visitor center.

In the name of accuracy, here's the long and short of it, from top to bottom — the unofficial — not to be used for navigation — figures on the length and depth of our big, blue lake.

Beginning in 1929, two years before the completion of Bagnell Dam, survey crews measured every linear foot of what would become Lake of the Ozarks. They staked out all the loops and bends of the Osage River, and measured the distances between those stakes. They also measured the shoreline of the projected lake along the 660-foot contour line. (The lake would be considered full when it reached an elevation of 660 feet above sea level.) This impressive feat of surveying, accomplished with transits and steel measuring tapes — no global positioning in those days — resulted in equally impressive numbers. At full

closer to home and visit the world's largest man-made reservoir. (The title fell to Lake Meade in 1936.)

Lake of the Ozarks became shorter, by design, in the late 1970s. Truman Dam was built across the upper reaches of Lake of the Ozarks and thus foreshortened Lake of the Ozarks by 37 channel miles. The new Truman Lake, essentially a catch basin for Lake of the Ozarks, formed a pool much deeper and wider than the old headwaters had ever been. That left a stub-ended Lake of the Ozarks measuring 92 miles long, with a shoreline of approximately 1,150 miles.

Though diminished in size, and long stripped of its title as world's largest man-made reservoir, Lake of the Ozarks still looked impressive. If the length of its tributaries and long coves were added to the miles of main

channel, Lake of the Ozarks measured over 160 linear miles. And the lake's 1,150 shoreline miles could still be said to exceed the Pacific coastline of California.

Regarding depth, the lake has been shoaling for seventy-five years due to sedimentation. Most of the sediment enters the lake through natural erosion; though some — and no one can say exactly how much — comes as the result of human activity. Over the course of those seven-plus decades, there have been only two sedimentation studies of the lake, the most recent being in 1961. What we know about the depth of the lake today is a matter of interpolation from a baseline study done in 1930.

The maximum depth of the lake is 120 feet, measured at the face of Bagnell Dam. Yet most sources will state that the dam rises 148 feet from bedrock. This is correct. But the stream bed of the Osage River near the dam site did not rest on bedrock. The dam builders had to dig down through almost 30 feet of river sediment to reach bedrock. Incidentally, that 120 feet of depth is only over the old river bed, which is a narrow ditch, about one hundred feet wide, located near the north end of the dam. The relatively flat bottom of the lake in the vicinity of the dam, which once was the floodplain of the Osage River, averages some 80 feet below the lake's surface.

Along Horseshoe Bend, at mile marker 9, the lake is about ten feet less in depth — 70 feet on average, with about 110 feet over the old river channel. At this point, there is not much sedimentation except in coves. That starts to change, though, as one



In front of Bagnell Dam, the lake waters reach a maximum depth of 120 feet.

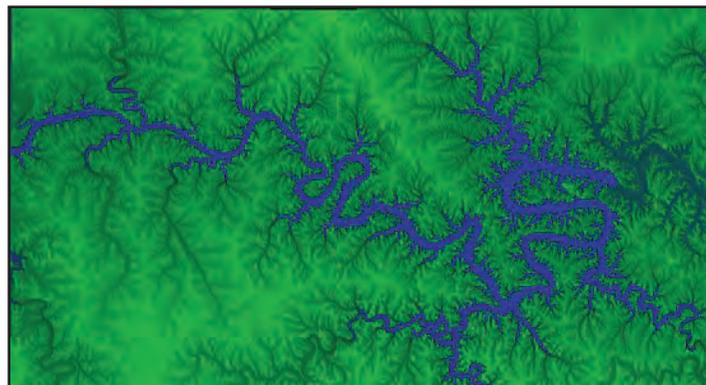
heads upstream toward Turkey Bend. Near mile marker 24, the depth of the Osage stream bed was 100 feet when the lake formed. Now, the bed of the old river channel has shoaled to about 80, with an average depth over the floodplain of 50 feet. From Turkey Bend to the mouth of the Niangua Arm, sedimentation from the Niangua River has half-filled the ditch that once was the Osage channel, raising the bottom to about 70 feet. The average depth over the floodplain remains generally unchanged at 50 feet, shoaling to 40.

Above Bollinger Creek Cove, at mile marker 44, sedimentation is heavier, both in the old river channel and over the floodplain. In some places the average depth is less than half of what it was when the lake formed. One noticeable spot is in the Ivy Bend area, mile marker 60, where the floodplain, once 30 feet deep, is now closer to ten feet.

The heaviest sedimentation takes place above Brown Bend, mile marker 64. Once above there, sedimentation has obliterated the old river channel, leav-

ing only a few deep pools. Outside of those pools, ten feet or less is the norm. And that assumes a full reservoir.

Overall, sedimentation has depleted the lake's capacity by about 20 percent in seventy-five years. At that rate, anyone with a calculator can easily see that Lake of the Ozarks will transform itself into a gravel pit in just under 400 years. Using precisely the same logic, Mark Twain once conjectured that the Mississippi River would shorten itself to the point that St. Louis and New Orleans would share a common boundary. That doesn't appear to be the case. And our lake, though shortened and getting shallower, should hold enough water to keep everybody happy for a long time to come.



160 miles of lake fit into a rectangle measuring 40 miles by 25 miles.

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Michael Gillespie

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First Annual Oma & Noma Days: local lore inspires Heritage Festival

By Libby Page

Early on a spring morning in May of 1931 two young women waited, poised to claim their place in history. Oma and Noma Degraffenreid were sisters known for their vivacious spirits, and that morning they'd woken at 4 a.m. for the chance to be the first people to cross the newly constructed Bagnell Dam after Union Electric opened it to the public. Six a.m. arrived and they took off, but much to their chagrin, the dam superintendent's wife was after the same title. She was headed across from the opposite side. They met in the middle, but the Degraffenreid sisters were on a mission. They punched up the speed in the car, made it across. When they looked back, Mrs. White was still on the dam. Forever after they claimed their place as first to cross Bagnell Dam.

This event was reenacted this spring as part of the Bagnell Dam 75th anniversary celebration, but members on the Lake Ozark Betterment Committee saw the possibility for something more. For years community members had talked about having a fall festival at the Lake. With local examples like the Apple Festival and the Dogwood festival, why not use this piece of history as a jumping off point for a Lake Ozark festival?

From there was born the first annual Oma & Noma Days. The three-day event runs from Friday, Sept. 29 to Sunday, Oct. 1, and everything about the festival is geared to create the feeling of returning to the days when the dam was new. Attractions are varied; crafts, Ozark hills music, food, a vintage auto show, a 5K race, and even a frog jumping contest will keep visitors entertained.

"We wanted to make it like going back in time," says Jeff FanDonsel, a member of the Betterment Committee and owner of the Rockwood Resort Motel on the Bagnell Dam Strip. "We want to put on a heritage event, and we came up as a collective group with the idea of Oma & Noma, which is a catchy name."

FanDonsel is in charge of the antique car show. He has petitioned and sent out literature to nearly every car club in Missouri to find historical automobiles for the Saturday auto show. The response has been positive, and a couple of St. Louis car clubs

will be attending as part of their fall tours. FanDonsel expects 50 to 100 vehicles.

"The intent is to add to the atmosphere, and it's not a judged show but rather a gathering to display and share those great old automobiles for the enjoyment

will continue to bring the event back next fall.

The Ozarks music is expected to be a big draw during the festival, and an assortment of local musicians will keep the toes tapping. Featured performers include String Fever, a dulcimer,

"People will be able to see what the businesses along the strip looked like in the '30, '40s, '50s and '60s."

-- DWIGHT WEAVER, local writer and historian

of everyone who comes down to the strip," he says.

FanDonsel is also an alderman in Lake Ozark, and he sees the festival's potential to enhance the community. The fall season is the beginning of slower business at the Lake, and Oma &

guitar and banjo ensemble playing Ozarks bluegrass; Sanctified Blues, a faith based jazz quintet; Don Graves on hammer dulcimer; and Gateway Bluegrass, another jazz and bluegrass group. The groups will be stationed along the strip and per-

"We're looking for high-quality items, not flea market things," he says. "We've got a blacksmith setting up; we've got a gunsmith. The black smith is going to be doing blacksmithing on the site. We've got a weaver setting up. She'll be weaving. We have beaded jewelry, different things like that." There will also be a glass-blower among other Ozarks crafts. The only stipulation is that the items for sale must be made by the person selling them. Nothing mass produced is allowed, and pictures of the work in process may be required if there is doubt. To set up a table at the festival costs \$25.

For those seeking a little historical education with their fun, Dwight Weaver, author and Lake of the Ozarks historian, is exhibiting an image display on the Bagnell Dam Strip depicting the area's changes over the last 75 years. The White House on the

many years ago," Weaver says. "People will be able to see what the businesses along the strip looked like in the '30, '40s, '50s and '60s."

Weaver; who has written two books on the Lake, Lake of the Ozarks the Early Years and Lake of the Ozarks Vintage Vacation Paradise; says the strip has been continually evolving since the dam's completion. Once the construction was complete, many of the businesses from the workers' settlements moved to the west end, and Lake Ozark was born.

Weaver came to the Lake with his parents when he was a kid and remembers back as far as 1949. He says the area was totally different then. Boat rides were 25 cents and mom-and-pop stores predominated. It had a more remote, small-town atmosphere.

Weaver will be at the White House exhibit Saturday and Sunday to answer questions and sign his books.

The Saturday schedule starts with the 5K race at 7 a.m. For those preferring more stationary competition, a checker tournament begins at 9 a.m. with both professional and public brackets. Also starting a 9 a.m. is the Little Miss and Mr. Oma & Noma Days.

The people of Calaveras County would be proud to join in the frog jumping contest, which starts at 10:30 a.m. At 11 a.m. people will parade their pooches in a dog show and pageant. And for those wanting to strut their own stuff, the 1 p.m. talent show is just the opportunity. There's a 3 p.m. peanut spitting contest, and throughout the day there will be pony rides, street performers and storytellers.

Two hour boat cruises aboard the Captain Larry Don narrated by Mike Gillespie begin a 2 p.m.

All the area merchants will be dressed in clothes from the '20s and '30s, and Sunday the music, crafts, and storytelling will continue. A free Sunday breakfast will also be held near the Dam.

"People have been coming to the Lake for three and four generations now, and when they come down they like to think back about the way it was," Weaver says. "This will allow people to reflect back on how it used to be."

Hopefully Oma and Noma would be proud. ■



B.J. Page (far left) plays Oma, Kathy Vanderveld playing Noma, Lloyd Slone, (the youngest person to actually work on Bagnell Dam) and Tennyson Degraffenreid driving the truck.

Noma Days is a way to bring people out in the cooler weather.

"We've gotten a tremendous response to it," he says. "It's actually gelled some of the community back together as far as businesses. A lot of good positive results have come from the effort of getting Oma & Noma Days together."

If this year is successful, plans

form Friday from 5 to 9 p.m., Saturday from 10 a.m. to 8 p.m. and Sunday from 10 a.m. to 4 p.m.

Dave Stewart, another member of the Betterment Committee, organizes the artisans and crafters. He has been spreading the word about the festival all summer, and a variety of craft workers have signed up to participate.

strip will house 70 images as well as an assortment of memorabilia related to the Lake, all from Weaver's collection, which he has been actively compiling over 40 years.

"I've lived in the area more than forty years, and I've always been interested in local history. I began collecting images and information about the area back

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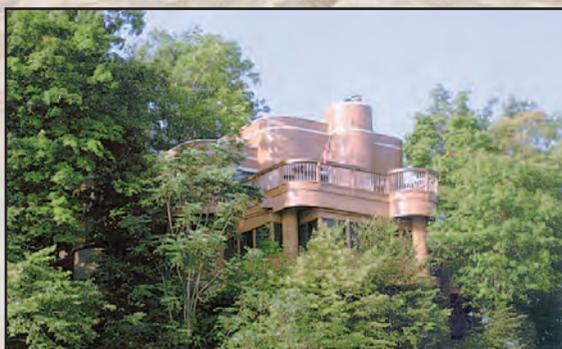
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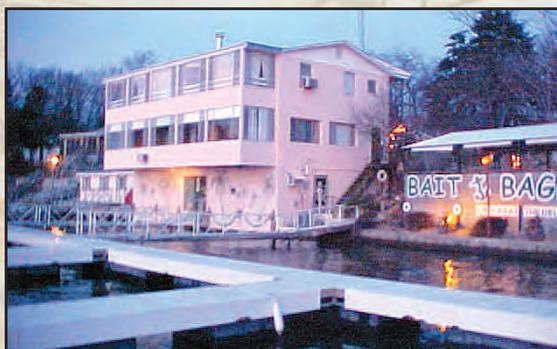
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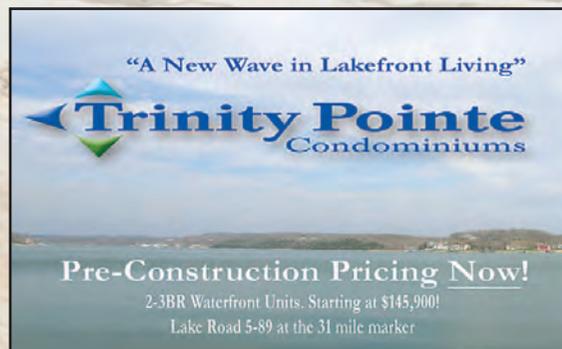
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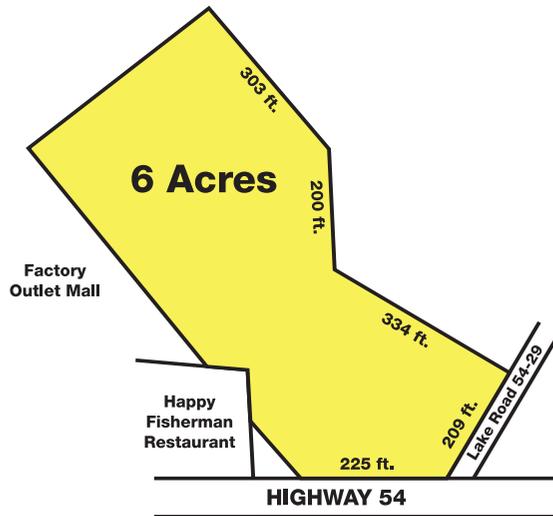
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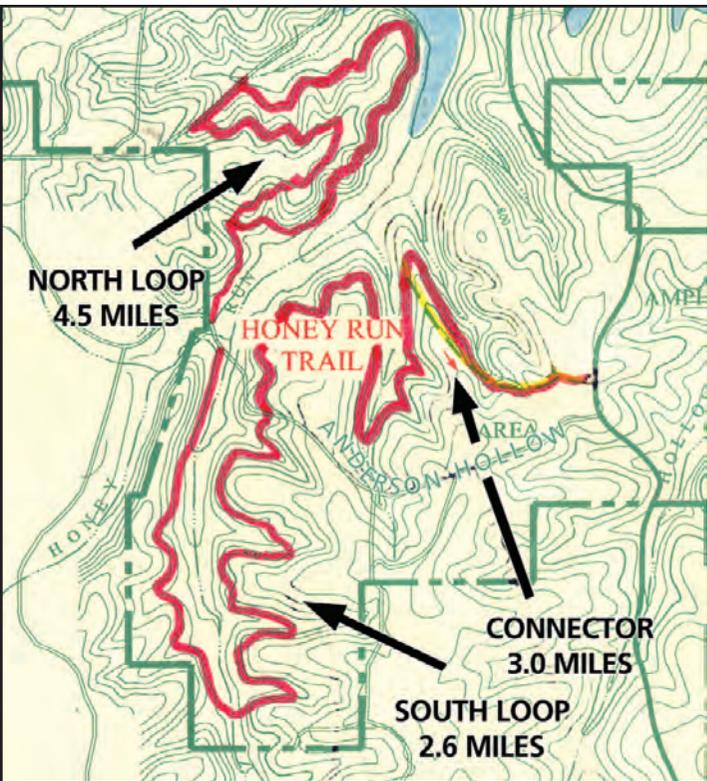
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"Epic" Trail to open at the Lake

by Mike Bissell

The Lake of the Ozarks is many things to many different people. The Lake may be fairly called a destination for boating, swimming, skiing, fishing and golf among many other pursuits of outdoor fun. Soon, another activity will have to be considered for that list which will draw

information center.) This trail was built years ago as a hiking, biking and equestrian venue. It's a very rugged and challenging trail because it was built without consideration of erosion. It's unique because of its length, nearly 16.5 miles if you ride the outer loops, and the variety of scenery to be seen, including



attention from enthusiasts of the sport from all around the country.

It's not uncommon around the Lake to see cars and trucks carrying bicycles. But where are these bikes being ridden? For the casual cyclist just wanting to get some miles in, the Lake is not a good place to ride. The local infrastructure, with the notable exception of the Village of Four Seasons, has had enough trouble keeping up with basic road construction coincident with the boom in visitors and residents, much less hiking and biking trails. (Author's note: living on the North Shore off of Highway 42, I've joked with friends that the "over/under" for getting run off of the road on my bicycle would be about 100 yards. In other words, I wouldn't make 100 yards before getting run "over" and ending up "under" a car.)

Many of the bikes you see on cars locally are going to the Trail of Four Winds at the State Park off of Highway 42. (The trail head is located down 42 to Highway 134, then 1.2 miles past the trail

savannas, views of the Lake, and old quarry, rock formations, forests and the Grand Glaize Marsh.

Soon, a new trail will open in the "south" portion of the State Park, which will attract mountain bike enthusiasts from all around the country--Honey Run.

Tim Gobber, owner-operator of Ozark Outdoors and Cyclery explains how Honey Run came to be. "The Department of Natural Resources allows "x" amount of trails per "x" amount of acreage," Gobber said. "Lake of the Ozarks State Park, which is the largest in the state, is grossly under that ratio. There's 8,000 acres in the south portion of the park, and one hiking trail. The hiking trail was so seldom used that it was almost impossible to stay on the trail. We always thought it would be great to have a trail there, but nothing ever came of it"

"Finally, Mark Hohengasser, who works at DNR in Jefferson City and is a mountain bike advocate, also had the idea that

there should be a trail out there," Gobber continued. "He approached me and we talked about it, and he took it to the next step by approaching Floyd Lee, who is the Park Superintendent. Mark asked him if he would be open to a hiking and mountain bike trail utilizing the existing trail. The area had already been impacted and he, (Floyd Lee) was open to the idea."

Having the idea for a new trail and getting it built were two ideas widely separated by a lot of work; of the physical and the paper variety. "We then contacted the Earth Riders out of Kansas City," Gobber went on to explain, "they're a non-profit club that does nothing but build and maintain trails all around the state of Missouri. Todd Possen of the Earth Riders would write the grant for us, buying all of the equipment, not just for this trail, but for use on all of the trails around the state. The Earth Riders requested \$80,000 for a truck, and enclosed trailer, all of the hand tools and Toro Dingos, which is a walk behind unit on tracks with an articulated blade which can cut trails. This was a matching grant, so we had to come up with \$40,000 of the \$80,000 requested. You can do that with volunteer labor. So we scheduled group building days. We've had four of them so far with as many as 10 to 30 people working, most of them from Kansas City, who came down for the weekend and stayed and worked."

"The trail that is open is just the first of three phases," Gobber said. "After visiting trails all around the country, our goal was to build a bench cut style, single track trail. We scouted it, chose a route that will have the smallest amount of impact in regards to erosion sustainability. After this, the people from the state park walked it, signed off and said it looked great and to start building. So for the last two years, that's what we've been doing."

"It's already well known on the internet and through the cycling community as an easy trail with no steep climbs or steep descents. It's in the Honey Run Valley, and quite frankly, there couldn't be a better name for the trail--it's that sweet. Right now, with the connector trail, it's 14 miles long and is located on A

Road just past Ozark Caverns."

"IMBA is the leading authority on trail construction. They have a textbook on how to build a sustainable trail. Honey Run was built to IMBA standards. It's single track, which means it doesn't use any forest roads and it's erosion friendly. Every year, our bike club picks a destination and we make a four or five day trip out of it. We use the local lodging and restaurants and ride their trails. That's what we have at the Lake now. Honey Run will be recognized through IMBA as an epic trail. There are only ten epic trails recognized each year. Since Honey Run will be distinguished as an epic, it will also be a destination trail. People will come from all over the country to the Lake to ride the private trails off of Bittersweet on Horseshoe

direction, work has been completed down Bittersweet to Lake Lane and we're looking at the feasibility of extending the trail on down Bittersweet to Anemone," Laird said.

The response to the trail in the community has been positive. "It's packed," Laird said. "We are overwhelmed with the great response we've had from people visiting the Village. Last summer, I actually had a couple come in who were vacationing here and were considering different places to retire to. They said the Village was going to be it, because they loved what we had to offer. The final selling point for them, were the hiking and biking trails they could safely use. They knew we were going to extend our trails throughout the community and eventually get all



Bend, or the old Trail of the Four Winds and now Honey Run," Gobber concluded.

For the less adventurous who would still like to enjoy cycling, the options are somewhat limited in the Lake area. The Village of Four Seasons is the one exception, with an established trail system for hiking and cycling that is being expanded even further.

Thomas Laird is the City Administrator for the Village. He explains the extent of the current trail system and the continuing construction. "The current construction for the hiking and biking trail is along Horseshoe Bend Parkway from Cherokee Road, easterly to the Village limits. Already completed this year is from the Village Hall on Cherokee Road, down Cherokee to Linn Creek Road and then down Kays Point Road to the community center. Then, going the other

points connected and, most importantly, keep people out of the roadway."

Laird explained how the trails came to be. "When I was hired here 10 years ago, the Village boards at the time had done a couple of studies about where to put this hiking and biking trail. The current board members said, 'Hey, we've have the studies, let's build it.' The best part of this whole program is, we have contracted with the Horseshoe Bend Special Road District to do the building while they're paving the adjacent roadways. So what happens now is, we're basically building at cost, rather than paying a commercial builder. We pay the special road district, which then uses the same money again to pave the roads, so the same money is used twice for the benefit of all the residents and visitors. We would have liked to have

continued on page 56

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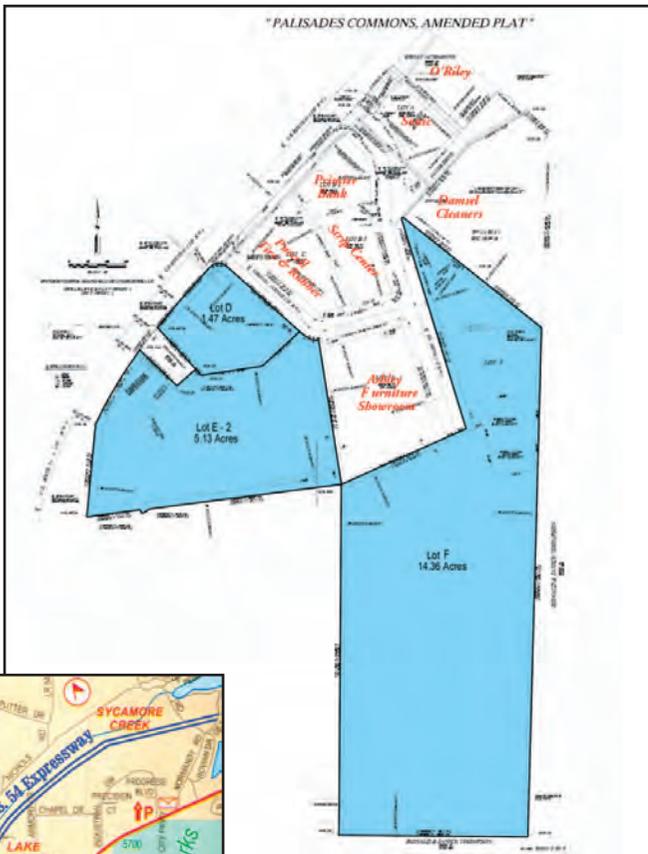


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Banking on small business loans; SBA loans examined

By Michael Gillespie

Banks are conservative lending institutions. They will not loan out their depositors' money if there is more than a nominal risk involved. Many small businesses represent an inherent risk that causes banks to think twice before loaning money to them. And so it would seem that small businesses, especially start-ups, have little chance of obtaining money.

That's where the Small Business Administration (SBA) fits in. The SBA offers numerous loan programs to assist the small business. SBA is not a lender, however. It is primarily a guarantor of loans made by commercial banks and other institutions.

SBA has three different loan programs, the LowDoc, the 7(a), and the 504. LowDoc, which stands for low documentation, is usually for loans of \$100,000 or less. As the name implies, it doesn't require a lot of paperwork, just two pages.

The basic 7(a) loan guaranty serves as the SBA's primary business loan program to help qualified small businesses obtain financing when they might not be eligible for business loans through normal lending channels. It's also SBA's most flexible loan program, since financing can be guaranteed for a variety of general business purposes, such as real estate, inventory, or working capital. It guarantees seventy-five percent of the loan's value; the borrower must put up the other twenty-five percent of the loan value as collateral. The 7(a) is commonly used for start-ups. Loan maturity is up to ten years for working capital and generally up to 25 years for fixed assets.

The 504 loan program provides fixed-rate financing for up to twenty years to small businesses to acquire real estate, machinery, or equipment for expansion or modernization. On a typical 504 project, the bank keeps the first deed of trust for fifty percent of the loan. The SBA carries the other forty percent, which would be tied to a debenture bond, secured from a certified development company. A contribution of at least ten percent equity comes from the borrower. The SBA says the 504 program is tailored for small businesses that require "brick and mortar" financing.

Approximately ninety-five percent of all businesses are eli-

gible for SBA assistance. Size standards vary widely depending upon the industry; however, as a general rule, if a business is in manufacturing or wholesaling with fewer than 100 employees, or in retailing or service with annual sales under five million dollars, it is eligible. Interest rates on SBA guaranty loans are negotiated between the lender and borrower. Rates are variable and may not exceed 2.75 percent over the New York prime rate. Slightly higher interest rates may be charged on loans under \$50,000.

The maximum amount the SBA can guaranty is generally \$750,000.

The SBA exists because banks are adverse to risk, and for good reason. A lot of businesses shut down in the first couple of years, and the likelihood of failure isn't always apparent to the prospective owner. He or she may be dazzled by a blue sky of goodwill that surrounds an existing business. That might be incentive enough for a want-to-be owner, but it's not the type of thing that puts a loan officer at ease. SBA makes it possible for a bank to make a loan for small businesses because of the fact that the government is backing it up and taking some of the risk.

Chad Doerhoff, CPA, is head of consumer lending at Central Bank of Lake of the Ozarks. His bank handles about half of the total dollar amount of all SBA loans in the lake area.

Doerhoff says that several factors will determine if a potential loan will be backed by the SBA. "We don't qualify someone and say it's an SBA loan when they come in and they talk about the loan," says Doerhoff. "We say, 'Hey, that sounds like a deal that we might be able to do.' We usually wait until we get the information on the business, and what they're doing, and then their personal information, and see if there is a way we can structure it. Sometimes we might come back and tell them that, based on what they've provided so far, the only way we can do this is with the SBA. But we don't push anybody into that group on the front end."

Doerhoff says one thing that would identify an application as a potential SBA loan is specialty-type collateral. "Say our collateral is going to be inventory of a company that makes turkey

calls," he suggests. "Well, we don't know much about selling turkey calls, so if they want us to lend them fifty thousand dollars on their turkey call inventory, that would be a specialty type of collateral. That's when we use SBA, when we feel uncomfortable on our secondary source of repayment. Our first source is ongoing operations of the business. If that fails us, what's the other way? We don't have a lot of confidence or experience in selling turkey calls. So with the SBA we can hedge our risk. We can mitigate our exposure. If we had fifty thousand dollars loaned and we can only liquidate the inventory for ten thousand, we will have a forty thousand dollar loss. But with the SBA we can limit that to our losing only ten thousand."

There are drawbacks to SBA loans. Not everything qualifies, such as rental property. The borrower must pay a guarantee fee of one-and-a-half percent of the loan amount. There is more paperwork for the lending bank, which is one reason why some banks don't handle many SBA loans. And all owners of twenty percent or more of the business are required to personally guarantee the SBA loan.

When it comes to approving any business loan, individual banks, and even individual loan officers, have their own criteria. Is the loan for an existing business, or a start-up? A start-up has no track record. The idea may be feasible, projections may show it will work, and the applicant is of good character and seems to know how to run the planned business. But is there value in it? Is there enough money to make payments on the loan? The bank will look at the projected cash flow of the business as the first source of repayment. If the cash flow isn't there, then the bank has little or nothing to liquidate.

Hence, the main criterion in assessing a business loan application is not collateral, as commonly believed. "We have some loans that lean more heavily on collateral than others," says Doerhoff. "It's not a good idea in general for banks to look strictly at the collateral. The first thing we look at is, 'How is the borrower going to repay this loan?' If you had a piece of ground that's worth a half million dollars, and you wanted us to loan a quarter million on it, we would still have

to figure out some way of how you're going to pay the interest and how you're going to make the payments on it."

A bank is more likely to finance a loan without SBA backing if it can structure the loan in a manner that it considers safe. As an example, Doerhoff gives a hypothetical case: "Let's say you want to start a boat detailing business. You're going to need to buy a van. A van is a pretty good asset for us to lend on. You need to buy a polisher, and some smaller items. And then you need ten thousand dollars in working capital. You have a rental house that you own, and some equity in it. I would say, 'Well, if we can use that as collateral, we won't go the SBA route.' We feel that with the van as collateral and also the rental house, you're injecting ten thousand dollars into it, not as cash, but we can turn it into cash by loaning against it."

When it's time to approach a banker about a business loan, SBA or not, come fully prepared. You should have a business plan, your personal financial statements, your business financial statements (for an existing business), the type and amount of available collateral, assumptions used in your projected earnings statements, resumes of those involved in operating the business, and pro-forma balance sheets showing what the business would look like if the loan were granted.

The business plan defines your business and identifies your goals. Some businesses, especially the smaller ones, present a confused image to the customer. Is it, for example, primarily one of sales, or repair service? It can be both, but is one dimension of the business actually costing the owner too much time and money? The owner must convey a clear image and purpose to the lender. A business plan should take into account four core questions:

- What service or product does your business provide and what needs does it fill?
- Who are the potential customers for your product or service and why will they purchase it from you?
- How will you reach your potential customers?
- Where will you get the financial resources to start your business?

Each bank has its own policies about rejecting loan applications, and bankers will tell you that they treat each application individually. Certainly, there are loans that banks are not eager to handle. One type is a loan secured by inventory. Inventory is hard to monitor. Sometimes it's there, sometimes it's not. Many banks prefer loans that are secured by real estate, or buildings. Other black marks that will not go well for the applicant include requests for one hundred percent financing, and bad credit.

Most bankers will say that they never treat a loan application as out-of-hand based solely on the idea for the business. "That's one thing that's fun about commercial banking," says Doerhoff. "You get to see people make money doing the weirdest things that you just never think of. Here is what I always say to people when I'm trying to get them to get to the application stage: we are in the business to make loans, not turn them down. If there's a way for the bank to safely lend out the depositors' money, we will find a way to do it."

A prospective borrower has two avenues of obtaining a business loan. If the application conveys a solid, well thought out plan, with a proven history, the right kind of collateral, and good cash flow, then a bank may choose to make the loan without any additional backing. If the application is favorable overall, but perhaps a little uncertain in one area, it might still stand a good chance of going through as an SBA-backed loan.

The SBA is a program that makes loans that are sometimes close to venture capital. "The government is a seventy-five percent venture capital partner in some of these deals," marvels Doerhoff. "We're not out there giving the government's money away; we do everything to fit into their parameters. We've got to think it's a good idea first. If you look around the lake, there are a lot of businesses that we started with the SBA loans that are pretty big businesses now."

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Out of state boat owners may have to pay water patrol fee

By Michael Gillespie

As reported in an article published in last month's *Lake of the Ozarks Business Journal*, Governor Matt Blunt signed a bill creating a fund to help cover expenses of the Missouri State Water Patrol. Money for the fund will come from an application fee when registering or renewing a vessel's certificate of number. The fee, which ranges from \$25 to \$150, depending on the boat's length, only applies to vessels registered in Missouri.

Boat owners whose vessels are registered in other states are not required to pay the Water Patrol fee, even though they operate their boats at Lake of the Ozarks and benefit from the services of the Water Patrol. Some Missouri residents consider this a double standard and are asking their legislators to do something about it.

"A lot of people write and complain about that," said Dr. Wayne Cooper, who represents the lake area's 155th district in the state legislature. Cooper helped push the Water Patrol fund legislation through the General Assembly. Cooper said that in the coming year he intended to look into the creation of a user fee for out-of-state

boats that operate in Missouri waters. "I don't know if it can be implemented," he said. "I don't know that it's even possible. I've asked the Water Patrol to look into that for me."

In the meantime, Cooper pointed out that owners of out-of-state licensed boats may be in violation of Missouri law without even realizing it. "Right now anybody that keeps their boat here more than sixty consecutive days is violating a state law and can be issued a fine," said Cooper.

According to section 306.015 of the Missouri Revised Statutes, a boat must be registered and titled in the state of Missouri within sixty days of coming into the state. The law does not concern itself with the legal residence of the boat owner; it only considers the physical presence of the boat. Short term vacationers, such as small boat owners that trailer their craft back and forth between the lake and an out-of-state residence are not required to register the boat in Missouri. But owners of large vessels, who, usually because of their vessel's size, normally keep their boat stored at the lake for a season or longer, apparently are in violation of the statute.

As presently written, the

penalty is mild. Beginning at the end of the sixty day period, a fine of ten dollars per thirty days, to a maximum of thirty dollars, is assessed. And the Missouri registration of all other boats owned by the same person will be cancelled until the penalty and applicable fees are collected.

Representative Cooper would like to see that change. "We could make the fine higher and higher to where people would register," he said. But Cooper admitted that storage of a boat in Missouri for more than two months, whether at a dock slip or on land, might be difficult to prove. He suggested that marinas could be required to provide documentation showing the length of time that a given boat was present.

Nevertheless, Cooper was adamant that out-of-state residents who keep their boats at Lake of the Ozarks for more than just a vacation, should bear a proportional funding of the Missouri State Water Patrol. The mechanism for bringing this about is yet to be devised and probably will be hashed out in the next session of the General Assembly.

The Vandervort Report

Benefit concert series

If you haven't had a chance to get out to the Horny Toad this year to see any of our fantastic concerts, you still have two left; Three Dog Night-Sunday September 3rd, and the grand finale of the summer is the legendary Beach Boys on September 9th! The Beach Boys concert is in celebration of the 75th year anniversary of Bagnell Dam. Earlier concerts this year included some of the most incredible entertainment that has ever performed at the Lake, including; the Little River Band, Dr. Hook, Charlie Danielle's Band, CCR, and Styx! Every one who attended any of those events would surely profess that they all put on one heck of a show!

Growing up as a teenager in the 70's and early 80's, there was nothing better than listening to fantastic bands like Styx & CCR; now 25 years later to be able to bring them to the Lake of the Ozarks and perform live at the Horny Toad for a thousand of our valued customers is a great feeling. Knowing that we are raising money for a great cause feels pretty good as well.

I am often asked how we are able to put these events on, and what goes in to all of the planning, and promotion. I must say it's been a work in progress for a long time, and we are finally getting it down pat. First of all we have a great staff, I have a fantastic entertainment agent, and there is a tremendous amount of hard work from a lot of Kiwanis volunteers. I'm also often asked about how the bands are paid for and how does the charity benefit. To begin with; Horny Toad Inc. puts up the vast majority of revenue required to promote these concerts; we also have a few business sponsors that help out with some of the advertising, and incidental expenses. All net ticket proceeds, reserved table proceeds, and reserved dock proceeds after expenses, are given to the Kiwanis Children's charities. The Horny Toad doesn't keep one penny of the money.

So what's the benefit to the Horny Toad? Most would inaccurately assume that the concerts produce additional attendance, and that is part of where we profit from our concerts. The truth is, the Toad is busy all the time in the summer regardless of any concert event; and if anything, the concerts actually hinder our sales because people get there and get situated, and we do not turn our tables the way we normally would. So why do it? The real financial benefit to the Horny Toad is that people leave the show and talk about it for a long time, and that is how you create the best advertising in the world; word of mouth. Raising money for a great charity and being able to meet and listen to the rock and roll icons I grew up with, is icing on the cake.

If you have attended our benefit concerts in the last several years, you have surely noticed that the caliber of entertainment has gotten bigger and bigger each year; in-fact most people can't believe the quality of the groups that we have been able to present. It has certainly been a long process; to begin with we could not have attracted any of these great bands if we hadn't started building our concert venue 6 years ago with smaller national acts. Our new state of the art amphitheater that we built last year was the finishing touch that paved the way to this year's unbelievable concert series. These "A" list bands have added a little to the ticket price, but comparatively speaking to what one would expect to pay to see any of these bands in Kansas City or St. Louis, it's a real bargain!

Last year I was proud to be able to present a check to the Kiwanis in the amount of \$35,000; all of which went to help local children. I want to personally thank all the people of our community, as well as the vacationers and second home owners who come out and enjoy our benefit concert series and help make these events a success. We hop to be able to match or beat last year's record by the end of this concert season.

I look forward to seeing you all out at the last two concerts of the season!

Merlyn Vandervort, CR, CGR
President,
Horny Toad Inc.
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Will your estate be taxed? Planning for the "death tax"

By Michael Gillespie

It's a little known fact that most estates — some ninety-eight percent of them — are not subject to a death tax, and there are strategies to limit the tax liabilities of those that are. Furthermore, the person who receives your estate will not have to pay income tax on the value of the inheritance received. Nor will leaving your estate to your heirs ordinarily affect your federal income tax. But don't dismiss death taxes as someone else's problem. You may be worth more than you think, and you may acquire more wealth as you grow older. If you don't make arrangements to avoid possible estate taxes while you are alive, the IRS might benefit handsomely from your oversight.

The term "death tax" is a generic reference to either an estate tax or an inheritance tax. They are not the same. An estate tax is levied against the property of a deceased person before it is passed down to the heirs. To use the IRS's definition, an estate tax is a tax on your right to transfer property at your death. It is taxed on the federal level. An inheritance tax is levied against the receiver of the estate —

the heirs. Several nearby states, including Kansas, Iowa, Nebraska, and Tennessee levy inheritance taxes in one form or another. Missouri does not have an inheritance tax.

In order to determine if an estate will be taxed, you must first establish the gross value of the estate. Your gross estate includes the value of all property in which you had an interest at the time of death, and will usually include the following:

Life insurance proceeds payable to your estate or, if you owned the policy, to your heirs.

The value of certain annuities payable to your estate or your heirs.

The value of certain property you transferred within three years before your death.

Trusts or other interests established by you or others in which you have certain powers.

Deductions are allowed against the gross value of the estate. "If your will, or your trust, says you are going to leave something to a charity, that can be deducted," says Bobby Medlin, CPA, of Lake of the Ozark. "Administrative fees — court costs, lawyer fees, probate fees, anything like that — can be deducted." Other allowable deductions include funeral

expenses paid out of your estate, debts owed at the time of death, and a marital deduction.

Deductions are only part of the equation. Congress has permitted a \$2 million exclusion to be applied to the estate. In other words, after taking deductions, only the value of the estate over and above \$2 million is taxed. The exclusion currently applies through 2008. It's scheduled to increase to \$3.5 million in 2009.



Ensuring your estate goes to the heirs instead of up in smoke, requires planning.

The marital deduction mentioned above is the value of the property that passes from your estate to your surviving spouse. It has no upper limit. Your spouse receives the full value of your estate and pays no taxes on it. But without an estate tax avoidance strategy in place while both partners are alive, the marital deduction can lead to problems.

"For example," explains Medlin, "if a married couple was worth \$4 million and everything passed over to the spouse, the spouse now has \$4 million. And when the spouse dies, the extra \$2 million is going to be taxed. Therefore, a common technique is for a couple to set it up so that not everything goes to their spouse when they die. It can go directly on to children. That way the husband can use his \$2 million exemption. Another common technique is for the assets to be put into a trust at the time of death of the first spouse. And that trust would let the surviving spouse have income off of that property, or assets for the rest of her life. But the property that's in the trust belongs to the heirs. And then at the death of the second spouse, the heirs get the property in that trust. So it keeps it out of the estate of the surviving spouse.

"Another thing that can be done is gifting," says Medlin. "A person can give another person twelve thousand dollars or less annually and there is no tax. It's called annual exclusion. So a husband can give twelve thousand dollars to a son and the wife can give twelve thousand to the son, and if the son is married they can give twelve thousand each to their daughter-in-law. You can use annual gifting to lower the value of

your estate.

"The first million dollars gifted during your lifetime isn't taxable, but it comes out of your two million that you can pass on at your death. If you think property is going to go up in value before you die, if you would gift it now up to one million — let's say that million is going to grow to three million before you die — the million is used up, but it's already in the hands of your children and it's not taxed at your death. So gifting, even more than twelve thousand dollars a year, is a possibility."

Gifting can be a two-edged sword. A gift strategy that favors the estate may well harm the beneficiary. Consider a hypothetical case where a married couple buys a piece of property for ten thousand dollars. They give it to their daughter to reduce the value of their estate. The basis of the property — the value at the time of transfer — is ten thousand. The daughter later sells the property for one hundred thousand dollars. The daughter has to pay income taxes on the ninety thousand dollar difference. The transfer of the property as a gift between parents and child was done on what is known as a carryover basis. A better way may have been for the couple to leave the property in their

estate. At the time of the parents' passing, the property is already appraised at one hundred thousand — that's the basis value — so if the daughter sells it for that amount, she pays no income tax on it. That type of transfer, in which the property is received as an inheritance, is called a stepped-up basis. "We have to be careful what we advise clients to gift," says Medlin. "We need to know what their basis is in the property and we'll pick the right ones because you want the children to get the stepped-up basis if possible."

Medlin has seen situations in which the surviving spouse fails to adopt a tax avoidance strategy until it's almost too late. "A lot of times it's all too common for one spouse to pass away and then the other starts thinking about it. That really limits your options, but you still do have options." Upon the passing of the second spouse, there is nothing an heir can do to shelter the estate. "A son may say, 'I don't want this.' It wouldn't make any difference. It doesn't matter who gets the property, it's going to be taxed because it's passing."

The number one reason for reducing the amount of an estate is to prevent a significant loss through taxes. Anything over two million dollars is subject to a federal estate tax rate of 45 percent.

"One thing that's a big problem is called qualified money," says Medlin. "That's anything that you've got in a retirement account, an IRA retirement account, or an annuity. That money hasn't been taxed by income tax. It's in there growing. If it were to pass from a parent to the heirs, the value of that account is going to be included in the estate, possibly subject to that 45 percent estate tax. And when the heir gets that IRA or retirement account, the law is going to make them take it out of there, either all at once or over a period of time. And they have to pay income tax on it when they pull it out. Federal income tax rates can go up to 35 percent. And Missouri can go up to six percent, so that's 86 percent. If you have a large portion of your wealth or estate in retirement accounts or annuities, it can disappear when you die.

"There's an advanced estate planning technique called private annuities. It's very complex, but it's very powerful in what you can do, and there are also family limited partnerships — called FLPs, or "flips" — and those things can pass

more than \$2 million on. They have to be done properly and handled in a businesslike manner, or the IRS can attempt to disallow the transaction."

If parents want to make sure their children get all the estate that's possible, the parents should first prepare an accurate list of what they own, and what they think it's worth. A CPA or a tax attorney will then examine the list and help the parents develop a plan. In certain cases, a trust may be preferable to a will.

A revocable living trust is a tool that allows the husband and wife to transfer their assets into the trust. "It can say at the death of one spouse or the other a trust shall be created," Medlin explains. "In that trust we're going to put as much as is allowed under federal law that will result in zero estate tax. So a revocable living trust gives you the flexibility to have things happen at your death. Your wishes will be followed. It's a private non-probate. It keeps you out of probate. It's very, very good."

Medlin describes the probate process as "public knowledge." It allows creditors to lay claim against your estate. If the full value of your estate is made known, it may entice creditors to seek more of it.

Says Medlin: "A will puts you in probate. Having no will puts you in probate, too. But having a trust can keep you out of probate."

No matter what strategy is chosen to protect the estate, the IRS will actively and aggressively examine the transfer of assets upon your death. "Their job is to make sure they collect the proper amount of tax," notes Medlin. "And in their eyes that would be the highest amount possible, unless you can prove otherwise. They will get their own appraisers to value things, and they will request to look at trust documents and partnership agreements and deeds to property, to see who is on the title and how it was handled."

If you are one of the small percentage of Americans whose estate is greater than two million dollars, Medlin advises that you do not put off planning for the distribution of it. Procrastination can make the IRS a major heir of your property.

Further information can be found in IRS publication 950, "Introduction to Estate and Gift Taxes." ■



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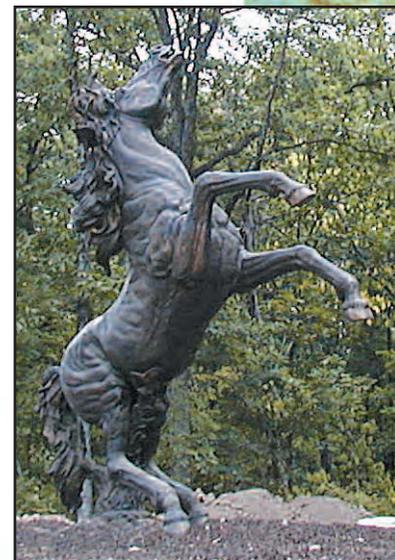
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Too high a price for life? When do drugs cost too much?

(Associated Press)

Expensive new treatments extend survival, create tough decisions

Dying of lung cancer, Carolyn Hobbs tried a new biotechnology drug that produced an unanticipated side effect: acute sticker shock.

She was waiting for her second treatment in a hospital near Denver less than two years ago, when someone from the business office marched in. Her share, she was told, would cost more than \$18,000, since the drug wasn't insured for her type of cancer.

How to decide?

In her six decades, she had shared in a long marriage, raised three children, worked in a nursing home, painted as a hobby -- and wasn't ready to leave it all behind. But she was also a careful spender who sometimes returned new clothes to the store, deciding she didn't really need them.

Maybe this new drug, Erbitux, could extend her life by a small fraction, but she wouldn't be cured. "She was just very frugal, and she said it wasn't worth it," her husband, Larry, remembers.

So she refused the treatment.

More patients are confronting this wrenching decision, as the latest generation of pricier cancer drugs and heart implants stretches out the final months of advanced disease. Is the chance for several more months of life -- maybe a year or more with luck -- precious enough to spend a small fortune? Extraordinary care for dying patients can make for inspiring medicine, but its extraordinary costs make it an increasingly debated choice to promote public health.

"People still have an underlying belief that there's an infinite amount of resources that can be invested in health care," says Dr. Harlan Krumholz, a Yale University heart specialist who studies quality of care. "But I think we're coming to a realization that we're going to need to confront these issues explicitly."

Last fighting chance

Within the last decade, an array of expensive new treatments has given some patients their first real fighting chance against common diseases once routinely called "terminal."

These treatments include biotechnology drugs that home

in on cancer and mechanical implants that help the heart pump blood. Some of these therapies, such as the biotech drug Gleevec for leukemia or implanted defibrillators for some heart problems, can work wonders.

The trouble with many treatments, though, is that average patients gain only several more months of life, studies have found. A lucky few may survive for years.

Faced with a lethal disease, more than a third of Americans

survive that long -- but insurance would typically pick up at least two-thirds.

Robert Graham, 73, of East Brandywine, Pennsylvania, just chuckled when he heard the high price -- up to \$250,000 -- of heart pumps like the one implanted in him last November. It was covered by insurance.

"I got to live a long time to be worth that!" he said. Yet the average patient in the best medical test so far lived less than nine more months.

enough is enough.

Dr. David Johnson, at Nashville's Vanderbilt-Ingram Cancer Center in Tennessee, pitched Erbitux to his brother-in-law, a 57-year-old married truck driver with advanced colon cancer. However, the drug, has barely been proven to extend average survival at all.

The doctor remembers his brother-in-law refusing and saying: "Are you stupid? I'm not giving up my limited resources."

The drug's marketer, Bristol-Myers Squibb, did not reply to repeated requests for comment.

Employers and insurers are discreetly controlling costs through premiums, deductibles, co-payments, caps, and even outright exclusions. Despite official denials, the federal Medicare program makes subtle cost evaluations, says Dr. William Maisel, a Boston, Massachusetts, heart specialist who chairs a federal committee on cardiac devices.

"I think they are concerned about people using the term 'rationing' or 'withholding therapies,'" says Maisel, at Beth Israel Deaconess Medical Center. One way to control costs, without saying "no," is simply to keep reimbursements low for an expensive treatment.

Private insurers often say yes -- but start with a cheaper drug, get prior authorization, or make a bigger co-payment. The non-profit Patient Advocate Foundation reports that nearly half of its cases or requests for help involved co-payments last year, up from just 5 percent in 2002.

Or, for the 45 million uninsured, it's, yes, but go to the emergency room and rely on charity for extended care.

"If you've got a thick wallet or a full purse, you can get any care you want. If you don't, there's rationing for you," says former U.S. Health Secretary Joseph Califano.

How much for an extra year?

Many press for more systematic cost controls by insurers, hospitals and policy makers. They say medical guidelines must steer older, sicker patients -- and other inappropriate candidates -- away from the most expensive treatments.

Dr. Barry Straube, who heads the Medicare unit that decides what to cover, believes "it would be helpful in setting priorities when we have limited budgets to

look at cost-effectiveness."

One common approach calculates the cost of a treatment for each year of life it saves -- with an adjustment for suffering and side effects. Many health economists view \$50,000-to-\$100,000 as a reasonable upper limit.

Heart pumps, which were first used as a temporary bridge to a heart transplant and then approved as regular implants in 2003, cost between \$500,000 and \$1.4 million per year, according to a cost-effectiveness analysis last year. Even one of their pioneers, Dr. Eric Cose at Columbia University, concedes that would make their value "more than challengeable," but he expects improvements.

Or consider the new biotech drug Avastin, which treats colon cancer for about \$4,400 a month. Effectiveness? It is proven to extend average life by up to five months. In a survey this year, only one-fourth of 139 cancer doctors felt that represents "good value."

Genentech, which makes Avastin, believes its drug prices provide reasonable value to patients and powerful financial motivation in-house to improve treatments for a terrible disease, says Walter Moore, a company vice president. However, he says Genentech may impose its own lifetime cap on a patient's charges for Avastin.

Many hospitals also partner with drug companies to treat dying patients for free, especially in the early stages of testing.

But even some doctors worry that too many patients merely spend, suffer and die. Doctors, says University of Pennsylvania heart surgeon Dr. Michael Acker, should keep away from "high-tech, expensive technology just to postpone the inevitable."

Carolyn Hobbs was lucky, in a way. She kept a reasonable quality of life, even through most of her final months, her husband says.

Though she initially refused Erbitux because of cost, she ultimately arranged to get that drug and three other biotech drugs for free, with help from her doctor, hospital, Medicare and the drug industry.

She died in November anyway. To this day, her husband isn't quite sure how much was spent.



Genentech's Avastin, to treat colon or rectal cancer can cost \$4,400 per month.

now would want "everything possible" done to save their lives, up from just over a fifth in 1990, according to a poll by the Pew Research Center for the People and the Press.

"It's better to pay the money than sleeping with the worms," said Jake Rogers, 62, of Chicago, Illinois, referring to his implanted left-ventricular assist device. His doctors implanted a second one in June, when his first wore out after 15 months.

Yet this kind of care costs several times more than the older treatments it supplements or replaces. A mechanical heart pump can cost more than \$200,000, with hospital care. A last-resort cancer drug can cost up to \$50,000 a year -- if patients

Federal safety regulators evaluate only whether drugs or devices work, not how well they work for their prices. And Medicare, which insures about 80 percent of dying Americans, makes no acknowledged evaluation of cost in deciding what to cover. Its coverage umbrella sets a standard for private insurers.

"So far, we've given everything to everybody," says economist Lester Thurow of the Massachusetts Institute of Technology.

Hard choices every day

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Bagnell Dam Strip

Abbreviated from a special article
for the Business Journal

By H. Dwight Weaver

By the time dam construction entered its final phase in January 1931, the new Grand Glaize Bridge eight miles south was complete and opened to traffic. Thousands of people arrived on weekends to watch the water rise slowly in the newly named Lake of the Ozarks. These visitors needed gas, food and lodging, which instigated a building boom at the southwest end of Bagnell Dam. Overnight, it seemed, hotels, eateries, drug stores, novelty shops, filling stations and grocery stores materialized along the new highway just southwest of the dam. Nearly all of the structures were on the north side of the road. The south side, because of its precipitous embankment, was considered unsuitable for building purposes because it would require an expensive foundation.

But naming the new village was a different matter. It had become a divisive issue. One faction called the town South Bagnell and even formed their own South Bagnell Chamber of Commerce. Another faction opted for New Bagnell, and the names Lake and Lake Ozark were also in the wind. As this matter festered, there was movement towards getting a post office. Up to this point, the people of the village got their mail through Eldon, to the north, or Zebra, to the south (Zebra was the predecessor of Osage Beach). The people petitioned for a post office and, by vote, elected Frank Andrews postmaster. Andrews favored the name Lake Ozark. So did the U.S. Postal Service and so, by August 1, 1932, Lake Ozark had been born and officially named. The community, knowing the popularity of the dam, began promoting itself through its newly formed Bagnell Dam Chamber of Commerce.

There were times in the 1930s when business lagged but overall, business in Lake Ozark prospered, despite several disastrous fires and the Great Depression.

By the 1940s, buildings lined the north side of the highway in Lake Ozark, clustering in a three-quarter mile stretch from the dam to School Road. This developed corridor, today officially called Bagnell Dam Boulevard, became known as the Bagnell

Dam Strip (The Strip). Resorts, hotels, gift shops and other businesses continued to spread southwest along the highway toward the Camden County line but were not generally considered an integral part of The Strip.

The Strip quickly became THE destination point for most tourists to the Lake area and a majority of them arrived by way of Highway 54 traveling west. The Dam funneled them directly onto the The Strip because no bypass around the dam existed at that time.

Prosperity came with the 1950s and 60s when tourism nationwide hit the big time and it wasn't long before even the south side of The Strip was lined with buildings. As you drove off the dam, you were likely to encounter young people waving flyers and hawking tickets to competing attractions. During summer months, especially on weekends, it was traffic gridlock from one end of The Strip to the other. But prosperity and crowds brought trouble – hundreds of rowdy late teenagers began to invade The Strip and create pandemonium. Once again, Lake Ozark was being called a rowdy, honky-tonk town. By 1966, the drinking, yelling, fighting and harassment of vacationers had gotten out of hand on weekends. Lake Ozark discovered that their town had no ordinances to enforce lawful behavior. Neither was the city incorporated and it had no police force. They also discovered that a town straddling the boundaries of two counties could have other problems but city fathers got busy and solved the problems in a couple of months. The town was incorporated and by Labor Day weekend the task had been accomplished and things became more orderly.

The city is working hard today to revitalize The Strip with landscaping and has a vision for its future. There are several rock-veneered buildings on The Strip that date to the early 1930s and at least one frame building built in 1932. There are other frame buildings dating to the 1940s and early 50s. These are historic links between the past and present.

The Bagnell Dam Strip has survived for 75 years. There is no other place like it in the Lake of the Ozarks region. ■



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APAC purchased by CRH

Irish building materials group CRH Profile Research announced its biggest ever acquisition on Monday, saying it had agreed to buy U.S. company Ashland Paving and Construction Inc. (APAC) for \$1.3 billion.

CRH said it expected the acquisition, which will be financed using debt, to be completed before the end of August.

CRH Chief Executive Liam O'Mahony described the buy — expected to contribute positively to CRH earnings — as a major milestone in the development of CRH's Americas Materials unit.

"We aim to build on this significant new platform through enhancing the materials focus of APAC's business and through the application of the Americas Materials Division's vertically integrated approach to aggregates, asphalt and highway construction," he said in a statement.

CRH said in June it was in talks with APAC's parent company Ashland Inc. to buy the unit, pushing shares in both

companies higher.

CRH share were up 1.4 percent at 25.7 euros by 1220 GMT in a Dublin market up 0.2 percent overall.

APAC, headquartered in Atlanta, Georgia, employs around 9,700 people and has extensive operations in 14 mid-western and southern states.

In the 12 months to end-June sales totaled \$2.9 billion with earnings before interest, tax, depreciation and amortization (EBITDA) of approximately \$220 million, before charging depreciation and amortization of \$106 million.

CRH's Americas Materials division is the number one U.S. asphalt producer, operating in 32 states.

It said the APAC deal represented a major expansion into new materials markets in mid-western and southern U.S. states and significantly increased its position as a top tier aggregates and leading asphalt producer in the United States.



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Sports injuries a real danger to kids

by Alison Schneider

You can see the signs everywhere you look. Parents with that blissfully relieved expression that tells you that the kids are back in school.

The relief is short-lived for those parents that have children participating in fall sports, however. The pride they derive from their offspring's involvement and athletic prowess is followed quickly by a worried look as they see that 250 lb. freshman drive their 160 lb. sophomore into the ground while trying to get to the 120 lb. quarterback.

Fall Sports are a rite of passage for high school students — an opportunity to set and reach personal goals, experience a camaraderie that is only felt by being involved in team competition, and let's not forget the memories they will take with them into adulthood. Let's also not forget the opportunities they will have to take with them nagging back pain, knee injuries, shoulder injuries, scars, the chance to experience heat exhaustion first hand, and possibly even their first trip in an ambulance with the sirens blaring.

Fall sports are truly a part of our culture and we need to make certain that while encouraging their perpetuation, we need to also make sure we are aware of the risks and how to avoid injuries and illnesses that go along with the ride.

The most common problems actually stem from the sheer excitement of getting back to practice in the fall after a relatively leisurely summer vacation. Too many kids who skipped summer conditioning jump back into practice not realizing that their muscles have weakened over the summer. The National Federation of High School Association's Sports Medicine Advisory Committee recognizes this as one of the bigger problems of fall sports in particular.

Coach was right, proper conditioning and training is vital when beginning sports practices and most important of all in ensuring that the "core strength" (abdominal and thigh) muscles are strong. If these muscles are weak, then the athlete will tend to overuse other muscles and that will lead to sprains, strains, fractures and tears of tendons and ligaments. Not good.

Every year, some 30 million teenagers will participate in high school sports and about 2.5 million of those will experience some type of injury requiring an emergency room visit. Fortunately, catastrophic injuries are relatively rare.

Head trauma (i.e.; concussion) is more common than is realized. A concussion is a mild brain injury and needs to be taken seriously — not passed off as a mere "head bang". More than 10 percent of high school athletes participating in sports in the United States sustain a concussion each season, according to a University of Pittsburgh Sports Medicine study.

A concussion can occur any time the brain is rocked back and forth inside the skull due to a

blow to the head or even the upper body. A concussion is a "trauma-induced alteration of mental status that may or may not result in loss of consciousness". Other symptoms may include disorientation, confusion, dizziness, amnesia and uncoordinated hand-eye movements.

There are three grades of severity and they should always be taken seriously and evaluated by a medical professional whenever possible. If a grade one concussion is suspected, activity can generally be resumed if all symptoms leave within 15 minutes of the injury. A grade two concus-

sion requires all activity be stopped, the player should rest, and they should be observed over the next few days for signs of swelling or bruising. A grade three concussion is the most serious and requires immediate immobilization and hospitalization, followed by a long period of rest before activity.

A recent University of North Carolina study tracked 22 years of high school sports and found that a very small number -only about 1 out of every 100,000- student athletes will experience a severe to catastrophic injury. And, while teenage athletes are injured at roughly about the same rate as the adult pros, injuries to teens often have much different results and effects as those same injuries to

to the American Academy of Orthopedic Surgeons, growth-plate injuries are more likely to happen to 14 year old boys and girls between the ages of 11 & 12. The injuries are most likely to happen in competitive sports like football, basketball and gymnastics, but can just as easily be incurred during recreational activities like bike-riding, sledging, or skateboarding.

The potential for growth-plate problems lessens around the age of 16 when the plates turn from cartilage into bone and kids (for the most part) are done growing. Most parents are unaware of growth-plate injuries — assuming that it's a simple strain or sprain. The AAOS suggests that if a child is experiencing swelling, pain, and is limping — or you can see a visible deformity — you need to see a doctor.

Along this vein of thought — the AAOS makes note that a child's bones heal more quickly than an adult's. This is good and bad in the case of injury. First, it means that the adolescent should see a doctor as quickly as possible in the case of injury — to make certain the bone will get proper treatment before it begins to heal — this means seeing an orthopedist within 5-7 days of the injury. But — the period for immobilization (casting) won't be as long as it will for an adult.

The AAOS further state that all injuries and complaints of young athletes need prompt medical attention. Parents and coaches are warned against pressuring the athlete to "work through the pain". Untreated injuries can lead to permanent damage and later disease (such as osteoarthritis). Young athletes are usually fighting to get back to their sport, so if they are reticent to return, they are probably still experiencing pain from the injury and need more healing time. On the other hand — parents need to remember who's in charge and keep student athletes out as long as they need in order to heal properly and avoid reinjury.

Another concern in student sports is the heat, especially in Missouri where we recently saw temperatures above 100 degrees for a week straight early in August. We've all heard of the students who toppled over on the field and were rushed to the

hospital with tragic results. How do you get your student athletes adequately conditioned for their sport when it's so hot outside?

It's important to recognize the necessity of the preseason practice period both for physical readiness for the upcoming sport as well as the acclimatization process the players will need to go through in order to perform at their peak and lessen the possibility of injury or heat-related illness.

Athletes should participate in cardiovascular and muscular workouts for several weeks before practice starts. Football and soccer, for example — have a predetermined course of action starting with light workouts and progressively adding equipment, uniforms, and making the workouts more intense throughout the pre-season period. Proper warm-up and cool-down activities are included as part of the practice time. This is designed to get everyone involved ready to play the game. That's why they practice in the heat of summer. But they still need to be protected during this time.

All Missouri athletes are required to have a physical prior to start of practices for their sport. The purpose is to screen for any signs or symptoms that may indicate an athlete is at an increased risk of injury or illness. The physical exam takes into account an athlete's medical history including questions on family heart disease or other illnesses. The evaluation should include a physical exam that focuses on previous injury, agility, body composition and range of motion. If they don't pass — they don't play. The plan is that any physiological problems will be disclosed during this process. Unfortunately, some trouble can't be foreseen. What one person can tolerate might be completely intolerable for another. Because of this — coaches are trained to watch for signs of fatigue and injury assessment. Most of the Lake Area's schools have the benefit of a Physical Therapist/Physiologist through a contractual agreement with the Lake Regional Health System.

This helps out a great deal in game and practice situations when a quick evaluation is necessary. They attend events and

continues on page 57



blow to the head or even the upper body. A concussion is a "trauma-induced alteration of mental status that may or may not result in loss of consciousness". Other symptoms may include disorientation, confusion, dizziness, amnesia and uncoordinated hand-eye movements.

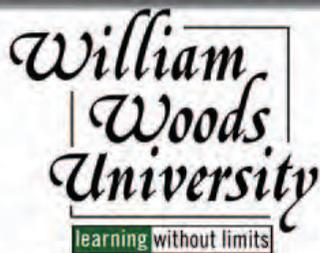
There are three grades of severity and they should always be taken seriously and evaluated by a medical professional whenever possible. If a grade one concussion is suspected, activity can generally be resumed if all symptoms leave within 15 minutes of the injury. A grade two concus-

full-grown adult.

The problem with many of these injuries is that they often go undiagnosed, considered a sprain or deep bruise when it could be a much bigger problem.

In adolescents, the bone structure is not yet mature — leaving areas of growing tissue near the ends of long bones known as "growth plates". The last portion of the bone to harden, the growth plate can be injured more easily than even ligaments and tendons and can cause some rather serious long-term consequences such as crooked or uneven bone growth if not treated properly. According

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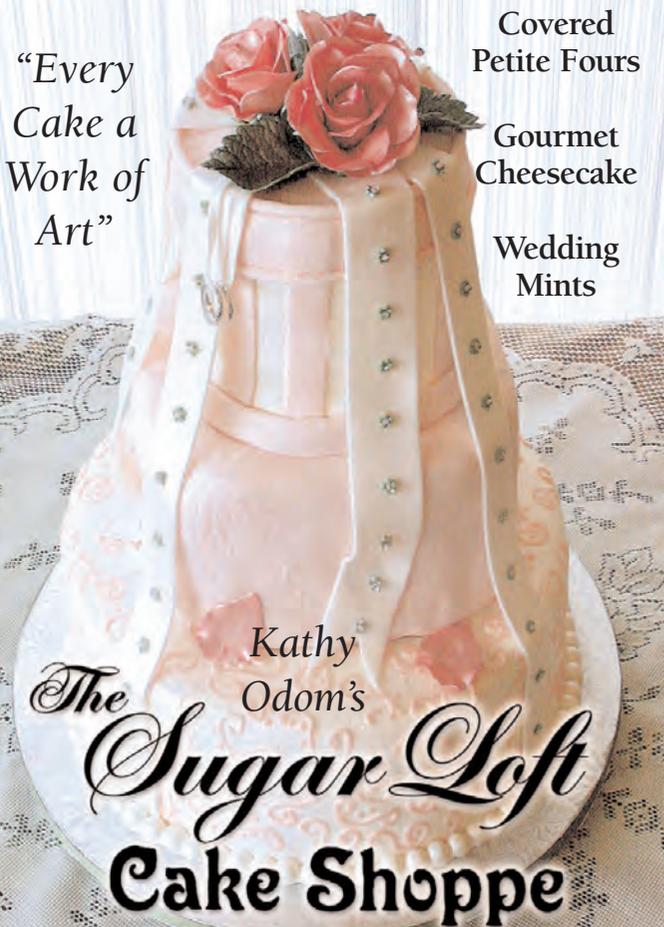
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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

BOOTS COTTAGE COURT/ RANDES COURT

Known today as Randles Court, Boots Cottage Court was built in 1934 at the corner of Highway 54 and Mill Street in Eldon. The business fronts Highway 54.

While many roadside tourist businesses in the Lake of the Ozarks region have come and gone over the past 72 years, this overnight rest stop for travelers is one of the few that has remained in operation nearly unchanged and

without interruptions in its service. Except for modest changes, even the building's exterior is largely unchanged. "It is a cobblestone front made of native rock as old as granite and attractive as can be," said the Eldon Advertising when

the business opened.

The building was constructed for Loyd A. Boots, who grew up in the Bagnell area before moving to Eldon in 1934. It originally consisted of a Super Service Station, a restaurant and a row of overnight rental units. He advertised his business as Boots' Super Service Station, Boots' Café, or Loyd A. Boots' Cottage Court.

Boots sold the business to Helen Randle in 1940; she renamed the business. The service station was later closed and that portion of the building added to the restaurant section. Today, the business is under different ownership.



This vintage postcard image is from the collection of H.



Dwight Weaver. The photographer and publisher are unknown. Weaver is the author of three books on the history of



Lake of the Ozarks. "History & Geography of Lake of the Ozarks, Volume One," his newest book, is now available from Stonecrest Book & Toy in Osage Beach or by mail. For information, contact the author at dweaver@socket.net or call 573-365-1171. Other books on the Lake by Weaver are available online at lake-of-theozarksbooks.com

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New Camdenton Medical Park now open

Camdenton, MO— Camdenton Medical Center, Camdenton Pharmacy and Camdenton Rehabilitation Clinic are now under one roof at the new Camdenton Medical Park. The new medical complex opened for business on Monday, August 21, 2006. These three businesses, each operating in Camdenton for a number of years, are now housed in a beautiful new 18,368 square foot building on North Highway 5. Each accepts Medicare, Medicaid and most insurance plans.

Camdenton Medical Center offers primary and preventative care for patients of all ages. Their medical staff is comprised of Geriatric/Family Practice Physician Michael Ledbetter, Pediatrician Christina Sarchet and Internist David Mook. Other employees include Connie Fulmer, patient care tech; Sheri Noll, LPN; Jody Majewski, CMA; Lori Thompson-Snyder, LPN; Jamie Wheat, patient care tech; Shannon Flippin, LPN; Patti

Swanson, MLT; Dave Neighbors, PA; Sherry Hulse, receptionist; Dawn Harris, receptionist; Melissa Campbell, receptionist; Jodie Hatch, receptionist and Judy Zickefoose, office manager. The Camdenton Medical Center physicians are accepting new patients and appointments may be made by calling 573-346-5624.

Pharmacist-in-charge Gene Holman, R.Ph., has worked at Camdenton Medical Center a total of 24 years and has seen many changes. He's pleased to see the expansion of Camdenton Medical Center Pharmacy, which will offer over-the-counter medications, greeting cards and other non-prescription retail items. A drive-up window is also available for patient convenience. Other Camdenton Medical Center Pharmacy employees are Rosie Holman, Rhonda Hanks and Nina Parkinson. Pharmacists George Stamper and Phil Hall offer additional coverage.

Camdenton Rehabilitation Clinic offers physical therapy, hand therapy and sports medicine. There is also a heated indoor pool at the facility for aqua therapy, lead by aquatics program coordinator and Physical Therapy Assistant Mitch Lucas. Physical Therapist Courtney Hulett treats patients and serves as the clinic's Director of Outpatient Services. He is also trained in Lake Regional's "Back-to-Golf" Program, which helps improve flexibility, strength, balance and coordination and can dramatically improve the golf swing motion. The program can also help relieve back pain and other injuries sustained as a result of golf. Brenda Kreuter is both a Physical Therapist and a Certified Hand Therapist specializing in the rehabilitation of patients with disorders in the hand, wrist, and upper extremity. Mandy Schlesselmann is a Physical Therapist and a Certified Athletic Trainer. She is the only certified



Camdenton Medical Park

athletic trainer in the area and is specially trained to evaluate and treat sports-related injuries. Administrative Assistant Cheryl Dutton schedules patients and takes care of daily clinic operations. Call 346-7445 for more information.

Camdenton Medical Center, Camdenton Pharmacy and Camdenton Rehab Therapy are all part of Lake Regional Health System, based in Osage Beach. Lake Regional is committed to providing exceptional medical services to residents and visitors of the Lake area. This Camdenton expansion is another example of that commitment.

Lake Regional Health System extends a sincere thank you to the City of Camdenton for allowing the new medical complex to hook on to the City sewer system.

Come see the new facility at their open house on Wednesday, September 13, from 5:30 to 7:30, with a ribbon cutting at 6:00. Everyone is welcome and refreshments will be served. Register at the open house to win a 20" flat-screen television which will be given away by Camdenton Pharmacy. For more information, call Lake Regional's Physician Referral Line at 348-8385.

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What's in a grip? Leather!

by Darrel Willman

There's nothing quite like very old Port, a good hand-rolled cigar, or fine leather.

The others aside, good quality leather has a feel, a weight and scent all its own. Good leather speaks of quality and durability.

Time was, you could buy good leather wrapped grips, and even leather wraps for steering wheels. Sure, they're still around but now are as rare as hen's teeth.

Not too long ago, I stumbled across a small grip manufacturer out of Conroe, Texas that still produces a quality leather golf grip.

We called and spoke with Harry Sewill at The GripMaster USA. We learned that these grips were five years in the development stage—so they're not your father's leather wraps.

The company has developed and patented their "TPR" rubber underlast (think "form"), onto which the specially-treated AAA-grade Australian leather is wrapped. The tanning process for the leather and the chemicals used, dubbed "ProTack™" is also patented.

Finally, the grips are pre-tensioned also using a proprietary system that is adjustable.

These grips are hand-made, from the leather to the assembly, and are available in a shock-absorbing model or the stock leather.

The ProTack tanning treatment, according to Harry's website, "combines with the leather protein by reacting with the amino group on the protein in a aldehyde type condensation reaction. However, the Pro-

Tack™ remains free within the leather structure. The reaction within the leather forms a highly stable hydrophobic tackifying

and I'm sure it is, the bottom line is that it works. These grips are tacky. Easy to hold onto, — even when they're wet.

Long ago, leather grips used to come undone and unwind, and for the the most part, unless you were handy, they were unless afterwards. Harry's unique patented last underneath, has a flip-up top, so to speak, that allows you to take the wrapping loose and retension the winding. Then, flip the top back down. A very clever solution to an old problem with wrapped grips.

The GripMaster grips install the same as traditional grips, with grip tape and solvent. They'll even sell you a complete kit that lets you do it yourself that includes the tape, the solvent and your choice of grips.

What's the catch, you ask? Well, genuine leather comes at a price. Roughly \$13 per grip, depending on style. So you'll spend about twice as much as a good rubber grip, but the company swears they've had customers get as much as six times the wear out of the leather. Not entirely surprising, as we've seen some two-part brand-name grips with severe wear problems recently. The raised ribs and multi-color grips in particular.

I'm sold—these grips are on my list. I've already installed them on my putter and driver. The irons come next. If you poke around their website at www.thegrip-masterusa.com, you also see that they have quite a few more products made from their luxurious leather. Belts (very nice), covers, wallets— and the ultimate— a leather golf bag. Leather golf bags are something else that's been gone for awhile, it's nice to see them back. We can only imagine how nice that bag is.

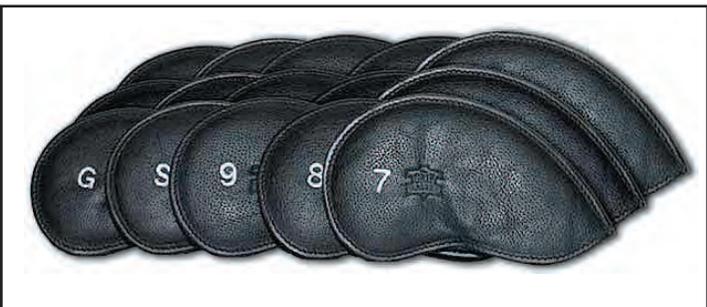
Give Harry and his staff a call toll-free at (866) 687-2291, or drop them a line at INFO@TheGripMasterUSA.com. But you'd better check them out online first, they have a wide selection to choose from. ■



Tan standard grip at left, mahogany putter grip center and a black perforated right.

bond. Moisture is now allowed to pass into the leather structure. This activates the ProTack™ molecules and produces a superior feel and sensitive touch that can only be created by the natural properties of leather."

While this sounds complex,



Very swank looking all leather black iron head covers.

Adams Golf's new tour-proven Idea Pro Hybrid

Plano TX— Adding to its very popular line of Idea hybrids, Adams Golf introduces the tour-proven Idea Pro hybrid, a sleek combination of aesthetics and high-performance elements crafted for accomplished golfers. Already a proven winner on tour, the Idea Pro hybrid was designed and tested to meet the demands and skill level of top amateur and pro golfers.

"We're introducing the Idea Pro hybrid to the general public after the enormous response and success it has had on the PGA, Nationwide and Champions Tours," said Chip Brewer, Adams Golf CEO. "We used all three tours as a comprehensive proving ground for our latest hybrid and the results made for an easy decision to have the Idea Pro hybrid available to the consumer."

Adams Golf engineers modified the blueprint that has made the Idea lineup of hybrids so successful, by focusing on materials, weight and shaping that would appeal to better players. To optimize the center of gravity (CG), an adjustable weight port is positioned forward in the sole of the hybrid, promoting a lower spin rate while allowing for swing weight and shaft adjustment. The pull face construction and custom steel insert increase ball speed off the face while also reducing spin. The high-performance shaping of the

Idea Pro hybrids provide greater versatility off the tee, in the fairway or in the rough. The sleek, non-offset design features an iron-like topline for greater playability and confidence.

The Idea Pro hybrid already ranks first in usage by pros on the combined PGA, Champions and Nationwide Tours. With the Idea Pro hybrid in play throughout the 2006 season on all three tours, Adams Golf set the hybrid count record on the Nationwide Tour, with 59 in play at the Northeast Pennsylvania Classic, and the Champions Tour, with 74 in play at the Senior PGA Championship. It was also the most played hybrid on the PGA TOUR at The International.

The Idea Pro hybrid is available with lofts of 16, 18, 20, 23 and 26 degrees. The stock shaft is the Aldila VS 80-gram hybrid



Adam's pro-level hybrids join their line of low-profile fairway woods and new driver.

graphite. The stock grip is the Golf Pride Tour Velvet. The Idea Pro hybrid will be available in stores beginning September 15, 2006 with an SRP of \$249.99.

TaylorMade announces new r7 drivers for Fall

Carlsbad, CA— Taylor Made has introduced a new driver called the r7® Draw. Featuring a 460 cc titanium clubhead and what TaylorMade calls Draw-Weighted Technology, it is engineered to help players of all types either hit the ball longer by hitting a draw, or hit the ball longer by straightening a slice.

The r7 Draw driver carries a manufacturer's suggested retail price of \$370. Lofts include 9.0°, 10.5° and HT (High Trajectory) lofts. Shaft flexes include X, S, R and M. Available in right-handed, left-handed and ladies' versions. The r7 Draw driver is available now.

Taylor Made Golf Company



TaylorMade's r7 425 TP features greater versatility and exotic shafts. \$1000.

All available discretionary weight is positioned in the back of the clubhead and toward the heel, by creating a deep "speed scoop" in the sole, near the toe. This scoop pushes weight in the direction of the heel, which moves the CG even closer to the shaft.

Draw-Weighted Technology combined with the slightly closed clubface alignment, makes it dramatically easier to square the r7 Draw driver's clubface to the ball at and through impact, promoting a draw.

And, for players who chronically hit the ball right, Draw-Weighted Technology helps soften a slice. Additionally, moving the CG farther back encourages a high ball flight, resulting in greater carry and distance.

The r7 Draw driver features a 55-gram RE*AX™ 55 graphite shaft, manufactured by Mitsubishi, which is not only extremely light but also tip-soft, encouraging greater clubhead speed and a high launch-angle for a high, long ball flight.

Inc. has also introduced the r7-460 TP and r7-425 TP driver, which incorporate TaylorMade's renowned Movable Weight Technology™ (MWT™).

As part of TaylorMade's Tour Preferred™ (TP) line of products, the drivers are designed to appeal to tour professionals and players who swing like them.

The drivers' Movable Weight Technology gives players the power to change the clubhead's center of gravity (CG) in order to promote different types of launch conditions and trajectories.

The r7 460 TP driver is engineered with two MWT™ ports, one at the toe and one at the heel, and includes four MWT cartridges: a 2-gram, 6-gram, 10-gram and a 14-gram.

The r7 460 TP driver shares the same beautiful, authentic shape as the r7 460 driver. A key difference between them, however, is that the r7 460 TP driver is engineered with a square clubface alignment, which is preferred by better players, while the r7 460 driver is slightly closed.

The r7 460 TP driver is available in a choice of five RE*AX TP shafts, each of which combine high-end materials with a sophisticated design and construction to promote exceptional consistency and head stability at high clubhead speeds.

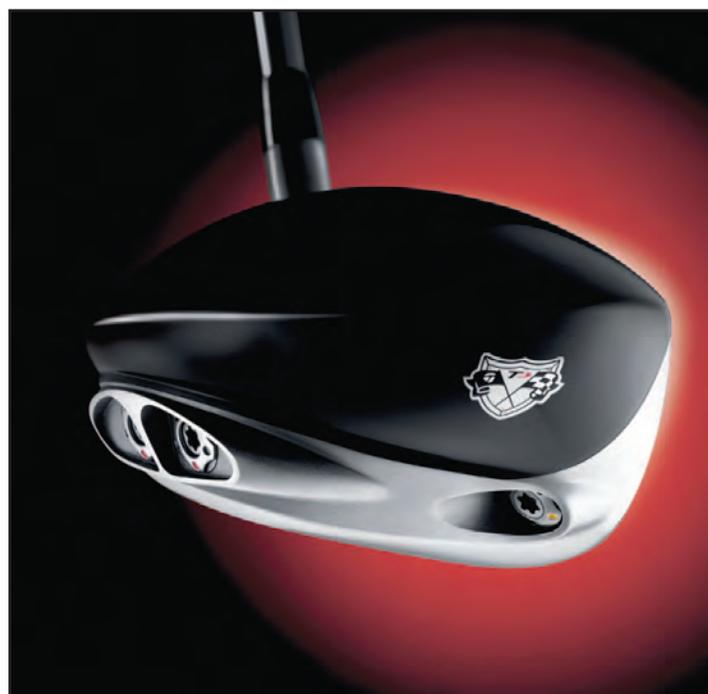
The r7 460 TP driver is available in 8.5, 9.5 and 10.5 lofts, and in X, S and R shaft flexes. The manufacturer's suggested retail price is \$725, and is available now.

The r7 425 TP was also announced, featuring 28 grams of movable weight divided between four widely spaced TaylorMade Launch Control (TLC) ports, allowing for a lateral shift in CG position of up to 5 millimeters. Robot testing indicates that the 425 TP delivers a lateral

trajectory change of up to 13 yards when the TLC cartridges are configured to promote the maximum amount of either draw or fade.

Likewise, players can configure the TLC cartridges to increase or decrease their spin-rate to promote changes in the height of their tee shots, either higher or lower. After a trajectory is chosen, the 425 TP makes it easier to achieve that trajectory over and over, thanks in part to the club's exceptionally high MOI and its large 425cc head.

Compared to the original r7 quad, the r7 425 promotes a wider change in trajectory in terms of both height and lateral movement; it's more forgiving; and visually it encourages greater confidence.



TaylorMade's r7 460 TP fills out the pro-line for amateur use. \$725.

In addition, the r7 425 TP is designed with a slightly open face angle, to meet the demands of tour players.

The r7 425 TP incorporates four TLC ports and includes 12 TLC cartridges: two 2-gram, one 4-gram, two 6-gram, two 8-gram, one 10-gram, two 12-gram and two 14-gram. The array of TLC cartridges that accompanies the 425 TP makes it possible for players to choose from 1,230 CG positions within 10 swing-weights, from C8 to D8.

The r7 425 TP is equipped with the new TaylorMade RE*AX TP graphite shaft featuring Fujikura's proprietary ROMBAX technology, which is engineered to respond positively to the demands created by larger-headed drivers.

ROMBAX technology represents an improvement over TRIAX, a shaft-stabilizing technology used in Fujikura's legendary Speeder 757 shaft. ROMBAX incorporates two specially woven graphite sheets to reinforce the shaft's cross-sectional integrity, allowing the shaft to better maintain and recover its circular shape at higher, tour-level swing speeds. Likewise, ROMBAX technology bolsters tip-stiffness to promote a lower ball flight that skilled players often find easier to control.

The r7 425 TP, which includes TaylorMade's TP logo on the toe, will be available in 8.5, 9.5, and 10.5 degree lofts, and in X, S and R shaft flexes. The manufacturer's suggested retail price is \$1,000, and is available now. www.taylormadegolf.com.

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Innovex Golf Type "S" - exclusive sneak peak

by Darrel Willman

Innovex Golf, Kansas City manufacturer of affordable custom clubs, has designed a completely new set of hybrids, irons and wedges for Fall. Kevin Downey, President of Innovex, agreed to give us an exclusive-to-the-US interview.

Innovex has been very successful with their RLS irons and the new hybrids and driver. The RLS, or Revolutionary Loft System, is exactly that— revolutionary.

By changing the lofts of the individual clubs, first in the irons and later in the hybrids and wedges, Kevin and his designer were able to eliminate the gaps that are so apparent in today's retail clubs.

With the angles for the short irons, 7-PW and long irons (3-5) bunched up, often amateur players with less skill found themselves hitting very nearly the same distance with their 3-iron as they did with the five. The distance they got with the eight irons was perhaps a mere 10 yards more than their wedge. The RLS system of precisely spacing the loft gaps eliminated these problems for the largest segment of the US golfing public— the amateurs.

But they didn't stop there—they added a forgiving cavity back with perimeter weighting, as well as a progressive offset. The hard-to-hit four iron (Kevin eliminated the three in favor of fairway woods or the new hybrids) had the most offset, the pitching wedge the least amount. The wedges had no offset. The irons also had a confidence-building firm topline. To sum up the RLS irons, he took what was best in irons for amateurs and adjusted them to hit better.

When feedback started rolling in, along with the praise were some suggestions for change. Instead of resting on the success of the RLS, he went back to the design table.

He developed a cup-faced driver that proved to be incredibly long and forgiving, without being overly technical or expensive. He added a line of fairway woods designed with lofts to complement the irons that were just as forgiving, but easier to hit. Hybrid irons filled in the set and featured a mix of the fairway's ease of use and

the iron's length and adjusted lofts. With the full line shipping they moved onto the new "Type-S" irons, hybrids and wedges.

The change most apparent in the Type-S series irons is the undercut cavity. This change moved the weight farther back and lower within the club head. The perimeter weighting and cavity are still there, but will be profoundly easier to hit with the COG (center of gravity) shifted. Also virtually unchanged is the nice top-line and wide sole to get through the turf.

Kevin's designer rounded the sole and the hosel transition to aid the player in getting through the shot without the face turning.

Cosmetically, the new irons sport a clean, uncluttered, distraction-free look that lets you concentrate on the shot.

Most importantly, perhaps is the loft adjustments that have been made.

The clubs now run hybrids 3, 4, 5, 6 (or 4-6 irons) and irons 7, 8, 9, followed by four wedges at 50°, 54°, 58° and 62°. The wedge lofts may seem a little different to you, but what is crucial here is the lofts start at 22° and progress to 62° seamlessly.

Kevin said, "The irons have an undercut cavity. They run four through pitch, kind of like our current set does. The four irons has a 22 degree loft, the pitch 46 degrees. They feature a real low COG angle, that gets the weight way back and low. They are very to hit in the air. They're kind of a wide sole iron if you want to categorize them."

"But the top line and the offset are more modest as compared to the RLS. It's more a mid-offset iron. They have a progressive offset like the RLS. The topline is what I would call a mid topline size.

So, the irons with that COG being so far back and away from the head, it's just very, very easy to hit in the air. We were just stunned at how easy they were to hit. Our designer thinks they may be the best irons he's ever designed. He's got a new TourEdge product coming to market, but he thinks these might be better than those.

It's a pretty stout little iron."

The offset between club lofts a constant 4°. This is important because it will allow higher-handicap golfers to develop consistent distances and a better "feel" for which club is needed. As in the RLS, the lofts don't bunch up at the front and the back. There is truly a club for every shot in this bag.

"One thing we did do on the undercut-- we did keep a little bit of weight on the face, at the bottom. That's to keep the feel. I always get afraid of losing the feel in clubs when taking away so much weight from the face. This one's a lot softer-- it has a more solid feel." he added. But it doesn't thin the face, he said. His thoughts on the thin-face designs were a surprise.

As far as weight goes, while they have moved the center of gravity back and down, the weight remains nearly the same.

"The irons are going to come in steel at D2 (swingweight) in graphite at D0. For ladies, the graphite is going to come in C5 and C6. So, nice lightweight, easy to swing. The weight is almost identical to the RLS."

In the hybrids, aside from cosmetics, they have a .350 hosel and iron-length shafts, making them even easier to hit.

A broad, new face inspires confidence, and a unicolor scheme for the graphics eliminates distraction.

"A little bit different design on the hybrid--not dramatically. It's mostly a different finish. The main purpose was to get the COG (center of gravity) angle lower and in the back -- but then we put the fairway woods' satin finish on the face and the sole-- the rest is black." The previous model sported a two-tone on the top surface.

"Scorelines go completely across the head, giving it a bigger look on the face. We've used a .350 hosel diameter so it's like an iron-- it's iron length, so it will be real forgiving and easy to hit. Very similar to our current hybrid. It is a huge change in styling for us on that piece." Kevin said.

"Our loft system has changed, and so, it has influenced the hybrids a little bit-- because the

continued on next page



The Type S Hybrids, other than the cosmetic changes, have been altered very little from the original excellent design. The .350 diameter hosels allow for iron-length shafts, and the single-color scheme allows them to have understated good looks, so much the better for undistracted golf.



Innovex's new S-Type irons are a sensuous, flowing curve, incorporating a wide, deep undercut cavity. The removal of this much material gives them the ability to move this lost weight down and back, delivering an improved launch angle and an uncommonly easy to hit club. The 431 stainless has the soft, controllable feel of forged without the added cost. Note the still-substantial topline to inspire confidence.

Innovex exclusive sneak peak

continued from previous page
hybrids- instead of being a five degree gap, the lofts are now 4 degrees apart. The hybrids are now 18, 22, 26 and 30 degrees lofts. There's a four degree gap throughout the whole set now." he added.

The wedges are also revamped, with more of a blade appearance than before. A new, smooth, muscleback blade design complements the adjusted lofts. The move brought about a change to a conventional 3-wedge set instead of four.

Kevin said, "The wedges, are actually very unique. That was not the initial plan. The wedges are gap, which is 54 degree sand, 58 lob and a 62 degree ultralob. So everything balances off that 46 degree pitching wedge. Its a blade-style wedge. We weren't going to that up front, but it does give a real unique look and feel to the wedges, a more traditional look. They've got a good, soft

feel to them. They're easy to hit, got great bounce angles-- we've varied the bounce angles for each head, according to what we've tried to do. They've had great success during testing. They might actually be the most-tested wedges on the market. Nice traditional rounded toe-- very traditional look, easy to look down on. Satin finish, a very good look. The toplines are a bit thinner than the irons but not significantly. They're a softer 431 steel-- a silky soft feel to them. We can bend the 431 stainless up to 6 or 7 degrees. We're very proud of the metals we use-- through Crown metals. That's why we offer a lifetime warranty on them. And a money-back guarantee."

Besides the guarantee, Kevin mentioned an offer. "Right now we have a risk-free promotion. If they try any eight pieces-- irons, hybrids or wedges, they can get a free gift from us. A hybrid, a wedge, or my book. If they don't

like the clubs, they can get their money back when they return the clubs. But they get to keep the gift, just for trying the clubs. There's also a driver side to the promotion. Buy a driver and two other hybrids or fairways and get a free gift as well. Buy all eleven clubs and two free gifts plus the book. All of course have the same money-back guarantee."

The hybrids, irons and wedges are all new. They'll be ready for sale on November 15, but look for

them on the website soon. Advance orders will be accepted as early as November 1.

They'll be available in steel or graphite shafts, in complete sets or by the club. You can buy them in a fixed set 4-PW, or with the hybrids 3-4-5-6, with the remainder 7-PW in irons. Kevin says, for now, the shaft options are still excellent.

"We've been thrilled with the steel shafts by FST and the Gramman graphite. They've treated us real well so far and we've done really well with them. So, we don't have any reason to change at this point."

Innovex will carry the free gift promotion through the Christmas season. It ends December 31st.

For more information, you can call Kevin Downey at: Innovex Golf Co., 16140 Foster, Overland Park, KS 66085.

Toll-free: 866-402-6097. Or visit them on the web at www.innovexgolf.com

Oh, and yes, you can ask for Kevin. Believe it or not, this is one company president who takes an active interest in fitting customers, and making them happy. Tell them the Business Journal sent you. ■



Wedges are in themselves a viable stand-alone product. When considering the redesign for the wedges, Kevin Downey and his designer opted for a more traditional look— one that could stand alone as a separate sales item. Additionally, the variable bounce angles and traditional shape make them appropriate for all golfers. The lofts of 54, 58 and 62 degrees fit in perfectly- every four degrees like the irons— the pitching wedge is 50°.

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GOLFTECH: A Better Game in Four Steps

Part 4: Ball Position

With Larry Salsman
PGA Professional

by Darrel Willman

With three of the four fundamentals down: stance, posture and swing, it's time to look at ball position. It's probably the easiest of the four to explain, but about second hardest to do.

Even though this is the last of this series, Larry will be back over the Fall and Winter to talk about specific problems on the course and how best to deal with

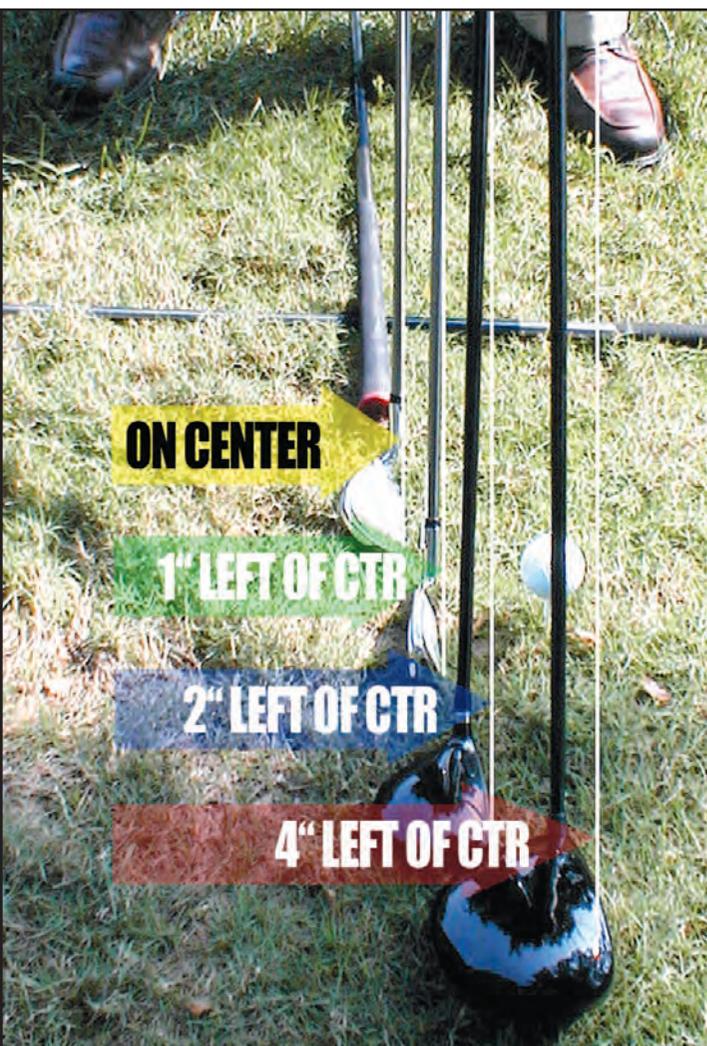


From left, they are: Pitching Wedge, 3-Iron, Fairway Wood (3) and Driver on the right.

This order is not random. These positions are where you should line up these clubs in relationship to your center line on set-up.

The wedge is dead-center of your stance. The 3-iron can be set-up between 1" and 2" to the left of center (all of these are for a right-handed golfer—lefties, just reverse them).

Next we have the number 3



them.

We'll also look at a couple differences in swing this installment. The clubs in your ball are all different. A couple require a slightly different approach because of these differences.

If you take a quick look at the photo above (1), you see four clubs Larry has lined up with

fairway wood. It can be positioned between 2" and 3" left of center. Finally, the driver, which can be 3-4" left of center.

These of course are all guidelines. The tricky part about ball position is that it can be slightly different for each player.

Traditionally speaking, it has always been accepted that the

higher number the club, the closer you play it to center, and the lower the reverse, with the driver played off of your left big toe. Larry takes exception to this old axiom, preferring to keep everything a bit closer—closer to the center, where we have learned through the basics, to make a good swing.

"Ball positioning for the driver in the past has been always keep it off your left toe, very far forward in your stance.

"The problem that I see with that is as it moves forward in your stance, you have a tendency to want to push your shoulders towards it, which causes you to open up your shoulders—down and into it and all of a sudden you're chopping across.

Larry continues, "I think that the ball should go further back—inside of your left heel. People need to at least experiment with it and see what's comfortable for them, because you don't have to shift laterally to do that.

"It sounds crazy, but it's like basic geometry. Your swing is a big circle. The circle makes contact with a flat plane, like the ground in one spot and that's where you want the ball to be. Right in the middle of your circle right between your feet—you're still hitting it on the upswing, it's just not a large amount. The clubs now are designed with so much weight towards the bottom—that's what gives them that lift. They have built in launch already. You don't have to swing up on them."

Striking the ball, as we looked at last issue, is hitting down on our irons as we make contact with them. Drivers and fairway woods present a different approach.

Larry explains, "When hitting the driver, you want to use the old concept of a broom sweeping. You're not chopping down at the ball.

"I think it was Nicklaus that actually picked a spot or thought of a spot two or three inches past the golf ball towards the target. Accelerate through the ball on every golf swing. With a driver, 3 wood, things of that nature, you're not trying to take a divot, you're just sweeping it off the tee.

"On tee height, a good rule of thumb too, is to tee up a golf ball where half the ball is above the club. Half of it is still inside the face. That's a good safe bet. I see a lot of people that tee it really high like they're going to swing up a little bit and to me that's when they end up topping it, because they slide under it.

If you're not getting the loft that you need, a lot of people will have a tendency to move the ball further forward or tee it higher, and try to hit up on it. Trying to launch it into the air when they're actually better off just to get a different loft. Take the nine degree and go get a ten or an 11 degree loft, whatever you need."

Fairways are harder to hit because they are off the tee. The lie also determines how hard it is to hit. If you are in 6 inches of rough it's hard. Or if you're in a hole it's hard. I still scoot it forward just a hair from center.

Again, you want to sweep the ball off the turf, but this time I want to see a little bit of a divot, maybe golf ball size, maybe a little bit bigger.

Knowing that you did *kind* of strike down on the ball and you swept through it. You're going to have to get down to the turf to make contact with it because you don't have the luxury of it being on a tee. If you're not, you're probably topping it."

The last variation we want to look at regarding ball position, is the chip and flop, two important short game swings.

On the chip and flop, we want the ball to rest slightly right of center, but we achieve this not by

moving the ball, but by shifting our weight over to the left foot.

With all of the weight on the left foot, we narrow our stance—moving the right foot closer to the left.

The chip and flop swings are "abbreviated", in that we don't take the club all the way back. Just out to about 90 degrees. With the chip, we're going to swing normally, hitting down on the ball. This allows it to pop up, and then run after it comes down.

With the flop, we want to scoop or "broom" it off the turf. On the follow through, with a flop we want the club to follow the ball toward the target. This allows the ball to fly very high and land softly, with the backspin we need to stop it.

With the chip and flop, when we want less distance, we choke up on the club. For closer shots, the club face is also opened up and the body position is rotated to keep the club face aligned with the target.

In October's GolfTECH, Larry will discuss problem shots and how to make them go a little easier. Bunker lies, uneven lies, we'll get the pro's advice on how to play them.

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The science behind your swing

When you swing your driver and make contact with your ball, you see an immediate result—the ball flies into the air. How far, which direction, etc., can be looked at scientifically.

Our expert in clubmaking, Irl Robinson, added a critical piece

of equipment to his shop which gives some insight into the principles of ball flight—and what effect variables in head direction and speed have upon it.

The Vector launch monitor system was introduced in 2003, and immediately had the industry's attention. Technology that measures in minute detail, the

makup of a swing and the subsequent ball flight. Irl and I took a few minutes recently to have a look at the new Vector Pro launch monitor and what it could do for the average player's game.

We started with two of the drivers that Irl uses. For a basis of reference, Irl does not consider himself a "good" golfer (I would disagree)—he describes himself as "an efficient ball-striker". On the occasions when time has afforded itself and Irl and I have played a round on his home course, the Clinton Country Club, he has shot rounds around par. Given the number of rounds he plays on the relatively short course at Clinton, we could put his handicap in the low single digits.

He maintains terrific club control more importantly, and so is a prime demonstrator of the Vector Pro Launch.

"We're going to hit a couple off a standard height tee. If we're going to be testing, we have to test for what we play. I play the Callaway HX Tour. I'll test with

the ball that I hit." Irl said.

With the standard tee, his HX Tour flashes across the screen on the monitor as I watch. The device catches "snapshots" as the ball passes its cameras.

"I ordered it at the PGA show in January, and it just got to me just a few weeks ago. It's activated by sound, believe it or not."

"What this shows", he says gesturing at the screen, "is I hit it 249.6 yards, with a 1 yard off-line fade. 54.5 degree launch angle, but a very low spin rate."

The numbers form a complex grid of colored areas, showing him exactly what can be accomplished through some swing adjustments. He explains, "See the green areas? This is potential improvement. Based on this, I can improve just by increasing the spin rate. That was 1,000 rpm backspin, if I can get the rate up to 2,500 rpm and keep everything else the same, I'm going to gain 16 yards. I can do that very simply. I'm going to put a higher tee out— it'll raise the launch angle. That should give it a higher spin rate because we're going

to connect on the upswing." Irl nod appreciatively.

One or two swings later—he's hampered by a sore hip, the readout displays more images (shots too far out, or when the ball simply travels too fast—sometimes fail to register) on the screen.

"So with a 9.5° driver head, we were able to change the height of the tee and move the ball position slightly forward in order to get better spin from around 1500 rpm to around 3500 rpm, which resulted in a lot more yardage." Robinson says.

Another nod. The numbers on screen now show very little in the "green" areas. Five, six— is the highest. This means that keeping the 3,500 rpm with the higher tee is almost perfect. Only a slight increase in ball rpm can gain anything—and then it's a mere six yards. But there's more to show. He's built a 12 degree loft driver (same brand) with the same flex and weighting arrangements, and is eager to show how slower swing speeds

continued on page 45



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Chianti

Chianti is probably one of the most recognized wines in the world. But how much do you actually know about it? You probably know it is Italian, you know it is served at Italian restaurants in wicker covered glass bottles, and it is red! But there is much more to Chianti than this. The quality and styles range from light easy drinking red wines to full bodied, well structured wines with enough backbone to age and mature.

Chianti is not the grape, but the region where the wine is grown. Chianti is grown in the Chianti region of Tuscany, Italy. Only wines from this region can be properly called Chianti, yet some other areas are using the name on their labels.

The predominant grape variety that makes Chianti is Sangiovese. Italian law allows for 10 to 15% of Cabernet Sauvignon, Merlot and Syrah to be used in Chianti. When looking at different bottles of Chianti, you will notice different Chianti suffixes. These are the "hills of Chianti" and specific areas where it's grapes are grown. The areas are:

Classico

Begins northwards of Siena and reaches most of the way to Florence. This area generally produces that best wine.

Colli Aretini

The hills around Arezzo produce a medium-bodied Chianti, soft and best drunk young.

Colli Senesi

From the hills to the south and west of Siena, this is the largest Chianti sub-zone. Chianti plays second fiddle to Brunello and Montepulciano.

Colli Fiorentini

All styles of Chianti, from light everyday stuff to some excellent Riservas.

Montalbano

From the hills west of Florence. The better grapes tend to go to make Carmignano.

Rufina

The smallest of the seven, this zone, to the north east of Florence, produces some of the most complex and long-lived wines in Chianti.

Colline Pisane

Pleasant, light wines from the hills around Pisa

There is also the title "Riserva" used with Chianti. This is a wine that has been aged longer before being released, it should come from a good year and benefit from further aging. This is not a guarantee of quality but generally an indicator of a good wine.

Italian wines are made to drink with food, and enjoy with family and friends. You will discover that Chianti will improve with the addition of food. What food is best to pair with Chianti? I like to have Chianti with a spicy Italian dish, composed of chicken and pasta. But as always the best food to pair with wine is the food you like the best.

Chianti is a wine every wine drinker should keep around the house. It's diverse pairing ability will impress you and your guests at dinner. You can spend a little or a lot and still end up with a good bottle of wine. I believe that the Italian's have got wine figure out, meaning that they have created wines for enjoyment with food, family, and friends. That is my belief in what wine was created for. Forget everything else, the ratings, the hype, and try a bottle of Chianti today and ENJOY!

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Steve Naught is a Certified Insurance Councilor with the Naught-Naught Agency. He can be contacted at 573-348-2794.



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Baby fat: when to rejoice, when to worry

By Christine Elliott—AP

New parents learn quickly that everyone has something to say about a pudgy baby, with remarks ranging from harmless (“Look at those chubby cheeks”) to hurtful (“Isn't he a little big for his age?”).

“I got comments all the time from my so-called friends,” says Lan Ma, recalling that her two children, as infants, had chipmunk cheeks and “rolls after rolls of flesh.”

Ma, of Edgewater, N.J., ignored any suggestion that Thomas, now 4, and Tyler, 2, were too big, even when both weighed in at 14 pounds — double their birth weights — at their 2-month checkups. “I was never worried about their weight when they were young, because they were both very, very healthy.”

Some other parents, however, can become anxious, given widespread reports that an increasing percentage of children and adolescents in the United States are overweight.

“With all the talk about obesity, we certainly have some overzealous parents who are worried about their nice, healthy, chunky baby becoming an overweight adult, and (they are) restricting their nutrients,” says Dr. Robert Holmberg, a pediatrician in Bangor, Maine, and a member of the American Academy of Pediatrics Task Force on Obesity.

When should “baby fat,” long the symbol of a thriving infant, be cause for alarm?

In general, a chubby baby is a healthy one, doctors say.

Poor nutrition and lack of exercise — major factors in the obesity epidemic among children and adults — “haven't had time to affect the infant,” Holmberg says.

But while doctors urge parents not to panic, they also encourage them to watch for warning signs:

- Before age 3, parental obesity is a stronger predictor of future weight problems than an infant's birth weight or place on the growth chart.

“If parents are overweight, their children are at much greater risk for the development of weight problems,” says

Dr. William Dietz, director of the division of nutrition and physical activity for the Centers for Disease Control and Prevention.

Genetics may be partly to blame, but more often the culprit is lifestyle, says Dr. Thomas Robinson, associate professor at the Stanford University School of Medicine and director of the Center for Healthy Weight at Lucile Packard Children's Hospital.

“A child is raised and learns about feeding, eating and activity in that same environment” as the overweight parent, he notes in an e-mail interview.

- A sustained growth spurt before age 4, in which weight increases more rapidly than height, is another possible warning sign, Holmberg says.

And parents should note if weight appears to be interfering with developmental milestones, such as walking.

Still, always consult a pediatrician before changing your baby's diet.

Several studies suggest that breastfeeding, in addition to its nutritional advantages, lowers the risk of obesity later in childhood. Adds Dietz, “the longer the children are breastfed, the lower the risk.” The AAP recommends breast milk for at least the first year.

Parents should also use this time during infancy to establish healthy routines for the entire family, doctors say. For instance:

- Keep junk food out of the house.

“It is amazing to me how many young children, even under a year of age, are fed sugar-sweetened soft drinks and French fries and other fast foods,” Robinson says. “If a parent eats junk food and has it in the home, that is the food their child will learn to eat, no surprise.”

Other than the occasional chicken nuggets, or birthday cake at school, Ma steers her kids away from processed foods and avoids them herself, opting instead for fresh vegetables, chicken and fish. She sends her son to preschool with bananas and rice crisps for snacks.

“A parent is always so much more effective as a role model than as an instruction book,” says Ma, a project manager for

IBM and author of the e-book “You Can Have It All: Baby, Career and Plenty of Sleep.”

- Limit TV time for everyone.

The AAP recommends no viewing for children under 2, but Robinson notes that it's hard to discourage kids of any age from watching too much TV if mom and dad aren't setting a good example.

“This is a good time for them to consider reducing the number of TVs in their home and

watching less themselves,” he says.

- While regular exercise is important for toddlers, infants get their workouts naturally by learning to lift their heads, roll over, sit up and crawl, says Celia Kibler, owner of Funfit, Inc., a Maryland-based fitness center for kids. “A baby at 6 months should have no trouble achieving the muscle tone it needs,” says Kibler, whose classes for infants focus on bonding with

parents, not working out.

- In what may be the toughest advice to follow, Holmberg encourages parents to resist the urge to compare their babies with others.

“That's a very dangerous thing to do,” he says. “All babies are different.”

For more information:

www.aap.org/healthtopics/overweight.cfm

www.cdc.gov/growthcharts/



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Dianne Ifland joins HyVee Branch of Bank Star One in Osage Beach

Osage Beach, MO— Dianne K. Ifland of Osage Beach has joined the HyVee branch of Bank Star One as their newest Customer Service Representative.

According to branch manager, Bob Tostenrud, "Dianne will be assisting customers in their financial transactions, as well as working on new business development." The HyVee branch of Bank Star One is open seven days-a-week.

Ms. Ifland is a recent graduate of Lindenwood University in St. Charles, Missouri, with a degree in Corporate Communications.

While at Lindenwood, she was recognized for her outstanding work study performance and received the Linden-Leader Award. She was also active as an instructor in Junior Achievement and was a member of the Marketing Club of Distributing Education Clubs of America.

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Diane Ifland

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The Al Elam Column

With Greg Tolbert

The Advantages Of Condominiums

Condominiums provide a unique living opportunity in the United States, one that many people have jumped on in this hot real estate market. Although not for everyone, condominium ownership does have some distinct advantages over stand alone homes.

Condominiums are sometimes cheaper than stand-alone homes. Universally, you will find the lack of a yard makes condominiums a cheaper buying option when compared to the rest of the real estate market. This makes condominiums a good real estate option for first time buyers, as they are often able to get into one when they otherwise would not qualify for a loan for a tradition home.

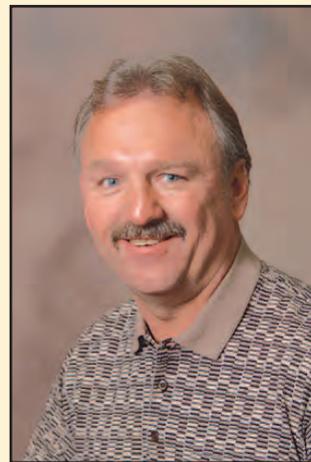
Condominiums are also excellent options after the kids are gone. Once kids are out of the home, you'll find the space in your home is no longer necessary. Many parents will downsize to a condominium and use the cash windfall from a home to take early retirement.

Condominiums are also excellent options for people that want a 2nd home or travel a lot. If you have to travel for work, you know the problems that can arise from having a home sitting empty for weeks or months on end. Burglaries, vandalism and so on are natural results of leaving a home empty. With condominiums, it is much harder for someone to tell if a person is home or not.

A stand-alone home requires a lot

of maintenance and upkeep. A condominium also requires maintenance, but the homeowners' association is responsible for the upkeep. Generally, the constant attention provided through the homeowners' association makes condos a better long-term maintenance option.

Condominiums are not for everyone, but they have definite advantages over stand-alone homes in certain situations. While guidelines are a solid method of determining if a condo is a

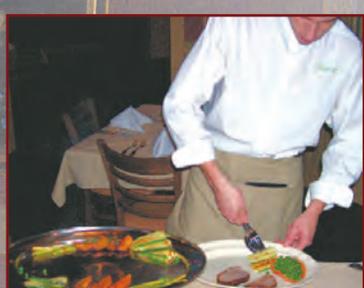


Greg Tolbert

good option, you need to consider your personal circumstances to determine the best choice for you.

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

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Avoiding HomeEquity scams

You could lose your home and your money if you borrow from unscrupulous lenders who offer you a high-cost loan based on the equity you have in your home. Certain lenders target homeowners who are elderly or who have low incomes or credit problems—and then try to take advantage of them by using deceptive practices. The Federal Trade Commission cautions all homeowners to be on the lookout for:

- **Equity Stripping:** The lender gives you a loan, based on the equity in your home, not on your ability to repay based on your income. If you can't make the payments, you could end up losing your home.

- **Loan Flipping:** The lender encourages you to repeatedly refinance the loan and often, to borrow more money. Each time you refinance, you pay additional fees and interest points. That only serves to increase your debt.

- **Credit Insurance Packing:** The lender adds credit insurance to your loan, which you may not need.

- **Bait and Switch:** The lender offers one set of loan terms when you apply, then pressures you to accept higher charges when you sign to complete the transaction.

- **Deceptive Loan Servicing:** The lender doesn't provide you with accurate or complete account statements and payoff figures. That makes it almost impossible for you to determine how much you have paid or how much you owe. You may pay more than you owe.

Some of these practices violate federal credit laws dealing with disclosures about loan terms, discrimination based on age, gender, marital status, race, or national origin; and debt collection.

You also may have additional rights under state law that would allow you to bring a law suit.

The FTC suggests if you're thinking about using your home as collateral for a loan, be careful.

Unless you can make the loan payments out of current income, you could lose your home as well as the equity you've already built up. Some additional tips to remember:

- The lure of extra money or the chance to reduce monthly credit payments can be very costly in the long run. High interest rates and other credit costs could get you in over your head.

- Credit insurance may not be a good deal from a lender. If you want the added security of credit insurance, shop around.

- Don't sign a loan agreement if the terms are not what you were given when you applied.

- Ask for an explanation of any dollar amount, term, or condition that you don't understand. Federal law is very clear about what credit and loan term information must be provided in writing when you apply for a loan and before you sign any agreement.

In addition, shop around for the best loan terms and interest rates. Contact lending institutions, such as banks and credit unions, and consult a legal or financial advisor, or someone you can trust before you make any loan decisions. Or contact your local Fair Housing Office, legal aid, or senior services organization for information and help.

The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a complaint or to get free information on consumer issues, visit www.ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters Internet, telemarketing, identity theft, and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

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The lowdown on chain letters

Everybody's received them - chain letters or email messages that promise a big return on a small investment. The promises include unprecedented good luck, mountains of recipes, or worse, huge financial rewards for sending as little as \$5 to someone on a list or making a telephone call. The simplest chain letters contain a list of names and addresses, with instructions to send something - usually a small sum of money - to the person at the top of the list, remove that name from the list, and add your own name to the bottom of the list. Then, the instructions call for you to mail or email copies of the letter to a certain number of other people, along with the directions of how they should "continue the chain." The theory behind chain letters is that by the time your name gets to the top of the list, so many people will be involved that you'll be inundated with whatever the chain promises to deliver. One recently circulated email chain letter promised earnings of "\$50,000 or more within in the next 90 days of sending email." Whether you receive a chain letter by regular

mail or email - especially one that involves money - the Federal Trade Commission (FTC) reminds you that:

- Chain letters that involve money or valuable items and promise big returns are illegal. If you start one or send one on, you are breaking the law.
- Chances are you will receive little or no money back on your "investment." Despite the claims, a chain letter will never make you rich.
- Some chain letters try to win your confidence by claiming that they're legal, and even that they're endorsed by the government. Nothing is further from the truth.
- If you've been a target of a chain email scam, contact your Internet Service Provider and forward the email to the FTC at spam@uce.gov.

The U.S. Postal Inspection Service offers information about chain letters at www.usps.gov/websites/depart/inspect. Or you can call the Postal Inspection Service toll-free, 1-888-877-7644.

Visit www.ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261.



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UNWIRED

Back to school wireless hints— What parents and students need to know!

By The Chief Nextel Team

It's back to school time and there is lot's to get ready whether you are a student or parent. If the student is going out of town to college it is especially important to do some research as to what the best service provider will be.

Consider what cell companies have good coverage on the campus. Compare plans, and equipment offerings. What worked well at home may not work as well in another city.

Consider that the cell phone is going to be the student's lifeline to home and can be a useful tool for school so don't penny pinch on the minutes or you may regret it later when the bill for overages arrives. Most dorms do not even have land-line phones anymore. Plus finding a pay phone anymore can be tough.

Keep in mind students can economize by having the internet on the cell phone. Wireless data services like e-mail the internet and even GPS directions are handy and inexpensive. A busy student can't always get back to a work station

or PC to check e-mail or look something up on the internet with these services on the handset students can be more efficient!

In the old days a big chief tablet, pencil and paste may have got you in the game of back to school but today you owe it to yourself and student to help prepare them in the best way possible with the best tools to do their job. A cell phone and the right services on that phone will be a very important part of a student's college life.

For kids still at home going to junior or high school a cell phone is not just a status symbol anymore. For busy parents who must navigate the logistics of after school activities and the like quick communication with the students is a must. There are many basic plans, share plans or even Walkie Talkie only plans available at nominal costs to make everyone's life easier.

Prepare your student for back to school properly with the right wireless equipment and rate plans, you'll be glad you did.

For help with these and any wireless needs contact the Chief Team at Chief Communications Sprint together with Nextel in Osage Beach 302-0033 also in Lebanon and St. Robert. You can also shop online for wireless accessories at our website [HYPERLINK "http://www.chiefcomm.com"](http://www.chiefcomm.com) www.chiefcomm.com and get free overnight shipping on orders of \$50.00 or more.

Lori Jeffries joins Lake Ozark Property and Development

Lake of the Ozarks, MO— Realtor Lori Jeffries has joined the Lake Ozark Property and Development organization. Jeffries, a Kansas City area native, grew up as a weekender at Lake of the Ozarks. She holds real estate licenses in both Kansas and Missouri and most recently worked in residential sales for a major Kansas City development company. In addition to her real estate experience, Jeffries has a strong background in commercial construction and administrative education. "I am so pleased to have the opportunity to come to the lake," Jeffries said. "This is just a wonderful place to live and work." Vicki Brown, Owner/Broker of Lake Ozark Property and Development, says Jeffries' background and experience make her perfect for her

new assignment at Millstone Condominiums. "Lori knows both real estate and construction and she loves the lake - what a great combination," Brown said. Lake Ozark Property and Development LLC is the exclusive agent for Millstone Condominiums.



Lori Jeffries

The Vector Pro

continues from page 33

can benefit from a higher (and greater spin rate) launch. This new driver however, has the incredible new UST Proforce V2 shaft, specifically designed as a super-low-torque graphite shaft for oversize driver heads.

“Moving to a 12 degree wood, we’re going to move the ball back in our stance. This produces less spin and a flatter trajectory.” he says. (The higher loft angle of the 12° driver produces a higher launch angle and a greater back-spin rate— he wants to nullify this slightly so as not to produce too much loft).

“I’ve moved the ball slightly back in my stance and on my angle, instead of having the club laying flat on the ground, I’m slightly opening it to increase the launch angle.” he continues (another nod).

Back at the computer we see the results of his analysis.

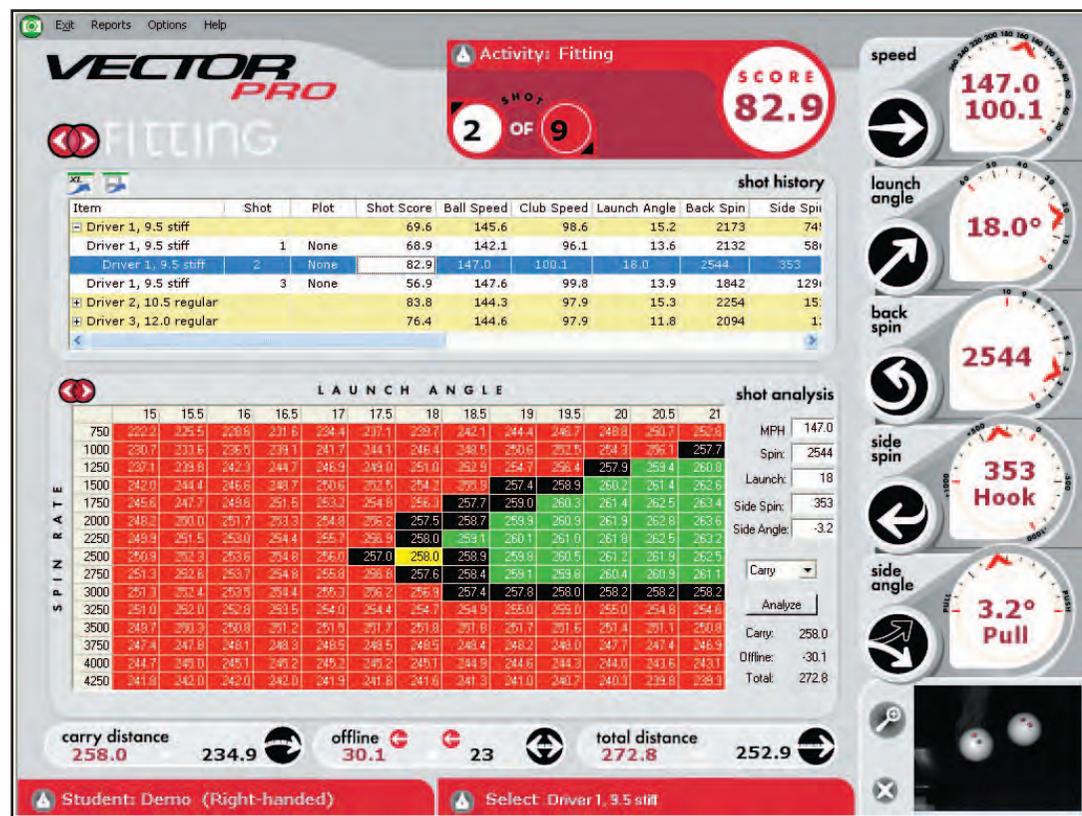
“I caught the ball on the upswing and got a higher launch initially with more back spin, because the ball wasn’t having to back spin to climb.” he says. The result is undeniable, he achieved

a comparable distance with less work, by increasing the spin and initial launch angle. As he said, the ball spin is spent less on climb and more on distance, so it can have a greater impact on the flight.

This quick example is a compelling one, demonstrating how a golfer with a solid, consistent swing can make subtle changes that can gain enough yards to make them worthwhile. His changes from the first swing to the last have resulted in 40 or 50 yards, and yet his club head speed has remained around the 100 mph mark. It’s a remarkable piece of technology, and clubfitters around the country have been using it as a tool for selling drivers—the right drivers—to very satisfied and amazed customers. Robinson bought it for credibility, he says. The launch monitor he was using was a good one, it’s just that this one lends technological credence to what he’s been showing to customers for years.

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we’ve shown it’s for drivers— not so, the Vector can also handle irons, wedges and utilities with equal ease. It handles left and right handers equally, and can be used indoors or outside. On the

continued on page 49

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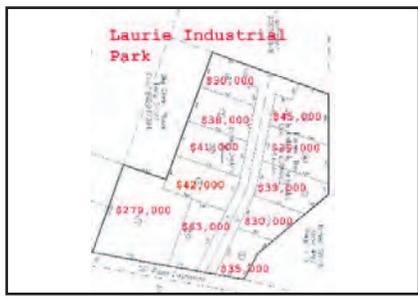
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Lisa Pini, Mix 92.7 FM psychic explains her gifts

Lisa Marie Pini has appeared on KLOZ-FM radio's "Big Show" to the delight of Lake listeners for some months. We took a few minutes of her time to find out more about the psychic behind the voice — and her gifts.

At first glance there's nothing mystical, mysterious or supernatural about this everyday suburban mother of five. You would guess another Italian housewife that loves to cook (Italian, of course). Unassuming, almost shy, she reluctantly sits down and agrees to be photographed, giving us a face to go with the voice.

With the pleasantries out of the way, we get a few basics. Born and raised in St. Louis, married, age (we're not telling), and how this whole "psychic" thing began. I can see "Mama Pini" surrounded by grandchildren years from now, the smell of sauce wafting out from the kitchen. And I'm not psychic. She 'cooks Italian from scratch', she says. But I can't dwell on this too long, just thinking about Italian makes me put on weight. For the people that don't listen to the radio, we asked Lisa how she came to know she had psychic abilities— her gift.

She replies, "I had a premonition at age eight, of my godmother dying— and I had went to my dad and I told him that I had seen and heard the funeral, smelled the flowers, saw everybody there. And he was like, 'no she's still alive'. She died the following week and everything kind of happened the way I had described it to him." she finished.

"How does it work for you?"

Lisa says, "The best description I can give you is, it's like a big 'TV set' and things just start kind of coming in. And when something's important, it will like, stop and I can focus on it. I'm clairvoyant, which means I can see pictures and images and I'm "clairaudient" which means I can hear things also. But, I don't read tea leaves. My great grandmother did. And my other great grandmother spoke in 'tongues' and I don't do that either. I think that would freak me out. But I am a medium also, which means I can connect with people on the other side."

"You said you smelled the flowers." I ask. "That sounds pretty intense. Are they all intense?"

"Some, others less so." she says. "I'm what you call a factual psychic. Where I can give names and places. That's what people want to hear. The facts. I don't have call waiting, no. Everybody is

assigned a spirit guide and everybody's assigned a guardian angel."

Everyone could use one of those. Her knowledge of the other side is extensive. And while I can't verify anything she speaks about, she explains these things with such intensity and out-and-out assuredness that it's easy to take her word for it.

She continues, "The spirit guide is someone who has been a person. They (the spirit guides) have completed all of their lives on earth. And there's about 40 of them (lives). They've completed



Meet Lisa Pini-- mother, psychic.

every single one of them. Learned what they're supposed to learn, do what they're supposed to have done. They have the option of whether they're going to help somebody or not. Be a spirit guide or not. But they've already been a person."

Forty lives— I can't imagine enduring that many, it's a good thing I don't remember any of my past lives. I ask if she believes in God.

"Very much so." she states emphatically, immediately. But I have to ask, how does this fit in with being a psychic?

"It's faith based. My psychic ability is faith based. When I call in people who have crossed over — people get validation. They (dead) tell me what it's like over there in heaven, that there is a supreme being."

The loss of a loved one is traumatic. We will all, for the most part, endure it in our lifetime. Our time here is limited. Often the grief process includes some unresolved issues or unanswered questions. Lisa believes she helps people find peace after the death of a loved one under these circumstances.

"I give lots of people closure. Some people are still upset, but I give them closure. As a matter of

fact, I was out at Owensville yesterday. A woman's husband died a few years ago— I was able to pull him in. I gave her specific validations (things only the woman and the husband could have known) then I said 'who's Rita?' She said 'that's my daughter'. One thing led to another, where the deceased was giving me information about their daughter. The daughter's sick, she has cancer— and then the woman started crying and said 'you're absolutely right'. So I'm able to pass along the information they tell me (the dead)— 'There are other people over here. There is a supreme being over here', so how can I not believe all of it?"

"Rita is not exactly a common name," Lisa says, "so she was just quite shocked. I was able to tell her the type of cancer her daughter had and everything— she was just amazed. Her husband told me what it was like over there and everybody's pretty much told me the same thing."

Which was the next question, what's heaven like?

"Well, from what I'm understanding, from people on the other side, it's just a very serene, beautiful place. There's no hatred, very peaceful and calm. Busy, though. Everybody has something they have to do, still. You're not just walking around aimlessly. But very peaceful, calm, and serene. I'd compare it to being on the beach, with the ocean. And feeling the ocean and the sunset and it's just the most peaceful feeling you could ever have. That's my comparison," she said.

Sounds nice, of course. But then it's heaven— what about hell?

Lisa says, "With the research that I've done, I really think that Earth is our Hell, because there's so many trials and tribulations."

"There's so many bad things that happen," Lisa continues, "Things that happen to people that no one would ever wish on anybody in their lifetime— and really there's no fire and brimstone, there's no Devil walking around with a pitchfork."

That always sounded a bit much. But with your belief in God, and your insight into the afterlife, there have to be times when you wonder whether or not tragic things happen for a reason. Wars, murder, famine, so much pain. Wouldn't these things shake your faith— how could God do these things, we ask?

Lisa replies, resolute. "No,

never questions my belief in God. My belief in God is steadfast."

So, are all of the bad things we go through simply accidents or are they part of the master plan? One of the things we are to learn while we're here?

"That's part of the master plan. And you plan your own master plan. Before you come here to this Earth you prepare what's called a blueprint or a chart and these are the things you need to learn in life. Some of them are very basic. How to get along with others. How not to be a snob. How to be giving. Charitable work. And some things are very bad. The loss of a child," she says, hushed there at the end.

Devastating to any parent, the death of children is something all of us with kids dread. How about being a child and dying at a young age then, we ask?

"For us on Earth, that's horrible— but for that child, that was their plan, and you're here for a specific purpose. I will bet you that they will go back and they will say this child did this and this child did that, he touched so many lives. Or the people who lose children to suicide, and all of a sudden there are suicide awareness programs in their name."

That's part of the child's master plan then, to help others while they are here, not themselves?

"Exactly," Lisa says.

Those instances it must be tough having this gift— do you always believe it to be a gift, I ask, or is it sometimes a curse?

"Most of the time I believe that it's a gift, but sometimes it has bad points to it," Lisa says. "I do see things that make me uncomfortable and I see sometimes some really wicked things. A lot of times if someone's dying I'm not allowed to say something like that, but I can give someone a warning. I'm allowed to give out warnings, but I'm not allowed to say 'oh you're going to die at 10:00 tonight'. It's a moral, ethical dilemma. Everybody has to learn in their life and who really wants to know when their going to die anyway?"

The abilities aside, Lisa is a Mom, like most others— except for the talking with the Spirit Guides stuff— working hard to take care of her kids and her home. She's quick to point out that the gift doesn't make her special— or scary.

"I am a regular mom." Pini says, "I have 5 kids that I love very much. But I'm just a regular

everyday type mom. I'm really nothing special. Sometimes people picture us differently. But I'm an average mom that goes to the high school. Goes to the middle school. Has kids in college— I just do everything else that everyone else does. An Italian mother that's a good cook and I take really good care of my kids. I'm the everyday girl next door type person."

Lisa's business in the spirit world is kind of an informal one. She takes appointments at her home in suburban Ballwin, and makes house calls.

She explains; "It just kind of works out of my house. I just kind of go from there. To people's homes, parties, work with people individually, and on the occasional murder case. It's pretty much based out of my home."

Police around the country and the globe hire psychics to provide for possible answers they can't find through other means. Lisa says she gets good results— four out of every five she is able to help.

"I'm kind of guided as to what I can and can't say. I'm now in the middle of 4 murder cases. I've had a lot of success with one right now. I'm not allowed to say exactly what it is just yet," she states.

There's one talent more however, we haven't touched on. It goes with the murder cases— Lisa can find things. she explains; "I can help locate missing things. I received a phone call from the client in Owensville I mentioned, and her father died and left an antique gun for her son— it was stolen. She asked if I could help. I was able to give her a description of the person, where the gun was and where the person went. Guess what? The gun was in a pawn shop in Union— like I said and it was the person I described and he fled to California. Pretty ironic— or pretty accurate. I'd like to think the latter."

For readers who would like to know more, or speak with Lisa on a spiritual matter, listen for her appearances on the "Big Show" mornings on KLOZ radio 92.7 FM. Or, give her a call at (636) 256-2593. Lisa prefers to see her clients in person.

"I prefer to do readings in person," she explains. "I will do them over the phone. I do not like to do e-mail readings unless I've already met them and they have a simple question."

On the web? Reach Lisa at: blackcatpsychic@aol.

Nana, Bubbe, Gramps, Pa? The universe of grandparent's names

By Sheila Norman— AP

What to call the grandparents? Every family seems to answer differently. Some choose a name from their cultural tradition. Sometimes, grandparents decide on a name themselves. Other times, it's a precocious toddler who comes up with the endearment that sticks.

Kim Rubin, a stay-at-home mother in Mamaroneck, N.Y. says "My mom hates the idea of Grandma — wants us to call her by her first name — but I just cannot do it," Rubin said. "We call her Grammy right now, but we are all hoping the twins will come up with something better."

In the meantime, since her father is called Grandpa, her husband's father is looking for his own moniker.

"He's playing around with it— Grandpa David, Grampy—he's going to get back to us," she said.

The Internet can provide some inspiration; sites for Grandparents Magazine and The New Parents Guide offer comprehensive lists.

Choices for grandmothers include Abuela (Spanish); Oma (German/Dutch); Bube (Yiddish); Nonna (Italian). Grandfather can be Da (Irish); Jidu (Arabic); Opa (German/Dutch).

Some languages are specific: NaiNai is Taiwanese Mandarin for paternal grandmother, while Weipo is the maternal grandmother. Nice and simple, no fights over who gets to be called Nana.

When toddlers come up with names, they often involve phonetic repetition: Kwa-Kwa, Paw-paw, Pop Pop, Baba for Grandpa; or mangled pronunciations—Manga for grandma.

Many grandparents delight in the names given to them by toddlers. David Van Taylor, a documentary filmmaker in New York, said his daughter Simone didn't call his father anything until she was 2, when she turned to him and said "C'mon, Poppy Bear."

"It stuck," he said. "The whole family now refers to him that way."

The oldest grandchild tends to dominate the name-calling

game, but younger sets of grandkids may not follow suit.

And spouses and grandparents may nix a nickname for all kinds of reasons: They might just dislike it. They might feel it belongs to someone else in the family. Maybe it sounds too informal or too traditional.

"My dad did not want to be called Pop Pop— my late grandfather's nickname— and was coming up with all these crazy names, but I had to put my foot down," said Alexandra Como Saghir, 31, of Brooklyn. "Now he loves it, especially since my son Luke can now say his p's."

Her mother's nickname is not coined yet, however, because "she is too young and glamorous to be Grandma." Saghir said the whole thing was "driving my husband crazy— he does not know what to call my mother."

What about addressing grandparents by their first names? Some families are horrified by the familiarity, while others swear by it. It's especially appealing to baby-boomer grandparents or those in their 50s who love having grandchildren but just can't face hearing the words "grandma" or "grandpa" out loud.

And what about step-grandparents? That can be sensitive, with some people not wanting to share a traditional endearment with a late-comer to the family. Some families try a variation on the first name— like Dua for a stepmother named Julia— since that doesn't compete with anybody else's nickname.

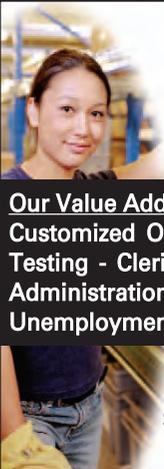
Whatever you do, don't give toddlers any ideas.

New York publicist Susan Zaslavsky says her mother made that mistake when she came up from Florida for granddaughter Aniella's first birthday.

"She can call me by whatever name she'd like except 'Nana.' I loathe the sound of Nana," Zaslavsky quoted her mother as saying.

Aniella giggled and yelled "Nana!"

"She hasn't stopped calling her that to this day," Zaslavsky reports. "My mom has given up."



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Cathy Martin to receive \$2,000 SCORE scholarship

The Lake of the Ozarks Chapter of SCORE is pleased to announce that Cathy Martin of Phillipsburg is the recipient of its 11th Annual Business Education Scholarship. The \$2,000 scholarship is funded by the Tonia Grein Team and will be awarded on August 25th. This scholarship is unique since applicants must be at least 23 years old, a high school graduate or GED, an owner or employee of a business, and a resident of one of the seven counties served by the Lake of the Ozarks SCORE chapter and must take courses related to business management.

Cathy is currently employed by Copeland Industries in Lebanon, Missouri. She has been there since 1999. She is a current student at Ozark Technical College and is pursuing a Business Management degree. Her goal is to graduate college and either move up into management or open her own business.

Cathy was born in Michigan and moved to Missouri eight years ago. She is married and has two children. Originally a high school drop out, Cathy

later achieved her G.E.D. and started college. On behalf of the Lake of the Ozarks SCORE Chapter and the Tonia Grein Team, we congratulate Cathy as this year's scholarship recipient.

SCORE "Counselors to America's Small Business" is a nonprofit association dedicated to providing entrepreneurs with free, confidential face-to-face and email business counseling. Business counseling and workshops are offered at 389 chapter offices across the country. Lake of the Ozarks Chapter 493 of SCORE was founded in 1981 and was National SCORE Chapter of the Year in 2000. The members of the Lake's chapter have over 1,000 years of business experience, and provide counseling, educational workshops and scholarships to small businesses in a seven county area.

The Tonia Grein Team, a lake area real estate firm is committed to promoting business and business education to residents within the lake region and is the proud sponsor of this business scholarship.

Fall workshops - a must for business start-ups

Interested in starting your own business? Currently own or manage a business but could use some new ideas in one or more areas? The Lake of the Ozarks Chapter of SCORE and the Camden County Chamber of Commerce are sponsoring a series of eight (8) management workshops that focus on the necessary skills and disciplines needed to successfully run most small businesses. These workshops can help you through many aspects of managing a successful business.

The eight quality business education programs include: Keys to Starting Your Own Business (September 7) A Business Plan...Your Roadmap to Success (September 14) Financing Your Business (September 21) Human Resources - Find and Hire the Right People (September 28) People - Your Most Important Asset (October 12) Sixteen Tactics Which Build Successful Busi-

nesses (October 19) Effective Marketing - How to Create a Competitive Advantage (October 26) Retail Sales - Owners/Managers Guide to Retail Sales Success (November 9) The workshop sessions are conducted at the Lake Career & Technical Center in Camden County.

All sessions are on Thursday evenings from 6:00 p.m. until 8:30 p.m. The cost is \$25 per person per session or a special price of \$160 for all sessions, paid in advance. For information and to register call the school at (573) 346-9271.

For information only, contact the Camden County University Outreach and Extension Center at (573) 346-2644 or the Lake of the Ozarks SCORE office at (573) 346-5441 or the chapter web site, <http://www.lakeozarkscore.com>



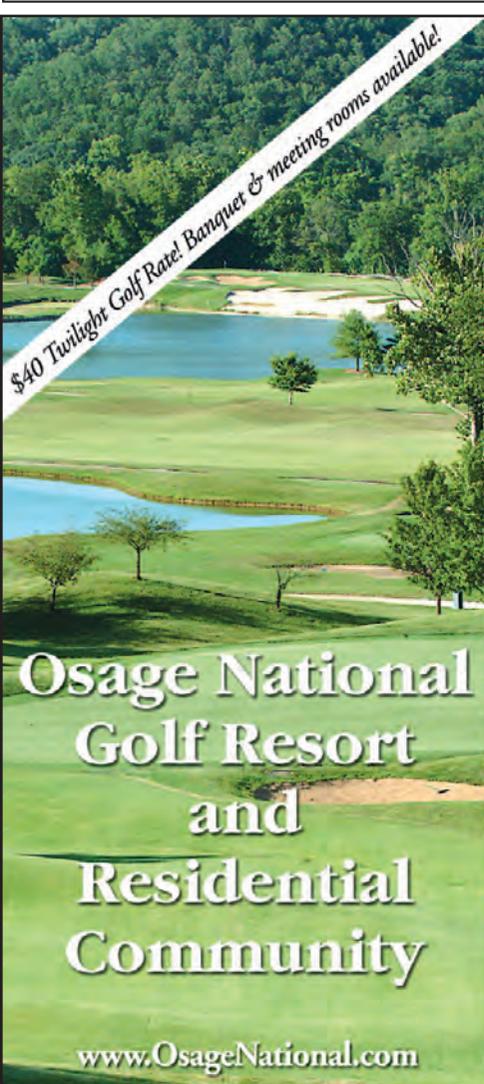
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The Vector Pro

range with a laptop or in the shop. But club makers are not the only ones taking notice.

Manufacturers like Aldila, Adams, Cleveland, Callaway, Titleist, TaylorMade and a host of others employ the Vector. A few have used the Vector to take their own products to the next level. Grafalloy for instance, used it to fine-tune the ProLaunch Blue shaft to deliver a specific trajectory and spin. It was the first shaft on the market to do so.

Howard Edwards, Product Manager for Accusport, Inc., makers of the Vector Pro system, talked with us about the Vector Pro and its uses.

BJ: The ramifications for technology like this fall way outside of the clubfitter. This is a tool that golfers can use for their driver, their irons, whatever it may be. The Vector Pro allows golfers to understand the relationships between tee height and ball position — and how these relate to ball flight and total yardage and then see changes that can be made between those variables in order to get the most from their swing.

Edwards: “Right. What we needed to do was to try and make something for the guys out there, where they can make a simple adjustment and show the customer what he can do to help improve his distance or his accuracy. We talked to many of our customers and clients. They felt that an easy-to-use system with video instruction was needed to illustrate the launch data. Then they could show the customer what’s going on. Show them the swings, make corrections and improvements in the launch.

BJ: Tell us how the Vector Pro came about.

Edwards: “The Vector Pro is an evolution of a previous product— the Vector. Most of the changes to it have come from customer input from the fitters in the field. They’re the guys that are using it, so they’re the ones we’re going to listen to. The Vector Pro itself takes two photographs of the ball in flight and through simulation puts the ball into a 3D environment. It measures ball speed, launch angles, side-spin, back-spin— all those numbers. Everything the fitter



Here a representation of the shot shows hitters what’s taking place- video of the swing is available too.

needs to accommodate the customer. With the simulation’s vector-based calculations, we can actually measure where a ball’s going to be.”

BJ: But it’s more than that. Major manufacturers are using

the data to develop products.

Edwards: “Titleist, Callaway, Ping and almost every other major manufacturers are using the Vector in some form or other. It goes from having their representatives carry Vectors around

to different clubs and shops and stores that sell clubs. They can demonstrate the clubs. To the representatives using them— custom fitters like Titleist are a Vector Pro for club fitting concludes on page 56



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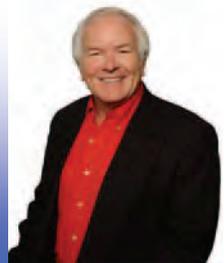
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Business and Professional Women's Club to meet



through advocacy, education and information, invites all business and professional women to attend. Discussion topics at the August meeting will include club philanthropy and service, and the club preference of future speaker topics. A speaker will discuss heart disease and how symptoms are different for women than for men. Newly elected officers of the club are: Laura Gajda; President, Vicki Kramer; Vice President, Marcie Blixt; Treasurer, and Melissa Carroll; Secretary. The Heart of the Ozarks Chapter of BPW will meet monthly on the first Wednesday of each month (with adjustments for holidays), alternating between a lunch and after work meeting schedule. The location of the meeting will also vary to include business and professional women from all area of the Lake of the Ozarks. The 2006-2007 meeting schedule is as follows:

Sept. 6: 11am-Noon,
 City Grill, Osage Beach
5:30-7 pm Osage River Grill,
 Laurie
Nov. 1: 11am-Noon
 Vista Grande, Osage Beach
Dec. 6: 5:30-7:00pm
 Andre's, Lake Ozark
Jan. 10, 2007: 1am-noon
 Sunrise Cantina,
 Sunrise Beach
Feb. 7, 2007: 5:30-7:00pm
 J.B. Hook's, Lake Ozark
Mar. 7, 2007: 11am-Noon
 Chief's, Osage Beach
April 4, 2007: 5:30-7:00pm
 Captain's Galley
May 2, 2007: 1am-noon
 Lil Rizzo's Lake Ozark
June 6, 2007: 5:30-7:00pm
 Mo Jo's Osage Beach

Business and Professional Women's Club officers are (top to bottom)
 Laura Gajda, president, Vicki Kramer, vice-president and Melissa Carroll, Secretary. **Not pictured:**
 Marcy Blixt, treasurer.

The newly formed Heart of the Ozarks Chapter of the Business and Professional Women's (BPW) Club will hold their next meeting on Wed. Aug. 2 at Shorty Pants Lounge at 5:30 p.m. The organization which has a mission to achieve equity for all women in the workplace

For more information or to join, contact Laura Gajda at 348-8153.

Camden County Saddle Club holds Rifle raffle

The Camden County Saddle Club is raffling a Remington Model 700 SPS .270 rifle just in time for November activities. The Model 700 SPS (Special Purpose Synthetic) has an ergonomically designed synthetic stock, stainless steel matte finish barrel with a recoil reducing pad. 24" clean barrel, (no sights) which is

drilled and tapped for scope mounts. \$5.00 per ticket or 6 tickets for \$25.00. All proceeds go towards the building of the Camden County Saddle Club arena which will be located 5/10 mile from the intersection of South Hwy 5 and 7 on the Show Me Power Property.



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Kristin Allen joins Prudential Lake Ozark Realty

Lake of the Ozarks, MO—Realtor Kristin Allan, the newest member of the Prudential Lake Ozark Realty team, works hard every day to help others build the kind of fond Lake of the Ozarks' memories she enjoys. Allan, an Ottawa, Kansas native and Kansas University alumni, spent her childhood traveling to her family's lake home. Her memories of those wonderful times give her a unique perspective on lake real estate. "A home at the lake is so much more than just a house," Allan says. "It is all the fishing, skiing, boating and fun that come with the lake lifestyle. That's what I want to help people find." Allan, who moved to the lake full-time in 1997, is involved with the American Cancer Society, acts as a coach for her son, Jackson's, T-ball team and participates in school activities with her husband, Kevin. "Kristin

really brings a love of the lake lifestyle to her career," Prudential Owner/Broker Susan Spica says. "She goes the extra mile to make sure everyone has the opportunity to create their own lake memories." Prudential Lake Ozark Realty is located in the Galleria Building on Highway 54 in Osage Beach.



Kristin Allen

Are you getting telemarketing calls you don't want?

Here's How to Stop Them

The Federal Trade Commission (FTC) launched the National Do Not Call Registry to give Americans a choice about getting telemarketing calls at home. According to a recent Harris Interactive poll, 92 percent of people who reported placing a number on the registry said they are receiving fewer calls; a total of 78 percent said they're getting "far fewer calls" or none at all.

If you think you put your number on the National Do Not Call Registry, and you're still getting telemarketing sales calls, the Federal Trade Commission recommends that you:

- Check to see that your number is on the registry. You can verify that your number is on the registry two ways: online at DONOTCALL.GOV (click on "Verify A Registration"), or by calling 1-888-382-1222 (TTY 1-866-290-4236) from the phone number you wish to verify. Follow the prompts.

You also can add your number to the registry using the same Web

site or phone number (call from the number you want to register). If you register online, you will receive an email from donotcall.gov as part of the confirmation process. You will need to click on the link in this email within 72 hours after you receive it. If you don't click on the link in the email, the number you tried to register will not be added to the registry, and telemarketers may continue to call.

- Understand that some calls are not covered. Once your number has been on the registry for 31 days, most telemarketing calls will stop. However, you still may get:

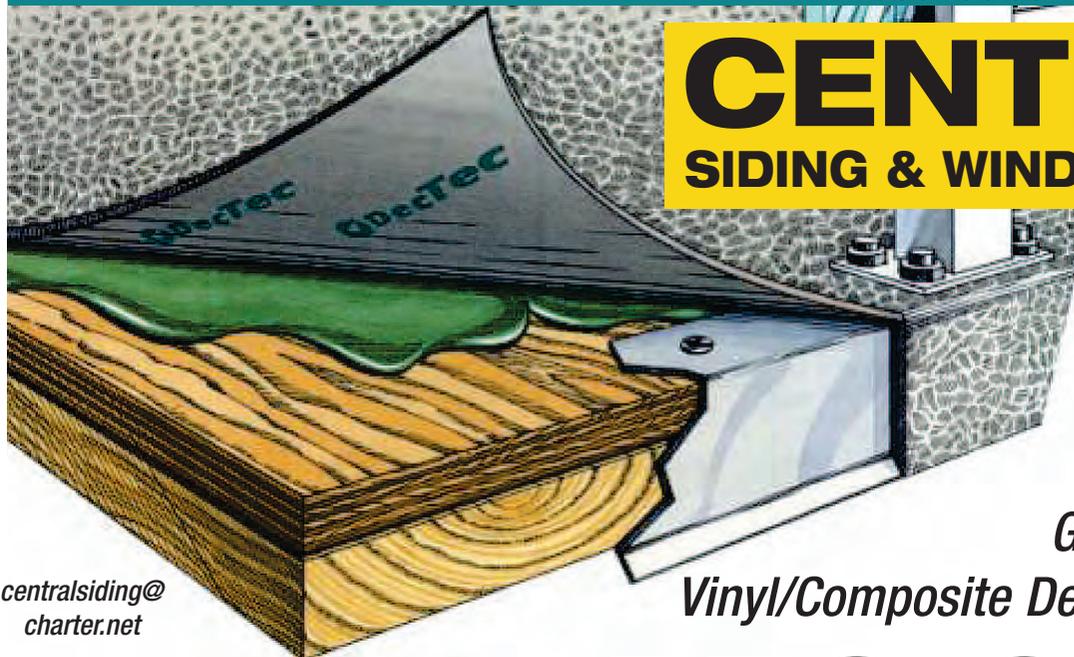
- calls from — or on behalf of — political organizations, charities, and telephone surveyors;
- calls from companies with whom you have an existing business relationship. A company may call you for 18 months after you make a purchase or three months after you submit an inquiry or application;
- calls from companies you've given permission to call.

- File a complaint. If your number has been on the registry for at least 31 days, and a telemarketer calls, complain to the FTC. Visit DONOTCALL.GOV or call 1-888-382-1222 (TTY 1-866-290-4236). You'll need to provide the date of the call and the phone number or name of the company that called you.

The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a complaint or to get free information on consumer issues, visit www.ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters Internet, telemarketing, identity theft, and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

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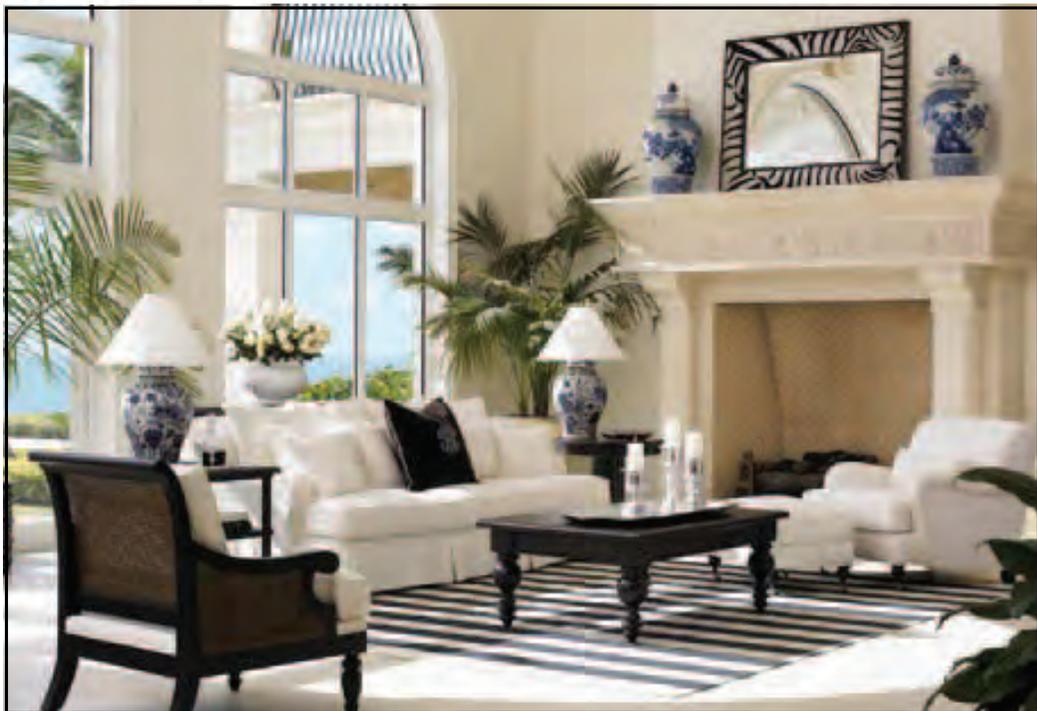
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Vered Sobel, ophthalmologist opens practice in Osage Beach

Osage Beach, MO-- Lake Regional Health System is pleased to welcome board-certified ophthalmologist Vered Sobel, M.D., to their medical staff. She recently completed a cornea fellowship in the Department of Ophthalmology at the University of Missouri - Columbia. Dr. Sobel earned her M.D. degree from New York Medical College in Valhalla, New York, in 1994 and completed an ophthalmology residency at the State University of New York in 1998. She earned her board certification in ophthalmology in 2000. glasses or contact lenses. As an ophthalmologist, Dr. Sobel specializes in the medical and surgical care of the eyes and visual system and in the prevention of eye disease and injury. She provides a full spectrum of care including routine eye exams and diagnosis and medical treatment of eye disorders such as glaucoma, complications from diabetes, corneal diseases and much more. Dr. Sobel is married to Lake Regional Hospitalist Eitan Sobel, M.D., and they enjoy

spending time with their four children. She is a member of the American Academy of Ophthalmology and the American Soci-



Vered Sobel, M.D.

ety of Cataract and Refractive Surgery. Patients may make appointments by calling Laser Eye Care, LLC, at 573-302-0554. Dr. Sobel's medical practice is located at 5529B Highway 54, near the Osage Beach Post Office. She accepts Medicare, Medicaid and many insurance plans.

Carol Siano joins Prudential Lake Ozark Realty

Lake of the Ozarks, MO— Realtor Carol Siano brings broad experience and a strong interest in the lake community to her new position with Prudential Lake Ozark Realty. Siano's corporate career included experience in mortgage, investment, marketing and real estate. Since making the move to real estate sales three years ago, she has attained the coveted Graduate Realtor Institute designation and completed the comprehensive Camden County Leadership Program. "I see community involvement as an important part of my career as a realtor," Siano says. "The better I know the lake community the more I can help people interested in real estate around the lake." Siano, who holds a Bachelor's Degree in Studio Art, is involved in community activities such as Hope House, Citizens Against Domestic Vio-

lence and Habitat for Humanity." "We are excited to have someone with Carol's background join our team," Prudential Owner/Broker Susan Spica said. "Her depth of knowledge in mortgages and investments is a real value to our clients." Prudential Lake Ozark Realty is located in the Galleria Building on Highway 54 in Osage Beach.



Carol Siano

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Experience frontier life at the Mountain Man Festival

Lake of the Ozarks, MO – What was life like on the American frontier in the early 1800s? How did mountain men and Indians survive? Discover the answers to these and other questions about frontier living at the 19th annual Osage River Mountain Man Festival and Rendezvous. The event is set for Sept. 15-17 at the American Legion Campground below Bagnell Dam at Central Missouri's Lake of the Ozarks.

"The goal of the Mountain Man Rendezvous is to provide an authentic living-history reenactment that captures the frontier era prior to the 1840s," says Trisha Roberts, executive director of the Lake Area Chamber of Commerce. "It's a wonderful opportunity to experience the past by walking among mountain men and women as they bring the 19th century back to life."

Traders and trappers, gunsmiths and blacksmiths, artisans and storytellers will be on hand to recreate a frontier encampment in the days after the Lewis and Clark Expedition opened the West. Participants' attire, equip-

ment and lodging will faithfully depict a typical encampment, and the reenactors themselves will describe their lives to curious visitors.

Festival highlights will include demonstrations of frontier skills, and twice daily, visitors will cover their ears when World Anvil Shooting Champion Gay Wilkinson of Farmington, Mo., conducts the ever-popular anvil shoot.

How do you shoot an anvil? Don't try this at home – but the experts place a large blacksmith's anvil upside down on the ground, fill it with gunpowder, place another anvil on top and light a line leading from the powder. The deafening boom supposedly can be heard up to 15 miles away. "Towns without cannons shot anvils as an early warning system to alert residents to an emergency or a gathering," explains festival co-chair Geniece Tyler. "Gay shoots his anvil so high you wouldn't believe that big hunk of lead could soar like it does, more than 100 feet into the air."

The French Colonial Artillery will be back to conduct reenact-

ments with drills and cannon-firing throughout Saturday and Sunday. "The Mountain Man Rendezvous is not just buckskin," Tyler says. "The French, English and Spanish all were in the region at one time or another in the early 19th century and all

knife throwing and fire-starting contests. The popular Trader's Row shopping area will feature collectible guns and knives, woven blankets, unique handicrafts, folk art and artifacts from the past. Concessions will offer homemade root beer, chili and

every year because it's such a fantastic educational experience. Where else can you see an actual tepee, how it's put together and how whole families lived inside them?" she says.

Admission for the entire weekend will be \$5 for adults; children age 12 and younger will be admitted free with a paid adult admission. The event will be open to the public from 9:00 a.m. to 5:00 p.m. on Friday and Saturday, and 9:00 a.m. to 3:00 p.m. on Sunday. On Friday students from area schools will be admitted free of charge to learn about 19th century frontier life.

"We invite everyone to come spend a fascinating few hours at the Osage River Mountain Man Festival," Roberts says. For more information contact the Lake Area Chamber of Commerce at 800-451-4117 or visit www.lakeareachamber.com. And to find out more about lodging, shopping, dining, attractions and activities at Central Missouri's Lake of the Ozarks, contact the Lake of the Ozarks Convention & Visitor Bureau at 800-FUN-LAKE or visit www.funlake.com.



of these influences will be evident in re-enactors' costumes."

Mountain men and women will compete for prizes in black powder shoots, tomahawk and

barbecue.

Several thousand people attend the annual event, Tyler says. "We have a lot of repeat visitors who bring their children

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37th Annual Laurie Hillbilly Fair

The City of Laurie announces the 37th Annual Laurie Hillbilly Fair, Friday, Saturday and Sunday, September 15, 16 & 17 at the Laurie Fairgrounds in Laurie. The Hillbilly Fair Committee is busy getting all the details lined up for a great time this year. This year's theme is "Puttin On The Ritz In '06".

The Hillbilly King and Queen selection will be held on Sept. 8th in the Banquet Room of the Osage River Bar and Grill in Laurie. This free event is open to the public and will have a cash bar, dancing scheduled to start at 7 pm with music donated by Bob Ulman. All contestants will strut their stuff in front of 3 out of town judges at 8 pm and then the music and dancing will continue. The King and Queen winners will be introduced Friday Sept. 15th at 7 pm on the main stage at the Fair.

Fair Vendors (crafts, food, & commercial) will open at 3 pm on Friday, Sept. 15 with official opening ceremony at 4 pm. In addition to the events that people have come to expect and love at the fair, we have added a new area for Artisan's to demonstrate their craft. The Teen Pavilion will present "Youth Alternative Live Music" for the younger fairgoers on Friday and Saturday from 6-11 pm. The Lake West Chamber will have their Buck-A-Duck races, and ever popular Back Seat Driver Competition. Tae Kwon Do demonstrations and the Motion Company are on our entertainment lineup and visitors will enjoy free, live entertainment all three days of the fair; both on the main stage and at the Little Beer Garden stage. Some of the bands who will be performing include: Reddy Teddy, Bob Ulman, Karaoke by Kelly, Pompous Jack and the Young Country Band.

Again this year, the parade will be begin at 10 a.m. at the West Lake Christian Church, on O Hwy, ending inside the fairgrounds.

Hey Mom and Dad! The children's contest returns this year. The Lil' Sprouts ages under 2 years old, Pea Pickers 2-3 years, and Lil' Mr. and Miss Hillbilly 4-6 years. Contests will be from 2 pm till 3 pm on the main stage. There are free children's games, Magician/Clown/Story Teller, and Lake Bloomer's Club giving away

plants for kids in the Walking Trail Area.

In lieu of the Talent contest on Saturday, we will have a Karaoke contest sponsored by KS-95 and American Denture Lab for age groups 9 & under, 10 to 14 & 15 to 18, from 4:30 pm to 6:30 pm on the main stage. A \$5.00 entry fee will be used for prize money. The RE/Max Hot Air Balloon will be at the fair between 5:30 and 7:30 pm to give tethered balloon rides with proceeds going to Children's Miracle Network.

Sunday brings the West Lake Christian "Praise Band" from 10:30-11:30 a.m. The top 3 winners from Saturday's Karaoke contest will have a sing off from 1-3 p.m. and the Kiddie and Adult Tractor Pull finish out the day.

Our Raffle this year is a \$500.00 Gift Card to Wal-Mart and we also will be raffling off a Top Hat with \$100.00 attached to it. These tickets can be purchased now thru the fair, from any committee volunteer. All raffles will be drawn at 3 pm Sunday afternoon. Our T-Shirts are also on sell now.

Our three day sponsors this year are the Osage Community Elks Lodge #2705, Elks Lady's Auxiliary, G2M Supermarket, and the American Legion Post #624.

The same \$2 parking fee (per car load) has been the only cost for our fair for many years. This fee goes to the youth in our community for helping in the parking area for your safety and convenience. Shuttle carts will be running all three days.

The Carnival rides and games, Horseshoe tournament, Bingo at the Elks tent, a Boy Scout cake walk, lots of food and tons of crafts and other attractions including racing boats and antique tractor's makes this fair a must see for everyone of all ages.

I can't thank all our sponsors or volunteers enough. A BIG Thank You to all those who attend each year. Without you, there would be no fair.

As you can tell, there will be something for everybody. I'm looking forward to seeing you all there. Don't miss it!

Susann Huff - Chairperson
Events & Parks Coordinator
City of Laurie

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New state laws take effect

By Kelly Wiese — AP

130 new state laws have taken effect. Chief among those that will affect the everyday life of many Missouri families is a new requirement that children ride in a booster seat until they're as old as 8.

Children can switch to seat belts before then, if they reach 80 pounds or 4-feet-9 inches tall. Under previous law, booster seats were required for children up to 4 years of age.

Safety advocates say seat belts aren't designed to fit safely around small children. The Missouri Department of Transportation said using booster seats lowers children's risk of injury in crashes by 59 percent compared to just seat belts.

But critics say it's government intrusion on personal freedom, and say the law would be tough to meet for parents shuttling friends' children around to soccer practice or dance recitals.

Teenage drivers also face changes. A new law prohibits those with an "intermediate" license — for drivers 16 to 18 years old — from having more

than one other person younger than 19 in the car for the first six months of the license, and no more than three after that, except close relatives.

The Missouri State Highway Patrol said drivers younger than 21 made up nearly 30 percent of all Missouri traffic crashes and 21 percent of all fatal state crashes last year.

"We continue to lose far too many young people needlessly on our highways due to speed, driver inattention and impaired driving," Patrol Superintendent Col. Roger Stottlemire said in a statement.

Also, coming in January, is a requirement that those preparing to get a driver's license with a learner's permit complete 40, rather than 20, hours of behind-the-wheel practice, including at least 10 at night.

New laws effective also toughen penalties for injuring or killing workers in construction zones — a timely change after two highway workers were killed in the St. Louis area this month.

On Aug. 15, a Missouri Department of Transportation

motorist assist worker, Ken Hoierman, died after he was struck by a car while helping at the scene of a car fire on Interstate 55 near St. Louis. And Aug. 9, contract highway worker Michael Lynn Poahway died after being struck by a car driven by a suspected drunken driver on Interstate 64 in west St. Louis County.

"These recent tragedies remind us of the critical importance of work zone safety," MODOT System Management Director Don Hillis said in a statement. "This new law will make work zones safer for motorists and highway workers."

Since 2000, 214 MODOT employees have been injured and seven have been killed in work zones, the department said. Between 2000 and 2004, 104 motorists were killed and 5,327 injured in Missouri work zones.

The bill creates the crime of "endangerment of a highway worker," with criteria such as going more than 15 mph over the speed limit in a work zone with a worker present or intentionally

striking construction barrels.

Violations in which no one was hurt could result in a fine of up to \$1,000 and four points against a license. If a highway worker is hurt or killed, offenders could receive a fine of up to \$10,000 and 12 points — enough to have their licenses revoked for a year.

The bill also increases the penalty for motorists who don't move over when approaching an emergency vehicle. Also, drivers who don't properly yield and are involved in fatal accidents face a \$1,000 fine and could have their licenses suspended for six months.

Also taking effect Monday is a law allowing tax credits for donations to centers that help pregnant women without provide abortions. The bill authorizes a tax credit worth half the value of donations between \$100 and \$50,000. The credits would be capped at \$2 million per year.

New restrictions on the use of eminent domain also kicked in. The Legislature and Gov. Matt Blunt pushed to change the law in light of a U.S. Supreme Court ruling last summer that allowed governments to take private property and give it to another

private interest to increase tax revenues.

The new state law bars the taking of private property "solely" to increase taxes or create jobs. In addition, property owners whose land, homes or small businesses are condemned under the new standards would get a boost in their compensation.

The measure also bars blighting of farmland, a trigger for taking property through eminent domain. But lawmakers did not change the definition of blight, even though some say its original intent has been stretched to the point of abuse.

Boaters also will pay more to enjoy their hobby under a new law that increases boat registration fees and directs the money to the Missouri State Water Patrol.

About 315,000 boats are registered in Missouri, excluding solely paddle-powered vessels. Owners have paid a fee ranging from \$10 to \$40 every three years.

Under the law taking effect Monday fees rise to \$25 for boats shorter than 16 feet, and up to \$150 for those more than 40 feet long.

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“Epic” bike trail to open at the Lake

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 done all of this in one year and had it done. But we're paying cash for this because we've never been given any grants. Ridiculously, both the State and Federal governments have requirements that you can't have more than a 5 percent grade. That's perfect if you live in Kansas, but we live in the Ozarks. So the Village is financing 100% of the project and we're paying cash--there's no indebtedness, no bonds and

for recreational use, the main benefit is safety. "We were lucky last year as there were no fatal accidents," Laird said. "But in 2003, there were 3 fatalities, one of which was a jogger using the center of the road. We want people out of the road. We want to educate people, that if you want to run, walk or bike, please use our trails, because our roadways are too dangerous, mainly because of the elevation changes, blind hills and bends.



we're building as we get funding available."

"The trails have been built to a minimum of six feet wide," Laird explained. "So there's plenty of room for people to walk side by side, or for bikes to pass pedestrians safely. Most city sidewalks are built to 40 inches. In some spots, our trails are 10 feet wide. We wanted them to be wide enough so that people could push a kiddy cart and still have a bicycle pass safely."

Although the trail is designed

That's what we've built them for and they're open to everyone--we don't care if you're a resident or not. We want you to come and have fun and be safe."

A couple of safety notes to consider if you're planning on using any of the trails; especially the off road variety. Always wear a helmet. Never ride alone. Use bug spray for ticks and chiggers and make sure you're in proper physical condition before starting any strenuous exercise regimen.

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continued from page 49
 tournaments and shows. Also major manufacturers are using it for themselves for sales or R&D. I'm not to say that we're exclusively what they use but they do use them for their development."

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Sports injuries a real threat to kids

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are on hand to take care of injuries as well as work with the injured athletes to facilitate appropriate treatment and rehabilitation. But sometimes, it's just the coaches out there, so one of the first things they learn to assess is the three signs of heat illness and exhaustion in the athletes — particularly during hot weather practices.

Heat Cramps will usually occur after strenuous exercise. Symptoms include severe pain and cramps in the legs and abdomen, faintness, weakness or excessive sweating. Muscle massage, rest and replenishment of body fluids (sports drink or water) will relieve the cramping.

Heat Exhaustion happens when exposed to heat for a prolonged period of time. Symptoms will include nausea, dizziness, weakness, headache, pale — moist skin, weak pulse and disorientation. The afflicted person should be moved to a cooler, shady location with feet elevated. If possible, use cool water to lower skin temp and replenish fluids. If rapid improvement isn't seen — then call seek medical attention immediately.

Heat Stroke strikes suddenly and with little warning and is the most dangerous of the heat illnesses. Signs include very high body temperature, hot, dry skin, lack of sweating, fast pulse, confusion and possible loss of consciousness. This person should be given emergency treatment with rapid body cooling and fluids and should be taken to an emergency room immediately. While awaiting transport, the body should be cooled with running water or ice packs. If the athlete is unconscious, do not force fluids. Breathing should be monitored closely.

Fluid replacement is essential to any sports activity and especially in the heat and humidity of late summer in Missouri.

To avoid dehydration, athletes should get used to drinking increased amounts of fluid by gradually working up from their customary fluid intake to the recommended amount. The UPMC Sports Medicine Department has completed a study of high school athletes and has made the following recommendations:

Athletes should start hydrating 24 to 48 hours prior to activity, gradually increasing to about 16 ounces of fluid every two hours. Two hours before exercise, athletes should drink 20 ounces of fluid. Fifteen minutes before exercise, athletes should drink 10 ounces of fluid. Every 10 to 20 minutes during exercise, athletes should drink seven to 10 of sports drink or water.

After exercise, athletes should drink 24 ounces of fluid for every pound lost. Athletes should hydrate after their workout with sports drinks, which effectively replace the carbohydrates and electrolytes that athletes can lose during their workout. But if sports drinks are unavailable, water is always good and efficient.

Athletes should abstain from caffeinated drinks and alcohol as they act as diuretics, causing the body to lose fluids.

Further, the UPMC Sports Medicine study recognizes that the body has to be properly fueled to perform at peak levels. They recommend:

High school athletes should eat something within an hour of waking up in the morning and every three to four hours after that. If they have afternoon practices and games, they should try to eat or drink something more than just water at least an hour before activity.

Pre-practice energy sources should be mostly carbohydrates, such as bread, pretzels, cereal and cereal bars. Stay away from salty snacks and sweets.

Athletes should try to eat

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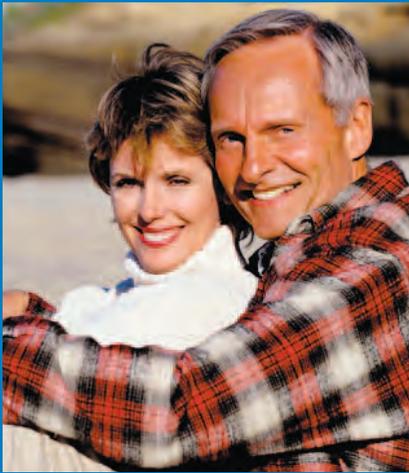
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FERC decision favors American Legion post

continued from page 1
discuss the FERC ruling.

The parcel removed from the project's boundaries affected by this order is said to be purchased by Silver Star Development, LLC., purportedly from Springfield. The developer, according to Grimes, intends to develop affordable housing and a drive-through animal park.

Comments expressed to FERC regarding the proposal came from Mr. Kerry Gray, the City of Lake Ozark, Ms. Carol Colvin, the US Dept. of the Interior and the Osage River Flood Control Assn., Inc. (ORFCA).

Mr. Gray and Ms. Colvin expressed support for the American Legion and opposed the sale. ORFCA recommended stormwater retention basins be constructed to prevent runoff

leaving the property faster than current rates. ORFCA also recommended that AmerenUE should be made to use profits from the sale to preserve the Osage River. Guey-Lee stated the profits were outside the scope of the amendment proposal. The City of Lake Ozark supported the sale of the land to Ron Armitage for development.

The decision ends a three-year struggle by the American Legion to prevent the sale of the lands on which the Post sits.

Grimes said in his statement, "The Legion feels this is a tremendous win for all involved, AmerenUE can sell the major portion of the land, the land can be developed and added to the tax base of the City of Lake Ozark." ■

Lake Ozark takes steps to improve accounting

continued from page 1
contract to provide software training for administration and personnel. At the August 23rd city council meeting, the board unanimously approved Mr. Coldicott's offer of services in accounting training as well. Mr. Coldicott will be continuing his contracted services for \$500 a month on software training, and in addition add accounting training for another \$500 a month.

In an attempt to explain some of the accounting errors, City Administrator Clark said, "We write a check coded to a specific line item. These checks, because of lack of experience on how to properly code them ended up being allocated to the wrong funds. Now we have a system we need to be trained on."

Explained Coldicott, "It's like

in government where you have fund accounting - similar to keeping the books separate for individual companies or corporations, but they still have to be accounted for as a whole."

Continues Clark. "The change of personnel and people making mistakes and not knowing how to make entries is what is responsible for this."

Alderman Elbert Sutton, a local accountant added, "The entire system needs to be cleaned up before we make this conversion. We've also got to get qualified help which has been a problem. This is a very reasonable request from Mr. Coldicott."

Added Coldicott, "I would love to make recommendations on simplifying and streamlining the accounting procedures." ■

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Second Annual Cowboy Breakfast

Saturday, September 9, 2006, 7:00 am. - 12:00 pm. Presented to the Community by Cornerstone UMC, 885 College Blvd. Osage Beach, MO Phone: 573-348-9454

Howdy! Cornerstone United Methodist Church is proud to present our Second Annual Cowboy Breakfast, an event rapidly becoming the Lake's ultimate Family Fun day that you won't want to miss! If you were unable to bring your family to last year's Cowboy Breakfast, now is the time to put a big, huge "X" on your calendar for September 9th, 2006! You will enjoy not only a morning of great food, but also live entertainment, games and a good ol' -time country experience!

The mens' group of our church first initiated the Cowboy Breakfast in order to offer families in our community a truly good time of sharing, a unique great opportunity to meet new friends and, impor-

tantly, to assist Hope House with it's mission. This event is just plain fun! When was the last time you got all decked out in western gear to be a cowboy or cowgirl for the day?

Again this year Cornerstone has planned a full plate of entertainment to fill your morning, as well as your breadbasket! Live music acts will include celebrities Mike Richardson, the multi-talented Rick Arnall, the Colgate District Talent Contest winner, Alicia Arnall, and the homegrown Bluegrass sound of the traveling band, Crosswired!

Western wanna-bes will love the historic wagon display, and you will want to ask a Native American about the art of making arrowheads! Buck-a-roos can get in the saddle with Hoot-n-Hollar pony rides or take an old-time wagon tour pulled by massive draft horses. Visitors will also see the Missouri Mascot Mule in a wagon-hitch as well as live Mule-

Jumping demonstrations!

There is even more excitement! Other attractions will include a Barrel Train ride, a live Blacksmith at work, a li'l Cowpoke and li'l Cowgirl contest and yes, an Old Fashioned Cakewalk!

A full breakfast, served Cowboy style and all entertainment is only \$6.00 per adult, and children under 12 years, \$2.00. Children under age 5 are FREE! Everyone is encouraged to bring canned goods for a Fill the Buckboard Food Drive for Hope House!

So dig out those boots, grab that cowboy hat and put on your western garb. Make plans now to round up the family for this fantastic Cowboy Breakfast September 9th! For more information check out our website at cornerstoneatthelake.com, or call the church office at 573-348-9454.

Sports injuries a real threat to kids

continued from page 57

something as soon as possible after completing a workout, such as a granola or cereal bar, crackers or fruit to help the body to recover more quickly.

Overall, athletes should try to lower their total fat intake because fat stays in the stomach longer can cause cramping. Avoid foods that are high in protein, which increases metabolic heat and accelerates fluid loss.

Be very careful about supplements. Some, (ephedra and caffeine), can raise body temperature and increase the risk of heat illness and should be avoided at all times. Protein powders, while still not great, at least don't appear to cause harm and will actually work with the body to replace fuel sources much like carbohydrates.

High school sports are not to be taken lightly. There are going to be injuries — they are part of the game. Whether your sport is football, soccer, softball, cross-country, volleyball or tennis — proper conditioning and preparation is the key to success. As one coach put it, "If you want to play in August, you better start getting ready in May." We put a lot of pressure on these kids to perform to win at all costs and, oh yes, become more mature, make good decisions, and keep your grades up while you're at it. It's a lot of pressure — but they seem ready to meet the challenge. They train. They show up for practices every day, sometimes twice a day. They risk injury. They represent. They are young.



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Kitty McCarthy, Lake Regional Director of Volunteer Services, poses with this year's hospital ball chair couple, John and Brenda Caine. This year's Lake Regional Hospital Benefit Ball is October 7th.



Dr. and Mrs. Robert Sexe at last year's event

Gala Ball benefits Lake Regional Hospital

Osage Beach, MO— The highlight of the fall social calendar will be the 30th Annual Hospital Auxiliary Benefit Ball on October 7th. The evening begins with cocktails at 6:00 p.m. at the Country Club Hotel and Spa on Carol Road in Lake Ozark. Valet parking will be available. The Jazz Band will perform for your listening pleasure during cocktails and dinner. Dancing begins after dinner with Lenny Klinger and Galaxy which will keep your dancing shoes going for hours. The theme for this year's ball is "Pursuit of Excellence." John and Brenda Caine are co-chairing this year's event. The Caines own Eldon Furniture and John is president of the Lake Regional Hospital board of directors. Brenda also served as this year's chairwoman for the Auxiliary Benefit Style Show In 2005, the Auxiliary accepted a pledge of \$300,000.00 to complete a circle drive and canopy entrance to the Center for Radiation Therapy and to add a gift and coffee shop near

the new Emergency Department entrance. The proceeds of this year's ball will allow the Auxiliary to complete this pledge and to begin another \$300,000.00 pledge to provide equipment for the Laboratory expansion that is to be completed in 2007. Tickets for this year's Ball are \$125 per person with five couples seated at each table. If you would prefer, you can support the ball by being a major sponsor. The following major sponsorships are available: Director (20 tickets) - \$10,000 Associate (16 tickets) - \$5,000 Underwriter (10 tickets) - \$3,000 Benefactor (4 tickets) - \$1,000 Patron (2 tickets) - \$500 All major sponsors receive preferential seating. If you and your friends are looking for a fun evening of fine dining and dancing at the Lake's premier social event, please contact Kitty McCarthy, Director of Volunteer Services, at the Lake Regional Hospital Auxiliary office at 573.348.8264.



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Blair and Hermann named to Lake Regional Hospital foundation board

Osage Beach, MO— Lake Regional Hospital Foundation is pleased to announce the addition of two new board members: John Blair and Chris Hermann.

BJohn Blair was born and raised in Camdenton, MO, and has a Bachelors Degree in Mechanical Engineering and a Masters Degree in Business Administration from the University of Missouri-Columbia. He is the owner of Blair Cedar Novelty Works in Camdenton, which was established 65 years ago. John has been involved since 1974. John is married and has two children. John is also involved in many civic organizations. He is President of the Camdenton R-III School Board and serves on the First National Bank Board of Directors and the Camdenton Rotary Board of Directors.



Chris Hermann



John Blair

Lake Regional Health System. He previously served a three-year term on the Foundation Board, was on the Lake Regional Medical Management Board and was on the Capital Campaign Committee for the Center for Radiation Therapy. He is also a charter member of the Lake Regional Hospital Heritage Society.

Chris Hermann is a certified public accountant with offices in Osage Beach and Lake Ozark. He has lived at Lake of the Ozarks since 1968 when his father, Paul Hermann, opened Paul's Cash Saver in Eldon. He is active with the Lake Ozark Rotary and is a member of the Finance Committee for Our Lady of the Lake Church, where has also serves as a Mass Coordinator. This is not Chris' first involvement with

Radiologists join Lake Regional

Osage Beach, MO-- Radiologists Travis Scott, M.D., and Trey Davis, M.D. recently joined the medical staff at Lake Regional Hospital. They will also work at The Lake Regional Imaging Center.

Dr. Travis Scott received his M.D. degree from the University of Kansas School of Medicine. He completed his diagnostic radiology residency at Saint Joseph Regional Medical Center in Milwaukee, Wisconsin. He also completed a fellowship in body imaging at the Medical College of Wisconsin— Froedtert Hospital in Milwaukee. He is board certified in diagnostic radiology and is a member of the Radiologic Society of North America, the American Roentgen Ray Society,

the Society of Computed Body-Tomography and Magnetic Resonance and the American Medical Association.

Dr. Alvin Vernon "Trey" Davis, III, earned his M.D. degree from the Louisiana State University Health Sciences Center in Shreveport. He completed his diagnostic radiology residency at Scott and White Memorial Hospital in Temple, Texas. He is a member of the American College of Radiology, the Texas Medical Association and the American Medical Association. Dr. Davis is board certified in Diagnostic Radiology. Dr. Davis relocated to Lake of the Ozarks with his wife, Kim, and their children, Chandler and Emma.

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New Physicians Welcomed at Lake Regional. Members of the medical and staff and hospital administration greeted several new physicians at a welcome breakfast on Tuesday, August 22. Pictured here (left to right) are radiologists Trey Davis, M.D., and Travis Scott, M.D.; family practitioner Joshua Griggs, M.D.; ophthalmologist Vered Sobel, M.D.; family practitioner Mark Shen, D.O.; and Lake Regional Health System CEO Michael E. Henze. For more information about physicians, call Lake Regional Health System's Physician Referral Line at 573-348-8385 or log onto www.lakeregional.com.

Osage Beach Medical Park welcomes family practitioners

Lake Ozark, MO— Osage Beach Medical Park welcomes Family Practitioners Mark Shen, D.O., and Joshua Griggs, M.D. Both physicians have also been granted privileges at Lake Regional Hospital. Dr. Shen began seeing patients on August 1 and Dr. Griggs will begin seeing patients on August 14. Dr. Shen is Board Certified in Family Medicine. He earned his Masters in Biology at Washington University in St. Louis and his Doctor of Osteopathic Medicine at Kirksville College of Osteopathic Medicine in Kirksville, MO. He completed his family practice residency at St. John's Mercy Medical Center in St. Louis and was Chief Resident at Mercy Family Medicine, also in St. Louis. Dr. Shen is a member of the American Academy of Family Physicians, the American Osteopathic Association and the Missouri Academy of Osteopathic Physicians and Surgeons. He is relocating to Lake of the Ozarks from the Missouri communities of Washington and Gerald, where he has been practicing since 2003. Dr. Shen enjoys fishing, biking and spending time outdoors. Dr. Griggs is a graduate of Loma Linda University Medical School in Loma Linda, California. He completed his family medicine residency and internship at Kaiser Foundation Hospital in Orange County, CA. He served as Chief Resident from July 2005 to July 2006. He is a member of the American Medical Association and the American Academy of Family

Medicine. Dr. Griggs' personal interests include basketball, wakeboarding, boating, song writing and playing guitar. He and his fiancée, Kimberly Musson, recently moved to Lake of the Ozarks from Garden Grove, California. Dr. Griggs will offer full spectrum family medicine, treating newborn to geriatric patients. Drs. Griggs and Shen join Drs. Otis Moseley, Mark Jones, Trent Russell and Brad Moseley at Osage Beach Medical Park, next to Lake Regional Hospital. Patients may make appointments by calling 348-0005.



Joshua Griggs, M.D.



Mark Shen, D.O.

Nephrologist joins Lake Regional medical staff

Osage Beach, MO— Lake Regional Health System welcomes Nephrologist Serban Dragoi, M.D., to the medical staff. Dr. Dragoi is a faculty member of University of Missouri-Columbia, Division of Nephrology.

His Osage Beach office is located in Suite 205 of the Medical Office Building on the main hospital campus. To schedule appointments, call 573-302-2762. He is board certified in internal medicine and board eligible in nephrology.

He earned his M.D. degree from Carol Davila University of Medicine and Pharmacy in Bucharest, Romania, and his Ph.D. in Neuroendocrinology from University of Medicine and Pharmacy of Craiova-Romania. Dr. Dragoi completed his internal medicine internship and residency at Danbury Hospital-Yale University School of Medicine, in Danbury, Connecticut.

He completed a two-year nephrology fellowship at St. Luke's Roosevelt Hospital Center-Columbia University College of Physicians & Surgeons in New York, NY. Dr. Dragoi is a member of the American Society of Nephrology and the American College of Physicians-American Society of Internal Medicine.

As an Assistant Professor of Clinical Medicine with University of Missouri's Division of Nephrology, Dr. Dragoi is involved in the medical education of the house staff physicians and medical students as well as in medical research. Dr. Dragoi is fluent in

English and Romanian, speaks conversational French and considers himself a beginner in Spanish and Italian.

His interests include photography, watching old movies, listening to classical music, and outdoor activities including hiking, tennis and downhill skiing. He relocated to Osage Beach from Manhattan, New York, with his wife, Mariana, also an internist, and their 10 month-old daughter, Stephanie.

A nephrologist is a specialist who manages medical diseases of the kidneys including diabetic and hypertensive chronic kidney disease, lupus, kidney stones, difficult cases of hypertension, disorders of bone/mineral metabolism, and body composition (sodium, potassium etc).

A nephrologist supervises hemodialysis and peritoneal dialysis procedures for both outpatients and inpatients, including critically ill patients; manages kidney and kidney-pancreas transplant patients and performs kidney biopsies.



Serban Dragoi, M.D.

Lake Regional hosts free medical forums

Osage Beach, MO— This fall, Lake Regional Hospital will offer free informational forums on several important medical topics. The programs will be held in the hospital's third floor conference rooms, unless otherwise specified. Admission is free but registration is required. To register, call Lake Regional's Education Resource Center at 573.348.8222.

Friday, September 8, 2-3 p.m. "Minimally Invasive Knee Arthroplasty" Orthopedic Surgeon Chris Leslie, D.O.

Thursday, September 14, 10-11 a.m. "Modern Day Treatment of Varicose Veins" Cardiovascular and Thoracic Surgeon Colin Bailey, M.D.

Thursday, September 28, 10 a.m.- Noon "Stress And Heart Disease" Director of Cardiac Rehab Mike Sullivan, R.N. Cardiac Rehab Conference Rooms

Wednesday, October 25, 2-3 p.m. "Headache" Neurologist Elvin Hamlin, M.D.

Friday, November 10, 10-11:30 a.m. "The Importance Of Personal Health Records" Jane Despiegelaere, Director of Health Information Management

Monday, November 13, 10-11 a.m. "Lasik Eye Surgery" Ophthalmologist Vered Sobel, M.D.

Tuesday, November 14, 10-11:30 a.m. "Stress Without Distress" Billye Bennett, R.N.

Style Show benefits Hospital Auxiliary

Osage Beach, MO— The fall fashion season starts at the Lake of the Ozarks with the 14th Annual Lake Regional Hospital Auxiliary Style Show on September 7th at Country Club Hotel and Spa in Lake Ozark. The evening begins at 6:00 p.m. with



Drs. Maria and Paul Bernabe of the Eldon Clinic at last year's Auxiliary Style Show.

cocktails and heavy hors d'oeuvres, followed by the Style Show at 7:00. Attendees will enjoy the latest fashions from Norman's

Jewelry and Bridal Shoppe, Safefee's and Studio. The tuxes will be provided by Blaire's Landing and The Jazz Band will provide entertainment. Eldon resident and business owner Brenda Caine will serve as this year's Style Show Chairwoman. Proceeds from this year's Style Show will help the Auxiliary in their efforts to raise \$300,000.00. This money was pledged in 2005 to complete a circle drive and canopy entrance to the Center for Radiation Therapy and to add a gift and coffee shop near the new Emergency Department entrance. The proceeds of this year's style show will allow the Auxiliary to complete this pledge and to begin another \$300,000.00 pledge to provide equipment for the Laboratory expansion that is to be completed in 2007. Tickets include the fashion show, hors d'oeuvres, and entertainment and are available for \$30 per person. A cash

bar will be available. For more information or to purchase tickets, contact Kitty McCarthy, Director of Volunteer Service, at 573.348.8264.



(left to right) 2005 Style Show chairwoman Joni Grotewiel, Marcia Peterson, Jeannie Byrne and Maureen Leenerts model formal evening wear.

Lake Regional auxiliary needs YOU!

Osage Beach, MO-- The Lake Regional Hospital Auxiliary is looking for volunteers to help provide needed volunteer coverage and we want YOU to join us. Meet other volunteers and learn what fun it can be to serve your community. The Lake Regional Hospital Auxiliary is comprised of 330 members - 220 women and 110 men - and there are numerous areas in which to volunteer. Auxilians provide support throughout the hospital including staffing the Wish-U-Well gift shops and Xpressions of Flavor coffee shops and volunteering in various hospital departments. Early this year, the Auxiliary began operating an information area near

Physical Therapy to help guide visitors to patients in the new private rooms on the 2nd floor of the East Tower. They also staff an information desk near the new Emergency Department, guiding patients and visitors to various hospital departments and assisting when patients are discharged. Due to the hospital's growth, the Auxiliary needs help from more volunteers. The number of hours donated by Auxilians has grown from 3,500 per month to near 5,000. According to Director of Volunteer Services Kitty McCarthy, "The Lake Regional Hospital Auxiliary raised \$220,000 during fiscal year 2006. They donated this money to Lake

Regional to pay for the canopied entrance to the Center for Radiation Therapy and to help fund the new gift shop and coffee shop recently completed between the Emergency Department and Diagnostic Imaging." The Auxiliary also funds several scholarships and donates money to help stock the physician lounge medical library. Orientation for new Auxiliary members ages 18 years and over is held six times a year. Fall orientation dates are August 10, September 21 and November 16 from 9:00 a.m. - 12:00 p.m. Get connected by calling the Auxiliary office at 573.348.8264 and scheduling yourself for the next orientation.

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Area Events & Business Ribbon Cuttings



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for We Are Bazaar. Participating in the ribbon cutting are Mark and Jackie Thompson, Owners [with scissors]; Rick Lavergne; Nancy Koski; Rose Craddock; Sandy Harper; Skip Mondry; Shirley Thomas; Zach & Donna O'Dell; Norm & Connie Hawkins; Julz Albin & Kevin "KB" Burns, KRMS 93.5 FM; Sally Burke, Bull Run Bluff Campground; and Bruce Mitchell Chamber Executive Director.



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Shonna Rakes, Executive Director of Citizens Against Domestic Violence, reported on activities and needs to Optimist Club of Camdenton. Rakes is shown here with Optimist Club President Chic Oostendorp. Optimists meet at Monday noon at CJ's Restaurant. Guests are welcome.



At a recent Ribbon Cutting, the Lake West Chamber welcomed Angie Uptergrove as the new American Family agent in Greenview. Angie and Vickie can be reached at 573-873-5238. Pictured at the ribbon cutting Joyce Knipp, Elmer & Sara Miller, Vickie Simpson, Tammy Porter, Elmer & Marty Meyer and Angie & Perkins Uptergrove along with the Chamber Ambassadors.

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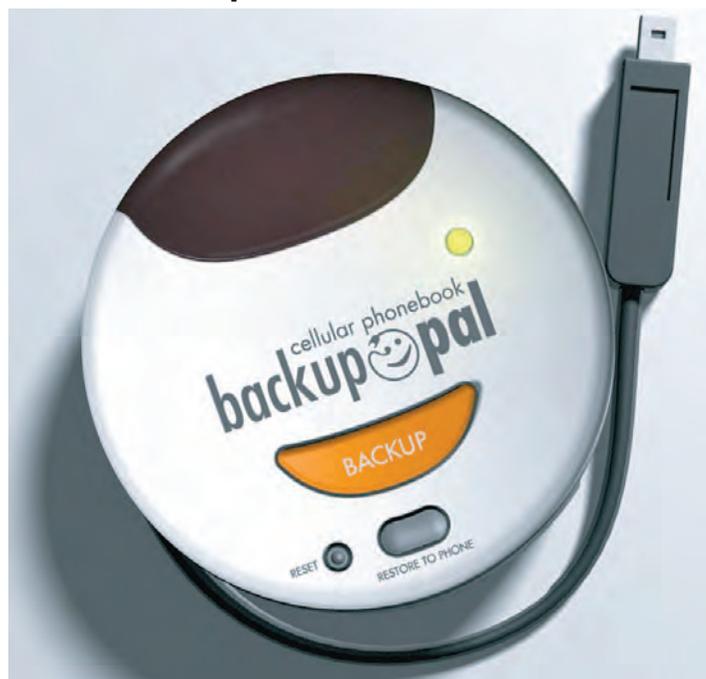
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Osage National Shopping Center development

The Lake of the Ozarks Business Journal has been watching the story of the Osage National quarry development since our very first issue, when we touched on it during a story with Lake Ozark city officials. Tony Underwood, general manager of Osage National Golf took a few minutes to talk with us about what can be expected there.

"The County Commission still needs to vote on the recommendation by Miller County Commission. So at this stage what we have is the approval from the Commission and that's an important step, but I don't want to get ahead of ourselves and presuppose that the County Commissioners of Miller County are going to back it until they've done so.

We hope we'll have that done. We have a 30 day window in which the opportunity to vote up or down on it. People have been very favorable. So it's just trying to get the various governmental organizations to get all on the same page."

"A TIF is used as a way to attract certain national level retailers, incentive to locate here

within the community. There are other communities that are offering those kinds of packages. We'd like to be able to. The TIF covers infrastructure costs."

Tony indicated the quarry development plans for over 400,000 square feet of space to be available for lease, covering 37 acres. The development will encompass a larger area than Osage Beach's outlet mall.

"Well it's going to be a mix of retail, restaurants, entertainment. I wouldn't rule out the possibility of some office space—you could conceivably see a stock broker have an office there or a tax preparation service there, realtors. You won't be able to walk into every store and walk out with a candy bar or anything like that. It's our goal to bring in a movie theater to add to the community here... we're hopeful for something in the neighborhood of 12 screens. We also expect a lot of restaurants to be interested in relocating. Site plan calls for a hotel or motel operator as well. And then the anchor Tenant is an outfitter. A hunting/ fishing superstore kind of place—like a Cabellas or Bass Pro. Gander

Mountain and REI are another couple of national players.

"We think that's the sort of destination retailer that will add another attraction to the Lake for families searching for something to do after they're finished on the water. An afternoon diversion. It would certainly be an excellent draw for the other tenants in the shopping center."

But they're also nearing the end of a multi-million dollar ren-

ovation and enhancement project to Osage National Golf Resort.

"We've got a master-planned golf community here. 27 holes of championship golf, with the 18 hole layout designed by Arnold Palmer. We're doing very well with our residential development. We've sold quite a few lots this year, there are a number of homes that are going up.

"We are beginning construc-

tion on the amenities package for the swimming pool, tennis court, snack bar, changing room, children's playground, installing the children's playground and picnic area and some other land that's just up the road from the center as well. They'll all be ready next Memorial Day 2007. We've been working on it for quite awhile, so we're entering an exciting phase."



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Area Business Ribbon Cuttings



The Hillbilly Yacht Club had a recent Ribbon Cutting welcoming them into the Lake West Chamber of Commerce. Call them at 573-372-0188 for more information. Pictured are David Sona and Wendy Gipson, owners, along with Chamber Ambassadors.



New Tribes Mission recently held a ribbon cutting ceremony for the newest addition to the campus. Participating in the ribbon cutting from left to right are Paul Wyma, Chairman of the board for NTM USA; Bob AuBuchon, Pastor of First Baptist Church; Andy Kline, Director of NTM Missionary Training Center; Dr. Wayne Cooper; Mayor Penny Lyons; and Camdenton Area Chamber Executive Director Bruce Mitchell.



A Lake Area Chamber of Commerce ribbon cutting was recently conducted for new member Paragon Certified Restoration. Pictured at the recent ribbon cutting ceremony along with the Chamber Active Volunteer Ambassadors are Doug Stockton, Cold Stone Creamery-Ambassador; Stephen Stodnick, Owner & Project Manager; Randy Wild (with scissors), Owner & Project Manager; and Michael Blagg, Project Manager.

Area Business Ribbon Cuttings



The Camden Area Chamber of Commerce recently held a ribbon cutting for Hull's Auto Body. For all your quality collision repair call 346-2150. Pictured left to right: Jo McElwee, Circuit Clerk; Sally Burke, Bull Run Campground; Cory Eskridge, Little Mr. Dogwood; Alan West, Chamber President; Alan, Carol and Eric Hull, Owners; Shawn Winfrey, Body Technician, and Bruce Mitchell Chamber Executive.



The Camden Area Chamber of Commerce recently welcomed Green Gables Community Connection (GGCC) as a new Chamber member. For information about GGCC please call 573-216-0566 or 573-363-5352. People participating in the ribbon cutting: Jim Powell, Jim Turek, Nick S., Ken Peters; Rahman, Pat Peters, Rick Janes, Kathy Moeckel, Facility Manager Christy Watson; Facility Manager, Brian Jacobs, Ron Gentry and Bruce Mitchell.



The Camden Area Chamber of Commerce recently held a ribbon cutting for Camden Ambulance District. Representatives pictured include Ambulance Board members Joe Chasin, Rowland Vize, Leo Marler and Terry McDaniels; Administrative Assistant Maribel West; Drivers Bruce Naugle, Tracy Velasco, and Kari Taylor; Samantha Mankey and Virgie Marler; Camden County Presiding Commissioner Carolyn Loraine; Dick Goins, and Christine Nelson, First National Bank; Chamber President Alan West and Executive Director Bruce Mitchell; Mayor Kerry Shannon; City Administrator Elmer Meyer; City Clerk Brenda Colter; Scott Frandsen and Drew Stark, Camden Fire Department; and Little Mr. Dogwood Cory Eskridge.

Deciphering the adolescent: MySpace. Huge sneakers. Huge phone bills.

By Beth J. Harpaz—AP

At my son's bar mitzvah, when he turned 13, people kept walking up to him, saying, "Today you are a man!" It was supposed to be a joke, but when my husband and I saw the 8th-grade girls hanging all over him, we didn't think it was so funny.

Couple days later the phone rings. "It's one of those girls," my husband says, sounding panicky. "She's after him!"

Relax, Dad. Turns out it was another 13-year-old boy calling — one whose voice hadn't changed.

In fact, 13-year-old boys seem to come in two distinct sizes: little ones who sound like they swallowed helium; and big ones who can empty a crowded room just by removing one enormous, smelly sneaker.

My son is one of the big guys, but fortunately he sprays his sneakers with deodorizer. And one day when I'm headed to the drug store, he asks me to buy Axe. I am so proud of myself, I know what Axe is! Well, actually another mom tipped me off — it's a deodorant brand popular among adolescent boys.

But I am not prepared for the 99 varieties of Axe at the drug store — row after row. I take a guess as to an acceptable scent, and it seems OK. He uses it regularly, spraying not just his body but also his room and his clothes.

Some mothers complain that their sons don't care about body odor, so I should be grateful that he loves his Axe. But then I wonder — is he trying to cover up some other smell? I start sniffing his hair, his coat — I am like a mother dog. I check out garbage cans for cigarette butts, look in drawers for I don't know what. One night I'm pretty sure I smell smoke as he walks in.

I confront him. He insists he was merely around others who were smoking.

"Like second-hand smoke won't kill you?" I scream, following him as I launch into a litany of all the relatives whose smoking led to cancer and emphysema and other disgusting diseases, none of whom could be here today to recite the dangers of smoking because THEY ARE ALL DEAD!

By now he is sitting at the

computer, instant-messaging 45 of his closest friends simultaneously. He does not appear to have heard a word I said.

I launch the final volley. "And the next time you come home smelling like cigarettes, you can take all your clothes off outside the door, in front of the neighbors, because I don't want that stink in my house!"

The threat of a public stripping has grabbed his attention. "Don't worry," he says. "Calm down."

He turns back to the screen. I creep up and look over his shoulder. Now he's on his MySpace page, where no doubt he is being stalked by dozens of perverts. I remind myself silently that I am a terrible mother. In the personal profile section, he has written that he is 22 years old. Next to "favorite books," he has written, "I hate books." (Terrible mother, terrible mother, TERRIBLE MOTHER!) For a photo of his alleged 22-year-old self, he has posted a picture taken at Six Flags, in which he is standing next to Bugs Bunny.

He flips through a dozen other MySpace pages; I recognize most of the photos as kids from his middle school, although some are kids he went to kindergarten with. I know this for a fact because he asked me to find his kindergarten class picture one night and then proceeded to track half the kids down on MySpace.

Meanwhile, the IMs are flying.

"WASSUP" reads a message.

"NUTTIN" he types in.

"CHILLIN?" it comes back. I recognize the screen name — it's one of the girls from the bar mitzvah.

He senses me behind him and puts his hand over the screen. "Go away!" he shouts.

"OK," I say, "but at some point I need to use the computer to check the cell phone account." Or should I say the bill that ate my bank account? I got him a cell phone because he takes the subway to school and I worry about him, but he goes over his minutes every month. By a lot. They have to mail the bill in a 9-by-12 envelope it's so big.

I make him pay back every cent over the basic charge, but that doesn't seem to stop him

from going over the limit every time. I could take the phone away, but then when it's 6 p.m. and I don't know where he is, how am I going to find him?

Sure, he's too big to kidnap, but what about the crazies who might push him onto a subway track? What about drivers who don't yield to pedestrians? What about muggers looking to steal a wallet or an iPod or the very cell phone that I thought would keep him safe?

As he heads out the door one night to get pizza with some friends, I remind him about kids we know who were mugged — one outside school, one on a bus, one at knife-point near our house.

"Mom," he says, "I'm not stupid!"

"I know you're not stupid," I say. "Just be careful."

"Mom," he says, "I'm un-JUMP-able."

That's a new word for me. But as he pulls up the hood of his oversized sweatshirt (reminding me of another word, "hoodlum"), I suddenly see him and his friends the way someone else would. They are hulking. Rowdy. Horsing around. Cursing, high-fiving, laughing about some private joke. If I was walking toward them, I would probably cross the street. They really do look ... unjumpable.

"See you later, Mom. I love you!"

What? He said "I love you" to his mother in front of his friends? I'm stunned. As they file out, one kid knocks the dog's water dish over, another steps on the cat's tail. They're pushing and shouting. Finally the door slams.

Then it opens again.

"Mom," he says, "can you give me \$10?"

Sighing, I reach for my wallet. "Get juice, not soda! No candy! No pepperoni! It's not good for you, all that sugar, all that fat... I don't want you to get diabetes! There's an obesity epidemic in this country, do you know that?"

I interrupt myself to hand him a \$20 bill. "I want change from that, OK?" I say.

"Thanks." He smiles.

We both know that \$20 is as good as spent.



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The Lake Area Chamber of Commerce announces Quality RV as a member. Pictured at the recent ribbon cutting ceremony along with Chamber Active Volunteer Ambassadors are Quality RV representatives; Front Row Jim Noble, Salesman; Christen Noble, Office manager; Ruth Hill, Parts Manager; Charles Hill, General Manager; Jerry Nelson, Parts; Chad Smith, Camper checkout; Back Row Heather Long, Warranty, Dr Jungles, Customer; Gary Fiene, Detail; Kirk Walden, Detail and J.J. Bott, Service.



The Camdenton Area Chamber of Commerce recently participated in a ground breaking for The Villas at Arbor Glen. Representatives pictured include Dave and Laura Severson, Tortuga Development; Sue Pope, Broker/Manager, Gaslight Properties, GMAC Real Estate, Greenview Office; Bill Johnson, Johnson Contracting Co.; Matt Marschke, Midwest Engineering; Kelly Charlton, Ted Bartlett and Jack Eldridge, Lake Asphalt Paving and Construction; Mathew Stephens, Columbia Associates Architect. Camdenton Chamber representatives include President Alan West; Executive Director Bruce Mitchell; Jack Crowell, First National Bank; Chris McElyea and Johna Stanfield, Central Bank of Lake of the Ozarks; Miss Dogwood Jennifer Lawrence; Jr. Miss Dogwood Rachel Stone; Miss Teen Ashley Myers; Little Miss Dogwood Danielle Stanfield and Little Mr. Dogwood Cory Eskridge.

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Home Again Furnishings was recently welcomed and presented as a new member of the Lake Area Chamber of Commerce during a ribbon cutting ceremony. Pictured at the recent ribbon cutting ceremony are Robin Evers, Lake Area Chamber Board Members; Terry Christianson, Owner-Home Again Furnishings; Chris Christianson, Owner-Home Again Furnishings; Doug Stockton, Cold Stone Creamery and Ambassador along with the Chamber Active Volunteers Ambassadors.



The Lake West Chamber is pleased to have welcomed Packrats Thrift Store into their membership with a Ribbon Cutting. Stop in and see them in Sunrise Beach on the west side of Hwy 5. Pictured are Richard and Beverly Heller, owners, along with Chamber Ambassadors.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Old World Bread and Coffee Company. Representatives pictured include Dee Stoelting, Manager; Co-owners, Matt and Jeane Herfurth, and Linda and Brian Babbs. Camdenton Chamber representatives include President Alan West; Executive Director Bruce Mitchell; Chris McElyea and Johna Stanfield, Central Bank of Lake of the Ozarks; Laura Webster, Police Chief; Drew Stark, City FPD; Mayor Kerry Shannon; Elmer Meyer, City Administrator; Miss Dogwood Jennifer Lawrence; Jr. Miss Dogwood Rachel Stone; Miss Teen Ashley Myers; Little Miss Dogwood Danielle Stanfield and Little Mr. Dogwood Cory Eskridge.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Show Me Ice. Representatives pictured include owners Shirley and Glen White [with scissors], Camdenton Chamber representatives include President Alan West; Mayor Kerry Shannon; Elmer Meyer, City Administrator; Chris McElyea and Johna Stanfield, Central Bank of Lake of the Ozarks; Laura Webster, Police Chief; Drew Stark, City Fire Department; Little Miss Dogwood Danielle Stanfield; Little Mr. Dogwood Cory Eskridge; Miss Dogwood Jennifer Lawrence; Jr. Miss Dogwood Rachel Stone; and Executive Director Bruce Mitchell.

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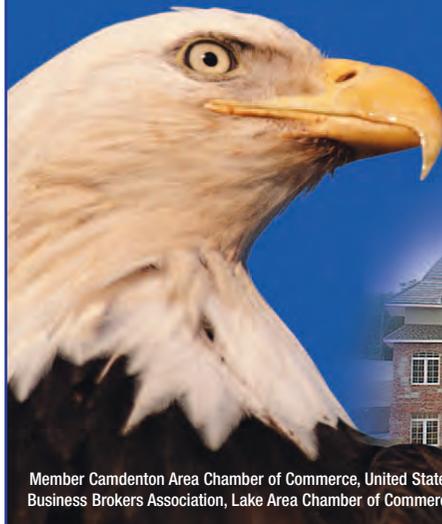
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The Lake Area Chamber of Commerce celebrates the membership of American Family Insurance-Jerry Frank. Pictured at a recent ribbon cutting ceremony along with the Chamber Active Volunteer Ambassadors are (Front row) Kelly Frank Schubert, Licensed Representative; Jerry Frank, Agent (with scissors); Marlen Frank, Licensed Office Manager; (Back row) Tammi Shipman, Licensed Representative and Tonia Starr, Licensed Representative.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Absolute Posture. Call 346-3777 for an appointment. Absolute Posture representatives pictured include Dr. Karin Burmeister [with scissors], Debbie Horne, Michelle Miller, Jeff Rawitch, Cassidee Horne, Jeanne Ryan, Al and Sharon Osgood. Camdenton Chamber representatives include President Alan West; Executive Director Bruce Mitchell; Johna Stanfield, Central Bank of Lake of the Ozarks; Mayor Kerry Shannon; Elmer Meyer, City Administrator; Jr. Miss Dogwood Rachel Stone; Little Miss Dogwood Danielle Stanfield and Little Mr. Dogwood Cory Eskridge.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Sorrento Square. For additional information on Sorrento Square call 216-2542. Representatives pictured include Jane and Scott Martin, Owners [with scissors]; Allison Sanders; Joe May; Angela Mason; Larry Simmons, Nancy Greimann, DVB Concrete; Vince Bachofer; Dr. James Kinnard, Kinnard Chiropractic; Dawn Evenson, Christi Mullins, Jason Kinnard, 1st Horizon Home Loans; Brian McElyea, Rob Youngclaus, Ed McPike, Kathlee McElyea, Maggie and Emily McEylea. Camdenton Chamber representatives include President Alan West; Christine Nelson, First National Bank; Ron Gentry, Fire Chief Mid County FPD; and Miss Teen Dogwood, Ashley Myers.

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this 1867 SF 3BR/2BA Home. Tile fronted fireplace & arched doorway lead to open kitchen w/breakfast bar & tiled floor. Ceiling Fans & recessed lighting , the Master BR Suite has coffered ceiling, the master bath an octagon window. Easy care vinyl exterior & 2 car garage w/opener , all on a level lot for easy access. \$159,500 Call **Bob Gattermeir, Gattermeir Elliott Real Estate @ 1-573-280-0808 OR 1-866-YOURLAKE**

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Developers finance infrastructure through TIF's

continued from page 3

project that was approved on June 27th of this year.

While the biggest cost of this project is a four-lane expansion of Horseshoe Bend Parkway that will connect with Highway 54 near the river bridge, a TDD will handle that portion of expense.

The land that the extension will go through will then be developed into a community of single and multi-family dwellings and commercial and office centers. The project upon completion will include about 540 single-family dwellings, about 1740 units in multi family buildings, and over 1 million square feet of leaseable commercial space.

According to Jim Grice, of Spencer Fane Britt & Browne, LP, attorneys for the project, "It's the developer's vision to see this as a "downtown" setting where you park and can walk around and enjoy the neighborhood."

"He has high hopes for this development and is willing to see it through to become something the Lake community can be proud of" he went on to say.

"The HBDG intends to bring in housing specialists to make sure that everything is high quality and a benefit to the area and will be a boon to the community as a whole."

Because of the residential nature of the project, the School of the Osage raised concern early. Superintendent Dr. MaryAnn Johnson stated, "We simply cannot allow additional housing in our district, bringing in additional students for us to educate without the accompanying taxes that go with the houses." School of the Osage is a "hold-harmless" district and the largest portion of school funds are locally generated and have been since 1992.

"We can't go to the state and ask for more funds when we experience a growth – our local taxes keep our doors open and we have to look at the future of our schools in every situation – particularly with regard to TIFs".

Because of this, the developers sought out the school board to see if they could make it a little more "school friendly". The negotiation with the school is not all that unusual, according to Grice. "It's more of a norm as far as I am concerned." "It's important for the developer to understand the concerns and needs of the stakeholders of the project and make every effort to see that a mutually beneficial agreement can be reached" says Grice.

"Any time you are using incentive oriented financing like this, you can't lose sight of the community involved. After all, their support of the project will ultimately determine the success".

The school and HBDG were able to draft an agreement that would carve out the residential portions of the TIF area and allowing the school to recoup 100% of additional taxes generated from those areas. The commercially zoned areas were deemed to "do no harm" to the school district and therefore will comply with the diverted taxation for the term of the TIF district(s) for these zones. The city has pledged its portion of the incremental tax increases (50%) to the developers to cover the TIF payoff amounts.

According to City Administrator Charles Clark, "We will benefit from the increase of permit fees, inspection costs, and the subsequent increased population once the project is going." "We are confident we won't lose any money in this thing" he went on to say, "The area outside of

this project is going to grow right along with it and the city can only benefit".

Osage Beach currently has a TIF project that has shown great success. The Prewitt's Point property, approved in 2000, has been able to attract a number of "big box" stores such as Lowe's, Target, and HyVee. The development's success has attracted other businesses like Applebee's, Starbucks, and Home Depot to Osage Beach, outside the \$93 million TIF development. It captures 75% of incremental taxes toward repayment of the devel-

souri Department of Economic Development. It is due to retire in 20 years.

Camdenton is throwing its hat in the ring with the proposed \$133 million dollar retail project on Highway 54 near the Sleep Inn Hotel and will be known as Oak Ridge Landing. Developer's predict the project will add more than 700 jobs during the six year, four phase plan, and will generate in excess of \$76,385,000 in real estate, personal property and sales tax increases over the 23 year life of the TIF.

The plan encompasses a



Osage National's infrastructure was financed originally through a TIF.

opment costs. While there have been a few bumps in this road, overall it's safe to say the Prewitt's Point property has been a success. The area originally held some apartments and older buildings and received approval based on the "blight" designation. It has certainly changed the face of the city of Osage Beach, without question – and has brought over 350 jobs according to the last report from the Mis-

souri Department of Economic Development. It is due to retire in 20 years. Camdenton is throwing its hat in the ring with the proposed \$133 million dollar retail project on Highway 54 near the Sleep Inn Hotel and will be known as Oak Ridge Landing. Developer's predict the project will add more than 700 jobs during the six year, four phase plan, and will generate in excess of \$76,385,000 in real estate, personal property and sales tax increases over the 23 year life of the TIF. The plan encompasses a

the TIF committee will have to look into to ensure their community continues to thrive.

Lake Ozark has heard rumblings of a new TIF brewing within their city limits, at least one, that is. At this point – its just rumor, but it seems as though TIF financing is the preferred method of funding development in our area these days. As with most ideas there are good points and bad. On one hand, we are increasing our population, and improving our community by bringing in goods and services that our citizens want. We no longer have to travel out of town to get the name brands we clamor for – the chain restaurants are within a few minutes' drive now – certainly more convenient. But is it really right to encourage this private development at the public's cost? And, if it's good for one project – when will we have had our fill? Certainly the school districts have seen a problem, and in fact earlier this year the state legislature was considering redefining the word "blight" that enables these TIFs to be put in place. They closed session without changing the determination – leaving that decision up to the local communities, which will benefit from the TIFs.

Property rights groups proposed the legislation stating that Missouri cities are the most abusive in using blight designations to take private property and award tax breaks. So far, though – it's still up to the municipality in which the developer wishes to build. It's a question of when is enough enough? And, when is an open, tree-filled lot "blighted"? These and other concerns will surely be coming soon to a city hall near you. ■

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