

# LAKE OF THE OZARKS BUSINESS JOURNAL

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## Parade of Homes scheduled for April 29 - April 30

The 13th Annual Parade of Homes Tour kicks off the season as one of the largest annual events in the Lake area, and is being held this year on Saturday, April 29th and Sunday, April 30th from 10 am to 4 pm each day. Lake of the Ozarks Business Journal spoke with Lynn Farrell, Chairman of the Parade of Homes Committee and Cindy Vaught, Executive Vice President of the Bagnell Dam Association of REALTORS® about what makes this event so successful.

Says, Lynn Farrell, "We represent all aspects of real estate - on and off water, golf courses, gated communities and more. This year we have homes from \$149,000 to \$2,750,000. If you're house hunting and looking for something, this is a great opportunity. And for agents, this is also a wonderful opportunity to have lots of additional promotion of your property that is not normally done. We do lots of extra advertising not only in our booklet, but in major market newspapers, on the web, we have 11 to 12 billboards, and we're running spots on Charter Cable and the local radio stations."

When and how did Parade of Homes first begin?

Says Farrell, "This is our 13th year for the Parade of Homes. Years ago, Mike Terry and the Lake Area Builders Association wanted to put homes for sale on tour and give more opportunity for buyers and sellers to see them - basically they were creating a big open house for one weekend."

Who are the key players involved in organizing this year's event?

Says Cindy Vaught, "We have a 'Parade of Homes' committee from the Bagnell Dam Association of REALTORS® and the Lake of the Ozarks Board of REALTORS® who are responsible for organizing the event."

Can individual homeowners participate?

Says Vaught, "No - the properties on the tour must be listed in the Multiple Listing Service with a member of the Bagnell Dam Association of REALTORS® and the Lake of the Ozarks Board of REALTORS®"

How many different realtors participate?

"There are 36 different offices that are participating", says Vaught. She continues, "There will be a licensed realtor at each site to answer all your questions."

How many and what types

of homes can we expect to see on the tour this year?

"We have over 110 properties on the tour this year; there will be a variety of homes, condos, projects and developments", explains Vaught.

Can we expect anything different this year from previous years?

Said Farrell, "This is the biggest POH tour we've ever had - 114 properties this year. It will still run pretty much the same except that last year we started in Versailles/Gravois, and this year we'll be starting on the North Shore."

What is the typical turnout for a POH Tour?

Vaught responded, "Based on last year's information we received from the agents who participated, there were a total of over 2,200 people who visited properties on Saturday and a total of over 900 people who visited properties on Sunday."

How many homes/condos typically sell during the Parade of Homes weekend?

Farrell replies, "Typically we will average between 3 to 8 written contracts every year."

Vaught adds that, "...more could have sold a week or two after the tour."

Describe the most efficient way for the average buyer to

easily and effectively get around and view these homes. (i.e. How should they plan their day, Is there any catering set up, can all homes be viewed in a weekend, etc.)

Explains Vaught, "This year, the tour book is set up beginning with properties located on the North Shore of the Lake and progressing westerly through Lake Ozark, Horseshoe Bend, Four Seasons, Shawnee Bend area, Osage Beach, Turkey Bend, Y Road, Camdenton, Highway 5 North, Sunrise Beach, Laurie, Gravois Mills and Versailles. The most effective way to view these properties would be for the shopper to obtain one of the tour books and mark the properties that they are interested in seeing. Some properties may have refreshments available, but I can't answer that for sure. I think it would be very ambitious to view all 114 properties in one weekend." Adds Farrell, "You can also tune in to KLOZ - Mix 92.7 and KRMS to hear live broadcasts from different locations throughout the day."

For more information regarding this year's Parade of Homes tour, call for a free book: (573) 348-4288 or (573) 374-6646, or visit the website at [www.pohtour.com](http://www.pohtour.com). ■



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# BUSINESS JOURNAL



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# Public outrage over dock provisions at FERC hearing

by Darrel Willman

Federal Energy Regulatory Commission (FERC) representatives met with the public in a hearing March 23rd at the Lodge of Four Seasons, to discuss AmerenUE's Shoreline Management Plan (SMP). While nothing was to be resolved at this meeting and the following meeting in Warsaw on the 24th, it gave residents and concerned businesses a chance to be heard.

Contained within AmerenUE's SMP are alarming provisions limiting dock size, setback and placement. Contractors, realtors, development companies and others quickly filled the 300 seat capacity room to overflowing, many of the attendees very well prepared with signs and protest letters handed out as the public entered. An estimated 400 were in attendance.

State Representative Tom Self, who has spearheaded the information campaign against the proposed changes, along with Reps. Cooper and Schad were also in attendance—they cosponsored the legislation Self drafted combating the dock restrictions.

Mayor Penny Lyons of Osage Beach and Alderman Toni Cicerelli were in the crowd, as well as other local officials and businesspeople. The five member panel set out rules regarding the meeting: speakers would have to identify themselves and pre-register prior to speaking, and they would be limited to three minutes. Rep. Self started the public comment with a well-prepared Powerpoint presentation outlining his issues with the SMP and his ideas for compro-

mise. Reps. Schad and Cooper also made short announcements.

The crowd was very vocal. Greg Hasty, Camden County Surveyor, Don Steen, Miller County Assessor and Joe Roeger speaking on behalf of the Lake of the Ozarks Builders Association lead the charge. Hasty was rebuked for going over the allotted time, but was allowed to finish a very

process earlier as "two guys out in a boat deciding whether your property is worth \$10,000 or \$50,000."

Joe Roeger presented a letter which he read, outlining landowner's rights to use the property for any purpose as outlined in the 1932 establishment of the Osage Project's boundaries—going on to say any restriction of these would be



Representative Wayne Cooper discusses issues with Greg Hasty.

compelling argument detailing his family's trials over land in the initial stages of the dam's development. His arguments were consistent with most of those over the evening-- the new regulations are unfair and seriously devalue the property values of the lots affected. He also raised questions of favoritism, citing examples of entities that had not been affected by the SMP and those that had been treated unequally. Like Rep. Self, Hasty desired some knowledge of the process that classified areas as part of the Impact Minimization Zones (IMZs). Self likened the

decided in the court system.

Representative Wayne Cooper said, "I mean it's Imminent Domain. My opinion is right now is— the simple solution for this, is for Ameren to withdraw their current shoreline management program from the FERC application and get another look. Get a task force assigned that can take what's been done and make modifications and restrictions on it and just reassess it. I truly believe that the dock issue can be pulled out of the shoreline management plan, and that it can be fashioned in a more private-property owner- friendly form and we can go forward."

Senator Carl Vogel said earlier, "Reps. Schad and Self have taken the bull by the horns on this issue-- we have met with AmerenUE and they have given us the timeframe of the entire re-licensing proposal, and discussions regarding the dock permits and size, and the IMZ zones. I think that now everybody's on the same page-- and when it's all said and done, I feel comfortable that the license will be reissued. And those that live on the Lake

*continued on next page*



Rep. Tom Self (left) listens as viewpoints are expressed.



# FERC hearing

*continued from previous page*  
and those that develop the Lake and those that recreate on the Lake-- this time around-- will see little if any changes."

Rep. Self has dedicated his webpage, [www.tomself.com](http://www.tomself.com), to the issue. He has posted there a copy of the letter written to FERC by US Senator Jim Talent, echoing the sentiments of many in the area: "Denial of lake access would also have a devastating impact on jobs, tourism, and economic development in the counties surrounding the lake. For some counties, development surrounding the lake is the primary source of employment and economic growth opportunities."

As a senator overseeing the commission, Talent went on to question their authority. "The Federal Power Act grants FERC the authority to issue licenses for the construction and operation of dams to generate electricity. In issuing a license, the Act requires FERC to give equal consideration the benefits of power production, mitigation of damage to the environment and recreational

activities ... The statute does not extend to FERC or the licensee authority to restrict private recreational development such as a dock ... Such prescriptive regulation on non-energy related activities leads me to believe that FERC has over time, through practice and not legislation, stepped beyond its statutory authority."

FERC officials at the meeting stated they 'wanted to listen to what you folks have to say' and that they wanted to hear about alternatives to the current plan. Judging from the statements made at the hearing, they will have plenty of issues and alternatives to mull over when deciding the issue.

Whether or not the agency is affected by deed, overstepping its boundaries or can be swayed by public outcry remains to be seen.

The issues in question stem from AmerenUE's re-licensing application to FERC, begun in 2001. As part of the process, AmerenUE was required to develop a Shoreline Management Plan to address ecological



Participants wishing to speak were required to register beforehand.

and biological concerns, minimizing the project's impact on the environment— with some endangered species specifically addressed. The SMP outlined Impact Minimization Zones (IMZs)— areas of the lake's shoreline that were not devel-

oped, where they could take actions to lessen the impact of the lake's development on the environment.

The plan was drafted and was nearly accepted by FERC, when public outrage halted the process over restrictions on

docks in the proposal. The document called for 50' setback from the lake's shore for building, a 150' separation between docks built inside the IMZs, and docks would have to be 900 sq. ft. in size or less. ■



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# Tri-County YMCA new facility a reality

by Denny Benne

It's been ten years of golf tournaments, auctions, dinners, personal pledges, the annual Polaris Three Rivers Run and various other fund raising events—but it looks like the Tri-County YMCA finally has a home.

The YMCA facility is conveniently located behind the Osage Beach Airport, on Airport Rd. It's situated on 20 acres, so there's

plenty of room there for expansion. The new building will feature outdoor soccer facilities, an indoor track, basketball court, gymnastics and aerobics areas, a weight room, locker rooms, and perhaps most importantly, child care facilities. They will offer extended hours for child care for people not working the typical nine to five job.

The nearly-completed build-

ing and grounds are considered Phase One, and will open early this Summer.

At a cost of nearly \$3.5 Million, it is over the anticipated budget. Director JoAnn Rutherford is quick to point out, "None of this would have been possible without tremendous public support. I can't say enough about Millennium Construction and their

*continues on page 56*



Dr. JoAnn Rutherford and the painted "Y" logo on the basketball court.



The center nears completion, Rutherford estimates two months remain.



The design features large, open brightly-lit areas.

# LAKE OZARK

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# Historic Bagnell Dam Strip

*Special to the Business Journal*  
By H. Dwight Weaver

During the 22 months that Bagnell Dam was under construction between August 1929 and June 1931, the project was the hottest tourist attraction in the Midwest. No engineering feat of such a scale had ever been seen before in the Missouri Ozarks. Big city newspapers encouraged their readers to make the trip to Bagnell to see



The strip, as it looked in 1939.

this marvel in the making. Sightseers flocked to the site by the hundreds, despite financial constraints caused by the Great Depression. And to accommodate visitors, Union Electric

Light & Power Company constructed an observation area on the bluff above the dam construction site.

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. Stretching out across the Grand Glaize valley some 90 feet in the air, the bridge itself became a tourist attraction. As yet there was no water beneath it. But by February the Lake basin was starting to fill, and it became an even larger attraction than the dam's construction. 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.

During the construction of the dam, Union Electric formed a subsidiary called the Union Electric Land & Development Company. This company incorporated an area around the dam and named it Lakeside. On Lakeside property, the company built a hotel on the bluff above the dam, and a large commercial boat dock and a restaurant at the southwest end of the dam. By January 1932 the concentrations of sightseers were greatest at the southwest end and a village was taking shape. Yet the village lacked several important things—an official name, a post office, and a school.

The local children were attending school in Lakeside Village in a building near Holiday House. The school district was a consolidation of the Bagnell and Pleasant Grove school districts north of the dam. But people wanted the school on the south side, so, using short term bonds and a Public Works Administration (WPA) grant, a school building was erected about one mile south of the dam. This school became School of the Osage and

was in operation by 1934.

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.

In 1933, national Prohibition ended, and alcoholic beverages became legal again bringing sighs of relief because prior to this, only bootleg liquor could be had in Lake Ozark if you knew the right person. Saloons and dancehalls proliferated, causing some urban newspapers to call Lake Ozark a honky-tonk town. Local businessmen were incensed and fiercely defended the new town's reputation, but the image was pervasive. 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

*A family vacation tradition*  
*Seventy-five years in the making*



A panel from a Lake of the Ozarks Guide Book, from 1954.

onto the The Strip because no bypass around the dam existed at that time.

The 1940s were World War II

years, which kept tourists closer to home, so even though cars, tires and gas were hard to get,

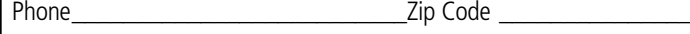
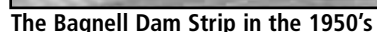
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## Through the years...

Nevertheless, the Bagnell Dam Strip has survived for 75 years. It has entered a new century and with the thoughtful, cooperative effort of its businessmen and women, it can be revitalized and thrive without sacrificing its historical character. There is no other place like it in the Lake of the Ozarks region. ■

The 1970s dawned with consternation over the need for municipal water and sewer facilities. State improvements to







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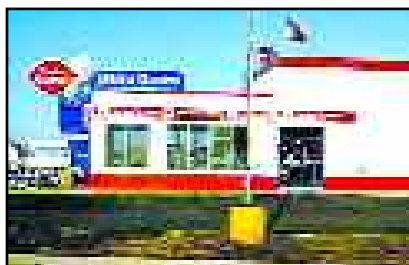
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# Saving docks and shorelines- Horseshoe Bend Dock and Rip Rap Service

by Michael Gillespie

In 1972 the late Frank Bachelier left one river to work on another. After years as a crewman on a Mississippi River barge line, Frank came to the lake area to open a floating restaurant on Horseshoe Bend, calling it the Osage River Barge Company.

The restaurant was a favorite for boaters, featuring, among other things, a great bacon cheeseburger.

By 1983, Frank had expanded the restaurant, making it into a two story structure built on steel barges. "He had a lot of docks around the restaurant," said his

found out about that and purchased one from them, then eventually a couple more. They were deck barges that he could put material on to push from site to site. He used a push-boat, and that's how he went around and got to different people's docks."

Dock repair led Frank to develop a reinforcing system, known as UBT, or underwater brace trussing. Bruce Thompson, who has been overseeing the field operations aspect of the business since Frank's recent death, described it this way: "Basically it's a truss that we build in our yard. It has an upper

and you can see the wave go through the dock. When we get done putting the truss on it, the whole dock raises and lowers together as a unit. If the fingers move independently, you've got something that's going to break, if it hasn't already. When it moves together everything stays intact. The welds don't break, the bolts don't break, anything in that dock generally stays together."

Thompson, who owns Mallard Point Resort, told how he learned about Bachelier's dock reinforcement system: "When Frank first got into the dock business, I had a little four-slip, uncovered dock. It had a very flimsy underwater brace, a light weight beam of sorts, and it had broken right away. Frank came over and designed an eight-inch truss that we put down under my dock. And that thing is still there. Now we're doing a twenty-four inch truss, just to give you an idea of how stout we build these things. We guarantee them. When we put them in, it stays fixed, or we come back and take care of it."

With the mandate for changeover to encapsulated foam flotation, Frank expanded his business to include foam replacement. "The barge that we use for foam replacement has a derrick that holds the dock up while the guys remove the old foam and put the other in," said Tracy. In difficult places, the crew sets a steel tube vertically on the lake bottom, with the upper end rising alongside the dock, then they use a come-along to lift the dock.

Small docks can be changed over in one day, but the company

could be there for a week or two," said Tracy. "We just leave the barges there and our guys go back and forth until the job is complete."

on unprotected shoreline to guard against further erosion, or placed against the footing of an undamaged sea wall.

Workers set the rip rap in



Rip rap protects shores from damaging erosion

wife, Barbara (Tracy) Bachelier, "and from repairing them himself, he became very interested in how docks worked, and what made them fail, and how to better improve them." At that time boat traffic on the main channel occasionally was heavy, but not nearly as much as it would become over the next decade. Larger boats, more boats, and considerable wave action began to take their toll on traditional docks all around the lake.

"In 1995, Frank decided to start a business in dock repair," recalled Tracy. "He felt there was a need for it on the lake. He'd operated the restaurant for quite a number of years and he just wanted to get into something else. He started out with a small pad and a few jobs. He did those first jobs after the restaurant closed for the season. I think he was trying to get a feel for how it might go.

"Then he received so many calls from people that he realized he had to enlarge it and hire people and teach them to do what he was doing. It just went from there.

"Bridgeport Marina had obtained some barges. Frank

piece and a lower piece, and webbing that goes between them. We put legs on that. It hangs below the fingers of the dock. The two-inch legs that run up from the underwater truss are welded on the ends of the fingers. When we're done, the fingers are all tied down to the truss, and the truss is tied from end to end under all the fingers.

"If a wave rolls in and those fingers are not securely fastened,



Horseshoe Bend Rip Rap's barge holds the dock up for repairs.

they tend to move independently. You can watch the wave go down the dock and the first finger will lift, and then the second finger will lift, and then the third,

has replaced foam on a number of large docks, such as Regatta Bay and Southwood Shores condominiums. "If the dock has twenty or forty slips in it we



Horseshoe Bend Rip Rap has 3 push boats and barges.

The rip rap part of the business began in the late 90s. Rip rap is a stone reinforcement method used to check an eroding shoreline. "Frank knew he had an erosion problem at the Barge restaurant," Tracy remembered, "and he noticed erosion all over the lake. He got to thinking how best to handle that,

place from a barge. "All of our rock is placed by water; we come to the site by water," Tracy said. "We have three push boats and barges. One of them is strictly for the rip rap; one is strictly for the dock work. The other one can do either. We are doing more rip rap right now than anything."

Though the untimely death of



Erosion can eat away at the base of seawalls.

which took him back to his early barge days on the Mississippi River where the Corps of Engineers used a form of rip rap."

In the early days of the lake, concrete sea walls were commonly used to stabilize the shore. But the pounding of heavy waves made by increased boat traffic would undermine the walls. "The wave comes in and slaps against the sea wall," explained Tracy. "When the wave goes back out it pulls sand and dirt out with it. If it's not taken care of, enough of the dirt and rock are washed out that the footing caves in." When properly placed and sized, rip rap dissipates the energy of the wave so that it doesn't pull sand or dirt out with it. Rip rap can be placed

Frank Bachelier had a profound effect on the business, long time friend Bruce Thompson has agreed to keep the company going until it can be handed over to the next generation. Frank and Tracy's oldest son, Brett, will graduate this spring from St. Louis University. "He is coming back to the lake and getting involved in the business," Tracy proudly noted. "Bruce is going to take him under his wing and will stay with him until he feels that Brett is ready to take over the company."

Horseshoe Bend Dock and Rip Rap Service will continue as before. Good ideas and solid work have a way of lasting.



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# The myths and realities of credit scores - how important are they?

by Michael Gillespie

Credit scoring, a mathematical estimation of your ability to repay debt, has been touted as the end-all when it comes to securing a consumer or small business loan. The higher the score, the better the risk. Or so it would seem. The fact is that the credit score alone is not truly indicative of your likelihood of repaying debt. In some cases a person or small business with a low score may be a better risk than those with high scores. Fortunately, your banker knows this.

Credit scoring came about some twenty years ago. The Fair Isaac Company developed a credit scoring formula in cooperation with the three major credit bureaus — Equifax, Experian, and Trans Union. The scores range from 375 to 900 points. Generally, a score of 650 or better means quick credit and favorable rates. The mid range, usually considered to be between 620 and 650 will also earn a satisfactory response on consumer loans, though there may be some additional qualifications or stipulations, especially with high-end loans, such as a mortgage. A lower score may mean higher interest rates, higher down payment, or no loan at all.

The exact parameters of the

weighs as 30 percent, followed by length of credit history (15 percent), new credit (10 percent), and type of credit (10 percent).

It follows that the two best things a person or small business can do to improve a credit score is pay the bills on time and keep the balances within reason — no more than 75 percent of the credit limit, say the experts. It will hurt the score if you have too many credit lines, even if they are unused, because of the potential of suddenly acquiring a much larger debt. It also hurts to close out old accounts — it shortens your active credit history. You may even hurt your score by applying for additional credit, because that can be interpreted as meaning that you are in financial trouble and may be overextending yourself.

Your credit score means more when you are applying for a mortgage loan or line of credit through a national broker. "Predominately it's used in the mortgage arena," says Chad Doerhoff, head of consumer lending at Central Bank of Lake of the Ozarks. "When you're dealing with a mortgage broker, the credit scores are pretty crucial because they sell those loans. Investors want all the loans to fit into a certain box — lower credit

person at all. They see the score."

Scores definitely can be misleading. Consider the case of a nineteen-year-old who lives at home and makes occasional use of a credit card. The young person's living expenses are nil; the parents provide a home to live in, food to eat, and perhaps even a car and car insurance. After a year or so of paying on a credit card debt and maybe a cell phone bill, that young person has earned a high score. Then the youngster gets the urge to live on his or her own and takes advantage of that score to purchase a car and rent an apartment. So now there's rent, and utility bills, and groceries to buy. The fledgling is still working the same low paying job and quite accustomed to living above that income level, thanks to mom and dad. The credit card gets more exercise and soon is maxed out. The car payment falls behind. The youngster cannot pay the debts. And yet, by credit score alone, this was a good risk.

Then there is the example of an older couple who use their credit cards to pay an unexpected medical bill. They are at their credit limit, though they have paid their bills on time. Nevertheless, their credit score will be wrecked because they are maxed

their debt than the youngster listed above. But not according to the credit score.

In reality, the credit score is only a small part of the picture. "When you deal with a local bank," says Doerhoff, "We do the same things brokers do to an

The credit bureau report does not reveal your credit score. You have to pay a nominal fee for that. But it's really not worth it because each potential lending institution has its own criteria for judging the scores. In other words, a score of 630 may mean



extent. We sell our loans because by offering the loans, packaging them up, by selling them on the national level, you can offer the customer a better rate. But the thing about a community bank is if we can't make it work for some reason on the national market, then we'll do it in-house and we'll use our own funds. At that point, we'll look at the credit score, but we'll look more at what's on the report."

The 'report' is the credit bureau report generated by Equifax, Experian, and Trans Union. The report lists adverse accounts, satisfactory accounts, and inquiries by companies that have considered your request for a loan. The report shows your original account balance, your current balance, payment record, date opened, credit limit, past due amount, and current status.

The government has decreed that an individual may review his or her credit bureau report once a year, for free. That's once per year from each of the three credit bureaus. The report can be requested by mail, phone, or internet. Since each of the three bureaus may have somewhat different information on you, it's wise to check them on a revolving, quarterly basis. If you catch an error, you can petition to have it changed.

a higher down payment to get a loan from lender A, or a higher interest rate from lender B. There is no consensus between lenders of what a given score means. From the consumer point of view it's so ambiguous as to be meaningless.

Whether or not you get a loan may depend as much on character as on credit score. "When it's the local dollars that are being loaned out," says Doerhoff, "there is going to be less influence from the credit score and the credit report. When you apply for a loan from a local bank, sure, we look at the credit bureau, but that's when we take more heavily into factor the applicant's character. If I'm making a car loan, and you put on the application you don't have any credit cards or debt, and then I pull a credit bureau up and there are all kinds of stuff on there, well, that speaks badly. Either you don't know that you have these credit cards, or you fibbed when you filled out the application. We use it as a judge of how honest this person is if we don't know them otherwise."

"The good thing about the local decision is we can look at the report or look at the individual's situation and say this credit score isn't indicative of your ability to repay or the real risk of this deal for us." ■



formula are a closely guarded secret. It is known that some 20 to 30 individual bits of information go into it. The information is weighted by category. Payment history comprises 35 percent of the formula; amount of debt

scores, higher credit scores, that sort of thing. They'll say, "These lower credit scores, we want a premium for these." The potential lenders are making their decisions in New York or LA, or wherever. They don't know this

out on their cards. What the credit scoring formula did not take into account is that the couple owned their own home, free and clear, and those two cards are the only debt they have. In fact, they are more likely to pay



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# Are warm winters altering our Lake Lifestyle?

*Has anyone ice skated on Lake of the Ozarks lately?*

by Oris Jones

My daddy told me that when he was young it got so cold over by Macks Creek that huge oaks froze solid and exploded like dynamite. You could hear trees exploding throughout the night.

I never saw an oak explode, but in my youth the Lake of the Ozarks did freeze so thick that people drove cars across it.

The younger folk also have some cold memories of Lake of the Ozarks. For example, during the late 70s and early 80s many frozen coves were a-swirl with colorfully-dressed ice skaters.

But has anyone skated on Lake of the Ozarks lately? Has anyone shoveled heaps of snow off their cars lately? Here's my point: our winters are warmer than they used to be.

I won't argue about it; I've got all the proof I need. Armadillos are digging up my yard. Flies are buzzing around my head on Christmas Day. I see bluebirds pairing up in February when what I'd really like to see is a beautiful knee-deep snow, pure

and blue-white.

Why are we getting these gentle winters? Are these mild winters here to stay, or has Nature just briefly sent us a soft breath from the tropics? And most directly, how are warm winters impacting our lifestyles and our tourism-destination/second-home community?

This fascination over our changing weather prompted me to drive to St. Louis and interview an expert on the subject-- meteorologist James Kramper of the National Weather Service.

Kramper explained that the Weather Service's job is to "maintain the weather infrastructure through which we collect and disseminate weather data for the United States. We have the data base, the radar equipment, satellites in space, and ground equipment," he said.

What the scientist said: Over the past 20 or 25 years the weather has warmed dramatically, and we're trying to figure out whether this is just a brief warming period or the beginning of a cycle

that could last 100 years or so. Data shows that there have always been significant warming and cooling cycles occurring naturally on earth.

We no longer have the continuous winter snows most of us can remember, back when it snowed during every month of winter. You have to go back to the late 70s and early 80s to find a winter like that.

"I remember," I said. "That was the time when heavy snows collapsed roofs on boat docks down at the Lake. Some docks sunk, taking the boats under with them."

"Right," he said. "No one can deny that the Midwest is getting warmer, because we have the data to *prove* it's warming. The question becomes: is man's pollution causing a greenhouse effect which creates the warming, or are we at the beginning of another natural warming cycle?"

I believe it's a combination of the two: that man's pollution is causing the earth's natural warming trend to accelerate. The scientific community is in general agreement on this combina-

tion theory.

Pollutants alone could cause warming-- keep in mind that we've been polluting the atmosphere since the industrial revolution-- but we can't totally blame mankind for this present warming trend. To repeat myself: I think the combination theory is the best, that our atmospheric pollutants are causing warming to happen faster than it should."

"Is the news media handling

this right," I asked, "Or have reporters taken the political view and ignored the meteorological facts?"

"I think the news media is right in focusing on the greenhouse effect rather than *natural* warming, because man-made atmospheric pollution is the one thing we can control.

That's what makes it news; it's something mankind can take at least some of the blame for -- and can also fix. Doesn't it make sense to stop polluting? Doesn't it make sense to do things that you know are beneficial?"

Warm winter lifestyle: let's consider what warm winters mean to our lifestyle and to our tourism-destination/second-home community.

I recall the 1992 US Census data stating there are more second homes in Camden County than in the rest of the state combined, so second-home owners must figure into any discussion of our community's business and lifestyle.

To delve into these issues and others, I met with Joel Pottinger, *continues next page*



Kramper: There have always been extreme weather changes.

## "Insurance-Wise"

with Steve Naught of Naught-Naught Insurance

### What is Risk Management?

Risk Management is the process a business undergoes when it wishes to protect company assets. This process has five main steps. The first step is to Examine the sources of loss to the business. Losses can come from various causes such as property damage, liability lawsuits, human resource changes, or net income losses due to obstruction of business operations. These losses can be identified by looking at the company's history of losses, hiring industry experts, completing inspections or by going over a checklist specializing in identifying exposures for the business.

The second step is Evaluate the Risk and assess the potential impact that losses could have on the firm. Some potential losses can be estimated by looking at past data while other exposures can only be guessed. The information gathered can at

times determine loss frequency, range of severity and worst-case scenarios.

Risk Control is the third step where business takes actions to minimize losses. The entity can try to avoid the loss or prevent a loss by taking special measures. An example would be to prevent a theft loss by installing motion detectors or a monitored alarm system. A business can also reduce a loss by having procedures in place that minimize the loss like adding a fire extinguishers that are easily accessible to work areas or by having employees wear protective devices if needed. Risk can also be transferred to another party by contracts or insurance.

The fourth step is to Fund the Risk. This determines where the money comes from that will be used to pay for future losses. The company can use internal funds to pay for the losses or they can transfer the risk by contractual agreement or by purchasing insurance. Insurance would be trading a small known cost, known as the premium, for a poten-

tially larger unknown cost. The insurance contract can also be adjusted to give the business more or less risk by adjusting deductibles, limits, co-pays and other factors.

The final step is Risk Administration. This would consist of developing and implementing a risk management strategy. After the policy is in place the business will need to monitor and make adjustments to the plan as necessary.

Steven Naught is a Certified Insurance Councilor with the Naught-Naught Agency and can be contacted at 573-348-2794 for additional information.



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# Are warm winters altering our Lake Lifestyle?

*continued from previous page*  
 executive director of the Lake of the Ozarks Convention and Visitor Bureau.

"Weather is the single most determining factor in whether people visit the Lake of the Ozarks," Joel said. "People complain about gas prices, they complain about the economy, but give us sunshine and pleasant weather and we'll do good business at Lake of the Ozarks."

Now if it gets too hot for too long a period during summer our business suffers. Even waterparks suffer. But people love warm winter days. Its a time when second-home owners take advantage of these beautiful days to visit their lake homes, to do yard and home maintenance, or just enjoy a lake-and-woodland retreat from the city.

As warm winters bring more visitors, we'll continue to see a proliferation of shops and other businesses offering amenities and services to these winter guests. Also, these warm winter days are great for golfing, and we're widely recognized as a major golf destination.

It is a joy in winter to see cars filling the parking lots of the shopping malls, specialty stores, home repair stores, restaurants and other businesses.

But you can bet that if the weather were freezing cold, there wouldn't be many winter visitors here. It hasn't been so long ago that second-home owners weatherized their homes in early fall at the same time they winterized their boats, and then we wouldn't see them again until spring.

But now our warm winters and great new amenities prompt second homeowners to come more often during winter, and to stay longer.

These second homes are hardly cabins on the lake any more; many are high-dollar homes that people like to spend time in, and will most likely live in permanently when they retire from their city job.

All of our regular attractions—golf, restaurants, fishing, boating, shopping, weekend getaways, lodges and motels, family attractions will do more year round business as long as our winters remain mild, which means that the off season between fall and spring will become shorter."

Fair weather construction.

Few people are as affected by the weather as construction workers. In summer these guys must put in all the hours they can and save their money against winter days when fierce weather means no work and no pay.

But good things happen when winters are mild and work is not stopped by harsh weather. Our large population of construction workers can support their families, pay their bills and keep cash flowing through the community.

## Golf Rounds by Year

While not as dramatic as temperature data, the number of golf rounds played at the Lake is clearly rising.

	Dec.	Jan.	Feb.
2000	906	668	2115
2001	3223	2808	3744
2002	2879	1209	1940
2003	2264	2184	2525
2004	2945	1281	3066
2005	2786	3080	4100

To gain insight into how this fair weather is impacting the construction industry, I spoke with Jim Backsen of Prater-Backsen Construction of Osage Beach. I interviewed Jim because of the variety of construction projects his company takes on.

"The main part of our business is custom houses, but over the past few years we've done some condo projects and a townhouse villa project, in addition to our regular houses," Backsen said.

The company builds homes in the high-dollar range— 75

percent of their houses cost more than a half million, and they've built several homes in the two million dollar range.

"In the late 80s, and early 90s when I first came here there were extended cold periods when we just couldn't work," Jim said. "You can't send crews out in severe weather to frame houses or to install roofing."

Even when the men are on the job, they'll only produce a third of the work they'd accomplish on a mild day. Also, you can't pour concrete or hang sheet rock in freezing weather, and this stops progress.

But nowadays this nice winter weather helps us complete construction projects faster with little or no down time, and this is a huge plus for us because the Lake of the Ozarks community is experiencing a tremendous construction surge, both residential and commercial. Warm winters help us keep up with the work load."

Good Fishing Weather. Fishing is another indicator of the type and degree of weather we're enjoying. There is a hearty kindred of men who get out there on the lake in extreme winter weather, brave the fierce elements and usually come home with decent catches.

There is another type of angler called "fair-weather" fishermen—who only fish on warm, pretty days. So how have our warm winters affected this division of anglers? It puts the fair weather guys out there on the lake with the tough guys, thus greatly increasing the num-

ber of winter fishermen.

I talked about this to Dennis Beabout, owner of Beabout's Bait and Tackle in Osage Beach:

"Warm winters have definitely generated greater sales in tackle and bait," Dennis said. "Some men fish all winter no matter the weather, and in the past I could count on these winter fishermen to help get me through until the fishing business really picked up in spring through late fall."

But now these warm winters have brought out the fair weather fishermen, so there are a lot more fishermen out on the lake all winter and I'm doing more business during winter than summer.

For example, during the six or eight weeks around Christmas season I used to sell 15 to 20 pounds of minnows. This year I probably sold 100 pounds."

Here comes the good news: "The fish are also getting bigger," Dennis said, because the warm winters have increased their feeding season, and bigger fish attract in even more fishermen."

"But there's also a downside," Dennis said. "Many fishermen these days have quit fishing from spring until fall because of the tremendous amount of boat traffic and the struggle of negotiating the wakes of big pleasure cruisers."

So this switch from summer to winter fishing hasn't hurt my business too badly. These warm winter days have boosted my winter business maybe 35 per cent, but then the big boats of summer have brought my summer business volume down 35 per cent or more."

Winter golf. The Lake of the Ozarks, already renowned as the

premier golf destination in Americas heartland, is recognized by golfers nationwide as an excellent and affordable place to hit the links.

In fact, according to a 1996, Conde Nast Traveler readers poll, Tan-Tar-A Resort and the Lodge of Four Seasons were ranked among the top 50 golf resorts in the world.

The Lake of the Ozarks resort area has 17 courses and 288 holes of golf set amid the lakes green hills and valleys. The courses offer variations in length, degree of difficulty, elevation changes, water hazards and layouts, making the sport enjoyable for the serious, recreational or novice golfer.

And things have gotten better, thanks to the weather. How exhilarating to be out there on a warm, sunny afternoon in January! The fresh air fills your lungs with vitality and energy; you relish the thrill of being outdoors for a whole afternoon, on a beautiful day, on a beautiful course.

Says Marjorie Beenders of the Beenders Marketing Group, which manages the Lake of the Ozarks Golf Council and provides public relations for the Tri-County Lodging Association: "The recent trend toward warm winters has benefited the Lake of the Ozarks travel industry," she said.

"When the weather is clear and warm people are more likely to visit the lake for shopping, fishing, golf or a mini-vacation. That benefits everyone - lodgings, restaurants, shops, attractions - the whole range of traveler-serving Lake businesses."

The lake is a drive to destination, so warm winter days instill in people the urge to take weekend or day trips, and this has a positive impact on our local economy."

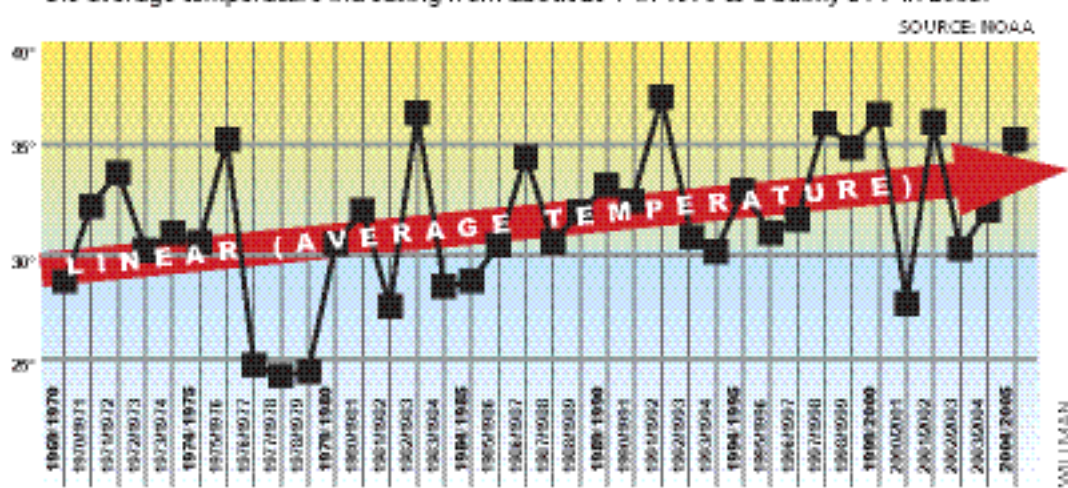
As Paul Leahy, president of the Lake of the Ozarks Golf Council, puts it:

"Winter golf is becoming increasingly popular at the Lake of the Ozarks. The consistent warm temperatures are bringing visitors to the lake for extended periods of time over the winter months, particularly around Christmas, New Years and Presidents Day weekend when most schools are out and families can get away for a longer period of time."

The golf rates are low, the weather is good, and you practically have the courses to yourself." ■

## Average Winter Temperatures

It's easy to see the increase in the average temperatures for the months of December, January and February when you look at a thirty-five year period. The red arrow shows the average temperature increasing from about 29°F in 1970 to a balmy 34°F in 2005.







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the <sup>and</sup> Potted Steer the Blue Heron



# Community classroom opens for real estate agents

by Monica Vincent

Not only are the numbers of homes being built in the lake area increasing, so are the number of real estate agents looking to sell them.

In order to sell real estate in the Lake area, new agents must file with either the Bagnell Dam Association of Realtors or the Lake of the Ozarks Board of Realtors who share a data base for the MLS. According to The Bagnell Dam Association of Realtors, they currently have just over 500 agents listed, and have accumulated over 200 in just 3 years. The Lake of the Ozarks Board of Realtors registers approximately 360 agents now, with close to 100 new agents in just the last two years.

Because of this growing interest in the real estate profession, pre-licensing courses and continuing education courses at the lake are usually full classes. Typically, different instructors will come in from out of area and rent facilities.

Real Estate Prep School, working in conjunction with Gaslight Properties GMAC Real Estate and agent/instructor Diana Sutherland, has been one of those options. Sutherland had been teaching on her own, with

who had a good passing ratio and offered to partner with them in a pre-licensing school."

"I spent one year teaching in the conference room at the Gaslight Hwy 54 office where the conditions were not ideal - not enough seating, no climate control, limited facilities, not enough parking... So I approached Jim Estes, (owner of all Gaslight GMAC Properties offices), and asked him for a facility for pre-licensing and continuing education classes -- a place where we could also invite other instructors to utilize the facility. He felt that was a good thing to offer local agents and area agents."

The new classroom/conference room, located in the Gaslight offices on Hwy 54 in Camdenton, opened in early March. Formerly rental space, the approximately 900 square foot classroom/conference area seats 60, houses its own men's and women's restroom facilities, a kitchen area and a separate instructor office.

"I'm thrilled with the way this has come out", says Sutherland. "With a seating capability of 60 people, we decided to fully utilize the classroom to offer to the community for a variety of functions."



Diana Sutherland

the ability to teach for various sponsors. The courses she offered included continuing education as well as new agent continuing education courses.

Said Sutherland, "I wasn't yet teaching pre-licensing courses, but I saw the need to offer pre-licensing classes at the Lake of the Ozarks on a regular basis. Gaslight approached R/E Prep,

"The location is convenient for everyone regardless of what side of the lake you're coming from, or if you're driving in from the Rolla area or elsewhere."

Continues Sutherland, "It's really nice to have a state-of-the-art facility that has everything you need at hand." The classroom has state-of-the-art

*continues on page 20*

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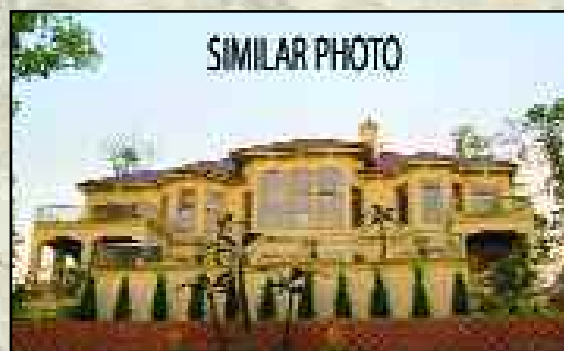


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# Lake Printing—from humble beginnings to today's modern press

by Alison Schneider

In 1949 Lake Printing began humbly in Dwight Jones' basement in Lake Ozark. It was just a small letterpress shop and handled just small, letterpress jobs. As the demands of the business grew, so did Lake Printing and, in 1978 Merle Truitt purchased the company from Dwight and continued to expand the services offered. Keeping right up with (and sometimes ahead of) technology, the company continued to grow and provide newer and better services. Today, Lake Printing is a multimillion dollar company and, even though ownership has changed over the years, the Truitt family is still involved and meeting the printing needs of thousands of businesses both locally and nationwide.

The basic principle of offset printing, the dominant printing process, is pretty simple: ink and water don't mix. Early lithographers etched images onto a flat stone. These images would accept ink, while the porous stone accepted water. When ink was applied, it stayed on the greasy image area and avoided the rest of the stone. Today the same concept applies, but with one very important addition. In

modern presses, the image is transferred from the printing plate to a rubber blanket and then to the paper, hence the name "offset." Although there are many different kinds, sizes and qualities of offset presses, the basic configuration remains the same. When the printing plate is exposed, an ink receptive coating is activated at the image area. On the press, the plate is dampened, first by water rollers, then by ink rollers. Ink adheres to the image area and water to the non-image area. As the cylinders rotate, the image is transferred to the blanket. Paper passes between the blanket cylinder and the image is transferred to the paper. In the world of printing presses, the best machines are the Heidelberg sheet fed presses. They specialize in high quality printing of up to 5 colors (combinable to make millions of colors) and up to 28x40 size sheets of paper. Lake Printing has two of these monsters that are capable of printing just about anything. Add to that a number of state of the art machines that include a 30x40 MBO paper folder, two G5 Mac Graphic Computer systems (they converted to digital processing over 5 years ago), Creo printers, and a direct

to plate 200 line, 2500 DPI processing capability and you've got a big-city printer right here at the Lake.

Does that mean they don't do the small stuff anymore? "We built this business on business cards and letterhead" says General Manager Steve Truitt, "and we still do that. No job is too small". In fact, Steve has formed a special division for the "got to get it fast" requests. "Xpress Printing" is a division of Lake Printing and is set up specifically for the smaller requests. A full service setup (just like the bigger jobs), Xpress Printing can get your product to you in a 24 hour turnaround "start to finish" and delivered right to your door. "We have the best equipment and staff of any commercial printing and graphics company in Missouri" says Truitt, "and we are really proud of that. We can do anything that requires printing, including the packaging and shipping. We truly are full service."

Steve Truitt speaks with knowledge and pride of years of experience. Since his dad, Merle purchased the business in 1978, it's been a family affair. Steve started working at the shop in the binding and cutting department shortly after and has been the General Manager since 1983. Brother Jeff, who also started in binding and cutting, is now the Pressroom Foreman. Steve's oldest son Jeshua has worked for Lake Printing for 11 years and is in Sales, while his youngest son Jordan has been with the company for 8 years. Even Jordan's wife Julie works for the company, helping in the office and running the binding machines. Dad Merle has been retired since selling the business in 1985, but

keeps busy with personal projects and still lives in Eldon. Gary Lorenz, the past and current owner of Lake Printing, saw no reason to change a successful team that the Truitt's had formed.

Gary Lorenz himself had purchased the business originally from Merle Truitt in 1985. Quite



Lake Printing GM Steve Truitt

well known in the industry, he owned a number of commercial printing companies at the time, including Color Art, Graphics Links and Accu Color. He worked hard alongside the Truitts to make Lake Printing even more successful than it had been in the past. But, in 1998 Gary thought it was the right time to retire and he sold all his holdings to publicly traded Cenveo Corporation and headed for Florida and relaxation. However, by 2005 he was missing the Lake area (and maybe even his extended family, the Truitts) and made arrangements with Cenveo to buy back Lake Printing. The deal was struck and Lorenz is back. Since his re-entry in 2005 the offices have been totally remodeled. Along with the new spiffy graphics computers that allow the design team to produce some amazing artwork, they added a Nexus G5 Pre-press system, some new machines

including a new paper folder that can fold around 40,000 units/ hour

While under the canopy of Cenveo, Lake Printing saw some huge advances in systems, including the implementation of the Hagen OA estimating/costing system. It's a state of the art computerized jobbing program that tracks and manages all aspects of the business. "It's amazing," says Truitt. "All jobs are run from inception to completion through the computer system. If you work on the job at all, you have to log into it and log out when you are done. We can track all phases of progress, see who has worked on the design, production, and processing of the project and cost out properly the actual figures involved from man hours to supplies." Truitt says this system enables the company to run much more efficiently and nothing slips through the cracks like they can at some smaller companies. "Nothing gets lost – you have to be able to access the details to properly service the customer and make sure you are bidding a project properly. This software makes that possible for us. Instant access and tracking – it's invaluable".

Cenveo still uses Lake Printing for sub-contracting on a variety of jobs, because they recognize that the shop runs very efficiently. The 35 employees in the 30,000 square foot building in Osage Beach like their jobs and know what they are doing. They care about each project and take personal pride in a job well done and they are rewarded for their hard work and loyalty. The company offers a full benefits package including a 50% match 401K, full retirement, and a full two-week vacation yearly that begins accruing from the first day of work.

*continues on next page*



Plates for the Creo copier are prepared carefully for printing.



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Longevity is rewarded by a full month vacation at 15 years and regular pay increases. "There's not much turnover" says Truitt, "we take care of our staff because good employees producing quality work is key to our success".

Lake Printing boasts capability to offer complete pre-press services that include professional design development, layout and consultation to help decide what best fits the client's needs. Their aforementioned G5 Macs, Intergraph, and Dell PC workstations give them the technological power and tools they need to create award-winning designs for customers and the Creo Trendsetter can handle the largest of digital files. Truitt says they can handle any software format and turn client designs into a superior finished product. "We aren't worried about the office technology out there," he says "we know that there is good quality in some office machines. For example, high resolution for most folks is 300 or more DPI, we start at 2500 DPI. But if you really want quality and professional results you need a professional printing service...like Lake Printing." Truitt is especially proud of

their start to finish service capability. "We will send consultants to you. We'll help you figure out what you want and we'll see it through to the end product – then we'll deliver it for you." They can distribute the product as well, boasting on-site FedEx and UPS shipping stations and an interior loading dock that can accommodate three 40-foot semi trailers inside. "We can take the project to distribution through bulk mailing, too. A client just needs to let us know what they want and we will do our best to make it happen quickly and professionally. We want our customers to be confident that a job left with us is a job done right – it's our main goal."

"We have the best capability here to handle any job – any size," reports Truitt. "Right now a couple of our larger jobs include 5000 copies of a 1300 page book that will be printed, bound and shipped within a week or so and 10,000 copies of a 245 version, 5 color tabbed presentation book that, again – will be completed to specs within a week or two. At the same time we've got a bunch of smaller but equally important jobs involving business cards, brochures and the like." They

boast completion time (of course, dependent on the order) from 24 hours to 1 or 2 weeks – that's start to finish, including a meticulous proofing and monitoring of the printed product. "We pull items out at regular intervals to inspect for quality. That way we can catch any little problems before they become

of providing a high quality product in a timely manner. "The one thing I always feel is that if a client goes somewhere else they might be happy with the product, but they'll never really know what a great job we could have done. You just can't get professional quality with a home-type printer or even a high-end copi-

itt says he wants people to know that they still appreciate the small jobs and that they can do a great presentation for any client if just given the opportunity. "Big or Small – We Do It All, that's our motto and we are proud to be able to help a client any size see their vision come to life." "Give us a try – we won't let you down."



The smaller of the two Heidelberg speed printers Lake Printing relies on for quality.

big ones."

Lake Printing has been serving the area and the rest of the country for decades, getting better and better all the time. But they haven't lost that initial goal

er," says Truitt. But Lake Printing, while able to handle the really big jobs, still doesn't forget the cards and stationery that started the business – Xpress Print was created just for that aspect. Tru-



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## The Al Elam Column

With Bobby Wilson

### Getting Your House Ready to Sell

When putting your home up for sale, it is always a good idea to go through the entire house to find and repair any potential "problem areas". Here are a few good places to start.

Check all of your ceilings for water stains. If you find a leak in your roof or plumbing, repair it and make sure a proper job is done. • Nothing irritates a buyer more than finding out, after the purchase of a home, that there are plumbing or roofing leaks. • If a water stain is left after the roof leak has already been repaired, do any cosmetic work necessary to improve the overall look and quality of your home.

Painting your interior walls is another easy way to improve your home's over-all appearance.

Painting makes a home look fresh and new on the inside and never fails to impress potential buyers. Painting can be your best investment when selling your home. It is not an expensive operation and often you can do it yourself. Choose colors based on what would appeal to the widest possible number of buyers. Generally, an off-white color because white helps your rooms appear bright and spacious.

Unless your carpet appears old and worn, or it is definitely an outdated style or color, you probably should

do nothing more than hire a good carpet cleaner. If you do choose to replace it, do so with something inexpensive in a fairly neutral color.

Repair or replace broken floor tiles, but do not spend a lot of money on anything. Remember, you are not fixing up the place for yourself. You want to move. Your goal is simply to have as few negative impressions as possible upon those who may want to purchase your property.

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



**Bobby Wilson**



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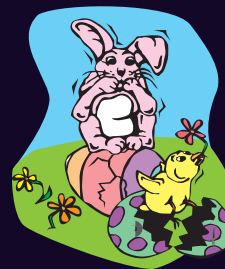
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# Tax form errors that the IRS notices - and how to avoid them

by Michael Gillespie

There is no sure fire way to avoid an Internal Revenue Service audit. You may, through no overt actions of your own, already be a likely target for one.

According to the IRS, the individuals most likely to be audited are: high income (over \$100,000), low income (under \$25,000), and the self employed, regardless of income.

Certain occupations also are more apt to be audited. People who are paid in cash — such as barbers, hairdressers, and waitresses — are automatically suspect with the IRS. The same holds true with small business owners. "The IRS really goes after small business owners," says Jacob, a tax preparer for Marcia's Accounting, in Camdenton. "They want to make sure that the expenses are legitimate business costs, and not just personal expenses."

The simple fact is that no mat-

ter what you do, you may get audited. But getting picked at random is one thing; to invite an audit by committing avoidable errors is quite another.



When it comes to the IRS, you don't want to draw attention to yourself. That's exactly what you do when you make a mistake on your return. Whether your mis-

take is one of omission or commission, the IRS computers are likely to catch it. When they do, the return is singled out for special attention. If that special attention requires human scrutiny, then other claims and deductions may also be brought into question.

So what are the most common mistakes when filling out a return? Here's what the IRS says:

- **Math errors.** Every return is automatically checked for arithmetic errors. No matter if it's a miscalculation or transposition error, the IRS is going to catch it. If you do the calculations yourself and enter the numbers by hand, sooner or later you may make a mistake. The best fix is to use a tax preparation computer program.
- **Incorrect tax entered from the tables.** There are a lot of columns and lines on those tables. Get out the reading glasses and a ruler. Make sure you're looking in the correct income bracket. Check it twice.

• **Missing or incorrect social**

**security numbers.** The peel-off labels that the IRS mails out no longer include social security numbers. Write them in the space provided. If there has been a name change, you've got to report it to the social security administration first.

• **Illegible handwriting.** Type it if you must.

• **Checking more than one filing status box.** There are five choices on the form. Pick just one.

• **Exemption mistakes.** Check the appropriate box(es) and enter the number.

• **Dependent's name doesn't match the social security number.** Write the names and social security numbers exactly as they appear on the social security cards. No pet names or nicknames. No hyphenated last names unless it's hyphenated on the card.

• **Information on the wrong line.** Good math placed on the wrong line equals bad math.

• **Negative numbers shown incorrectly.** Use brackets, not minus signs, to denote a negative number.

• **Wrong standard deduction.** Senior citizens or blind persons have different standard deductions from everyone else, regardless of marital or

filing status.

• **Missing forms or schedules.**

Missing form 1099's are the most common, according to Karen, at Laurie's Accounting. If you are a private contractor, and you perform work for another business in excess of \$600, that business is required to send a form 1099 to you and to the IRS. If you neglect to claim that income, the IRS will sit up and take notice. Remember, also, that the forms are to be attached in a sequential order listed in the upper right hand corner of the schedule.

The good news is that most of the above mistakes do not result in a full fledged IRS audit. Instead, you will more likely receive a correction notice generated by the IRS. The notice will inform you of an automatic change and requires no action on your part. In some instances, you may receive a "correspondence audit" that requires some sort of clarification from you.

The bad news is that the majority of mistakes the IRS catches usually go against the taxpayer. ■

## Community classroom opens for real estate agents

*continued from page 14*  
equipment with wireless internet and projection equipment with video, cd and powerpoint capabilities.

"In the future", says Sutherland, "we'll be able to offer any type of continuing education class including technology courses."

Pre-licensing classes are currently offered four times a year, but will soon be offered more frequently. Class sizes usually average between 25 and 30 students. "We're very proud of our pass ratio, which is 65%", says Sutherland. "That's one of the best you can find anywhere."

When asked her opinion on the increasing number of new agents Sutherland responds, "I've mostly seen people coming in from previous jobs, just moved into the area, or relocated. They are usually highly educated, and there are a lot of younger students in their 20's to 30's, or retired individuals looking to

stay active. You have to have the ability to survive financially the first couple of years in the business, and plan on putting in 40 to 50 hours a week to build your network. Some get disillusioned with their income level in the first couple of years. But, it's a great profession to be in at the lake. Market values are high and there are a lot of listings. The growth of the internet has really brought in a lot of buyers as well."

Lisa Demoss, Manager of the Camdenton office, and Diana Sutherland, Education Center Director coordinate the schedules for the classroom. To rent the space for your own function, you can call Lisa at 573-346-3000. And to reserve a seat for any of the offered classes, call Diana at 573-873-9303. You can also call for pricing on any available courses. The Education calendar will soon be available on [www.Gaslightproperties.com](http://www.Gaslightproperties.com). ■

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## LAKE STORIES *With Michael Gillespie*

# "The Original 'Upside Down' Bridge"

by Michael Gillespie

The construction of the lake during the years 1929-31 necessitated many changes in the area. The future lake bed had to be cleared, towns and cemeteries moved, and roads realigned.

The two major roadways in the region were Missouri Highway 5—a gravel road running south out of Versailles—and U.S. Highway 54, a paved road that cut the area diagonally toward the southwest from Eldon. Because Highway 54 was a federal route, it had priority in funding and design criteria. All changes to Route 54, including the construction of bridges, would take place before the lake was filled.

Prior to the construction of the Bagnell Dam, Route 54 crossed the Osage River at the town of Bagnell, via a ferry boat. As it continued in a southwesterly course, it dropped into Watson Hollow, crossed the Grand Glaize River on a swinging bridge, climbed the ridge near Damsel, and then dropped again into the valley of Linn Creek. The waters of the lake would flood large segments of this route, so engineers began drawing new plans.

Under the developing plans, Bagnell Dam would carry Route 54 over the Osage; the town of Bagnell would be sidestepped. The next major realignment

would take place at the crossing of the Grand Glaize. The once small stream would now be a major tributary of the lake, and Watson Hollow would become a two-mile long cove. After examining the area, surveyors and engineers identified a favorable crossing of the Glaize valley located about three-quarters of a mile south of the confluence with the Osage. This location was a mile north of the old swinging bridge.

Two reasons led to the choice of this site. First, it was a narrow crossing—about 1,600 feet; and second, the projecting points on either side dropped away steeply. This was important because it allowed the bridge to be built higher without making it longer. This would save money and minimize the road grade as it climbed out of the valley on either side.

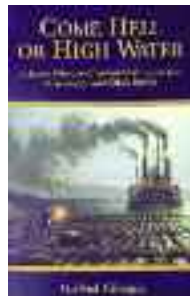
To esthetically enhance the height of the bridge, the designers decided to erect the spans with the supporting trusses below the highway deck—an arrangement known as a deck truss. This would place the roadway some seventy feet above the lake level, and afford an unimpeded view of the tributary—and it could be done without reducing the load capacity of the bridge. Both the Niangua and

Hurricane Deck Bridges built some six years later would feature similar designs. Since the Grand Glaize structure was the first high span in the area, it acquired the nickname of the "Upside Down Bridge".

The Upside Down Bridge cost about \$400,000 and was finished in time for the lake to fill under it. Designed as a two lane structure, the traffic demands of the late twentieth century rendered it obsolete. Construction of a new bridge began in the early 1980's. The westbound lanes were completed in 1984. However, the old bridge continued to carry eastbound traffic until 1995, when all four lanes of the newer span



Michael Gillespie



were finished. Engineers then dismantled the old span, and the Upside Down Bridge was no more.



This photo taken in September 1930, looks to the west. The piers were poured during the summer, and now the truss spans are being assembled in place. (Note the temporary support scaffolding under the nearly finished segment.)

Photo courtesy of author



The Grand Glaize Bridge, circa 1950. The view looks northward toward the mouth of the Glaize Arm. The dock near the east end is Chet's Landing, the forerunner of Link's Landing. Bridgeport Marina is at the west end.

Photo courtesy of Photo courtesy of Brad Atkinson, Fenton, Missouri

## Running old programs on your new Windows XP computer

You've gotten comfortable with Windows 98. Maybe even Windows 95-- and you're used to the ways things work on that old reliable 233 Mhz Pentium. And it's good enough-- why change?

Maybe the internet has come and you've found that old system lacking. Even after a memory boost and a new Ethernet networking card, it just doesn't have the performance you want. A lot of time is spent wasted waiting for pages to load. The answer is a bright, shiny new computer-- a Dell or Gateway, maybe a custom-built just-for-you system. Systems are another matter, here's what you can do if you just don't want to give up that old copy of WordStar.

Compatibility Mode.

Windows XP Home and Professional both feature a smart little idea that let's you run that

legacy application. Just navigate to: Start> Programs> Accessories> Program Compatibility Wizard. If you don't find it there for some reason, try: Start> Help and Support> (on the right side) Fixing a Problem (near the bot-

tom). Click the "Application and Software Problems" item.

Inside this menu you'll find "Getting older programs to run on Windows XP". Midway down the page, you'll once again come to the Program Compatibility

Wizard. Just click the "Next" button and select your program from the list. In the next window, select the operating system you would like it to run in. Everything but MS-DOS and Windows 3.x are listed. Try running your program, if this doesn't work, there are a couple more alternatives.

Partitioning your hard drive.

Caution. If you are not comfortable with this idea, get someone to do it for you. You can easily destroy all of the data on your computer. The idea behind the partitioning is to have an installation of Windows XP, and your favorite old operating system.

PartitionMagic ([www.powerquest.com/partitionmagic](http://www.powerquest.com/partitionmagic); \$69.95) does a nice job, but be wary. Be warned also that you may not have complete functionality with your old system once the installation is complete.

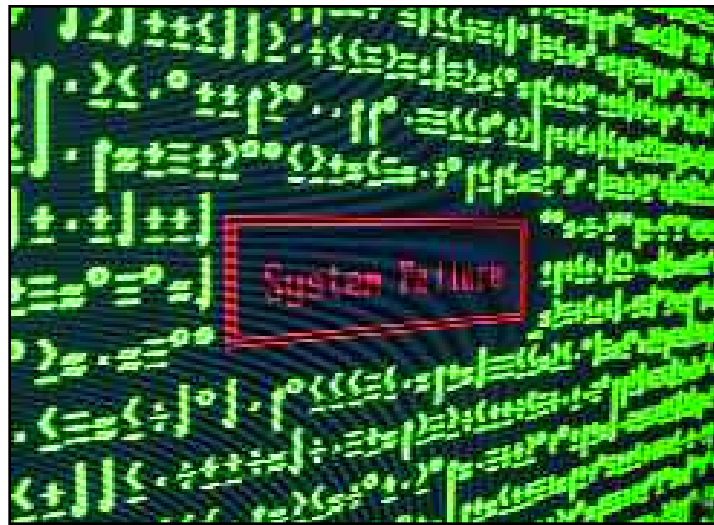
If you get your old OS running, open the documents in question and convert them to a standard format that you can import into a newer one.

A Virtual Machine.

Microsoft Virtual PC (\$129) and VMware Workstation 5.5 ([www.vmware.com](http://www.vmware.com); \$189) are two programs that let you run more than one OS simultaneously. These will allow you again, save as or export the old important documents into a new format for use with the new applications. Or, continue to use the old programs normally.

A drawback to using legacy programs is however, compatibility. Let's face it-- most of the rest of the world has moved on.

Maybe it's time to leave those old applications behind and take a look at the brave new world. ■





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# Tax rules for 2005 new on auto donations, retirement savings

By Eileen Putman

New rules for donating that old car, tax breaks for hurricane victims and people who helped them, and bigger incentives to save for retirement are among changes Americans will see this tax-filing season.

Other new wrinkles include: High gasoline prices lifted the standard mileage rate allowed for business use of vehicles. And a new definition of "qualifying child" affects tax benefits for certain filers — the technical details of which might make your eyes glaze over.

But if the fine print is too much to take, take heart: This year, the Internal Revenue Service has made it easier to procrastinate. The filing deadline is April 17, two days later than usual because the regular deadline, April 15, is a Saturday. And there's a new, automatic six-month extension anyone can get by simply filing a form.

Also, the IRS Web site features new online tools for figuring qualification for two complex tax items — the alternative minimum tax and earned income tax credit — as the agency continues

to prod taxpayers toward electronic tax preparation and filing.

"Electronic filing is a quick, easy, smart way to file your taxes and get your refund faster," said Richard Morgante, commissioner of IRS' wage and investment division, which handles taxes filed by individuals.

Last year, 68.5 million individual returns were filed electronically — more than half, and an 11.3 percent increase from the previous year. Many were e-filed by tax professionals, but about 17 million came directly from home computers. Safeguards ensure e-filing is secure, the IRS says.

Those still resisting that route should know this: Taxpayers who e-file and have refunds deposited directly into their bank accounts get the money in as few as 10 days, compared with six to eight weeks to get a refund check when paper tax forms are filed by mail.

Congress added several temporary tax breaks for victims of the devastating hurricanes Katrina, Wilma and Rita. Some highlights:

- Suspension of limits on writ-

ing off personal casualty losses; normally, such losses must be reduced by a \$100 deductible and by 10 percent of the taxpayer's adjusted gross income.

- Option to use 2004 income to figure the 2005 earned income credit and refundable child tax credit; for many hurricane victims, this will result in those credits being larger.

- Waiver of 10 percent penalty for early withdrawals from Individual Retirement Accounts and other qualified 401(k)s for people whose principal residence was in the disaster area.

Tax breaks for people who helped hurricane victims include:

- Increase in mileage deduction for vehicles used in volunteer work to help hurricane victims (29 cents a mile for vehicles used between Aug. 25-31, 34 cents a mile from Sept. 1-Dec. 31).

- Additional \$500 exemption (\$2,000 household maximum) for taxpayers who housed hurricane victims for 60 continuous days.

- Increased deduction for cash contributions to qualified chari-

ties — from 50 percent to 100 percent of adjusted gross income for donations made between Aug. 28 and Jan. 1. The money didn't have to be earmarked for hurricane aid.

Other changes for 2006 include new restrictions for charitable deductions of cars worth more than \$500, a deduction long abused. Many taxpayers claimed the fair market value of the car based on used-car value guides available at banks and car dealers, even if the car was a non-running junker worthy only of the scrap heap.

Now, taxpayers can't deduct more than the charity collected by selling the vehicle, except when the charity sold the car to a needy individual or family at a steeply discounted price. A written acknowledgment from the qualified charity must be attached to the donor's tax return and it must say how much the car sold for.

There's also a new uniform definition for "qualifying child," which is used for the dependency exemption, head of household filing status, earned income tax credit for lower- and moderate-income working individuals and families, child tax credit, and credit for child and dependent care expenses.

This standardized definition was designed to reduce confusion that sometimes resulted in multiple taxpayers claiming credits and exemptions for the same child. The IRS has devised several "tests" that determine who gets to claim the child, based on the child's age, relationship to the taxpayer, length of time living with the taxpayer and amount of financial support the child provides. The tests vary with the tax benefit claimed.

Also for 2006, the IRS adjusted the standard mileage to reflect 2005's increases in the price of gasoline. For business use of vehicles from Jan. 1 to Aug. 31, 2005, the standard mileage rate is 40.5 cents per mile, compared with 37.5 cents a mile in 2004. Beginning on Sept. 1, 2005, the rate rose to 48.5 cents.

Ceilings for tax-deferred contributions to traditional IRAs have risen from \$3,000 to \$4,000 for most savers and from \$3,500 to \$4,500 for those age 50 and older, within certain income restrictions. Ceilings on Roth IRA contributions — which are taxed, although later distributions from the Roth aren't — also increased.

The IRS also made inflation adjustments for other credits, deductions and tax categories. For example: Each personal and dependency exemption rose to \$3,200, up \$100 from 2004. The standard deduction is \$10,000 for married couples filing a joint return and qualifying widow(er)s, up \$300; \$5,000 for singles and married individuals filing separately, up \$150; and \$7,300 for heads of households, up \$150.

And the IRS has streamlined state sales tax tables for itemizing taxpayers who choose to take the deduction for state and local sales taxes rather than the deduction for state and local income taxes.

At the IRS Web site, [www.irs.gov](http://www.irs.gov), taxpayers can get answers to many tax questions, download and print tax forms, track refunds and find links for free electronic filing and hurricane-related tax assistance. The IRS tax information line is 1-800-829-1040 for individuals, 1-800-829-4933 for businesses.

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# IRS officials warn taxpayers of new tax e-mail phishing scams

By Mary Dalrymple, AP  
The Internal Revenue Service, noting an escalation in identity theft scams, is raising alarms about e-mails designed to dupe taxpayers into revealing personal financial information.

IRS and Treasury Department officials have noticed an increase this winter in the frequency and sophistication of "phishing" schemes that use the tax agency's logo to lure victims.

"There does seem to be a proliferation of them this filing season," Richard Morgante, commissioner of the IRS wage and investment division, said Monday. "We have more thieves trying to take advantage of the filing season than we've seen in the past."

The Treasury Inspector General for Tax Administration, which investigates groups or individuals impersonating the IRS, found 12 separate Web sites hosting such "phishing" schemes operating in 11 different

countries, from the United States to Aruba to Korea.

In a "phishing" scam, identity thieves send e-mail masquerading as official communication from a government agency, bank or other institution in an attempt to solicit personal data from victims. The data could include financial account numbers, passwords, credit card numbers or other information.

The thieves use the information to steal a person's identity and commit financial crimes, like using the victim's credit cards or opening new ones, applying for loans or filing fraudulent tax returns.

"Phishing" e-mails purporting to come from the IRS often tell taxpayers they're due a refund and direct them to a false IRS Web site. The e-mail address may include "irs.gov," such as tax-refunds@irs.gov or admin@irs.gov.

The communication and Web sites might look like the real thing, but they're not, Mr.

Morgante said. The IRS does not communicate with taxpayers via e-mail, nor does the IRS ask people for passwords, personal identification numbers or other secret information about financial accounts.

Taxpayers who file their tax returns electronically might get an e-mailed acknowledgment when the return is accepted, but that e-mail would come from the company providing tax software or professional preparation services, not the IRS.

Taxpayers can check the status of their refund through the IRS Web site. That tool asks taxpayers for their Social Security number, filing status and the exact refund due.

Those who receive fraudulent IRS e-mail can contact the Treasury Inspector General for Tax Administration at 1-800-366-4484. ■

# \$5,000 tax break for startups

New York, AP— One of the most frustrating tax issues for entrepreneurs has been startup costs — they pour thousands of dollars into market research, advertising and other expenses to get their companies up and running, but have had little in the way of immediate relief from the government.

But, with a change in the Internal Revenue Code that took effect Oct. 22, 2004, companies — including many filing their first tax returns this year — are now allowed to deduct \$5,000 of their startup costs. Any expenses above that amount must be amortized, or depreciated, over the next 15 years — the method that applied to all startup costs in the past.

Until 2004, the government theorized that the money paid to start a business was an investment; once a company was actually transacting business, it had operating expenses (which can also include all the above-mentioned outlays) that were fully deductible up front. The change in the law is designed to benefit small businesses, allowing them more immediate tax relief during their initial stage of operation, a particularly vulnerable time for many enterprises.

Claiming the deduction — known as a Section 195 deduction after the tax code provision that authorizes it — involves a little more paperwork than more typical business deductions entail. Companies need to file Form 4562, Depreciation and Amortization and declare that they are electing to take the deduction for startup costs. Without this form, they cannot claim the deduction. The instructions for the form explain what you need to do; you can find them on the IRS Web site, [www.irs.gov](http://www.irs.gov).

There is a catch to the Section 195 deduction, tied to the intent of Congress that it be used by small businesses, not larger concerns. Companies start losing the \$5,000 deduction when their startup costs go over \$50,000; they must reduce the deduction by the amount that exceeds the \$50,000 threshold. For example, a business with \$51,000 in costs can deduct only \$4,000, and a business with costs over \$55,000 loses the deduction entirely.

Remember, even if you can't

take advantage of the deduction, you can still amortize your costs over 15 years.

Many business owners have struggled over the years with a key question surrounding startup costs — when do those costs turn into fully deductible operating expenses? The answer turns on when the company actually starts being "in business."

"It's when the company begins doing what their intentions are in business," said Frank Lamanna, a principal with the accounting firm Ison & Decosimo in Memphis, Tenn.

Lamanna noted that with companies that do business with the public, such as a retailer, it's pretty clear when they start being in business. The starting date can be a little more vague for some companies that are involved in business-to-business activities, he said.

But if you have a signed contract or start taking in revenue, clearly, the business is operating, and your expenses are fully deductible. If you're a manufacturer and you start producing goods, you're also considered to be in business.

Most small businesses are likely to go for the deduction, but some might find they'll do better by forgoing it and amortizing all their startup expenses.

"It might make sense where you're going to lose money in the next year or two," to have a larger amount to amortize, said Fred Daily, a tax attorney and author of "Tax Savvy for Small Business."

Daily likened the startup deduction to the Section 179 deduction that allows small businesses to deduct rather than depreciate up to \$105,000 of certain kinds of equipment. It might make sense for some companies not to take that deduction either.

If you do decide to use the Section 195 deduction, you need to go through your expenses carefully and be sure that you deduct only what the government considers to be startup costs. Some of your expenditures should be claimed under other tax code provisions — for example, equipment you bought must be claimed under a Section 179 deduction. Research and development costs also fall under a different provision, Section 174 of the tax code. ■



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# IRS grants tax relief for MO storm victims

The Internal Revenue Service announced special tax relief for Missouri taxpayers in the Presidential Disaster Area that was struck by severe storms, tornadoes and flooding March 11, 2006 through March 13, 2006.

The disaster area consists of 36 counties: Bates, Benton, Boone, Carroll, Cass, Cedar, Christian, Cooper, Greene, Henry, Hickory, Howard, Iron, Jefferson, Johnson, Lawrence, Lincoln, Mississippi, Monroe, Montgomery, Morgan, New Madrid, Newton, Perry, Pettis, Phelps, Putnam, Randolph, Saline, Scott, St. Clair, Ste. Genevieve, Taney, Vernon, Webster and Wright.

Deadlines for affected taxpayers to file returns, pay taxes and perform other time-sensitive acts falling on or after March 11, 2006, and on or before May 15, 2006, have been postponed to May 15, 2006.

In addition, the IRS will waive the failure to deposit penalty for employment and excise deposits due on or after March 11, 2006, and on or before April 2, 2006, as long as the deposits were made

by April 2, 2006.

If any affected taxpayer receives a penalty notice from the IRS, the taxpayer should call the number on the notice to have the IRS abate any interest and any late filing or late pay-

ment penalties that would otherwise apply during the period from March 11, 2006 to May 15, 2006 (March 11 to April 2, 2006 for failure to deposit penalties). No penalty or interest will be abated for taxpayers that do not

have a filing, payment or deposit due date (including an extended filing or payment due date) during this period.

Affected taxpayers will need to identify themselves to the IRS as victims by writing ("Severe

Storms, Tornadoes and Floods - MO") in red ink at the top of their tax forms or any other documents filed with the IRS.

Covered Disaster Area

The Missouri counties listed above constitute a covered disaster area for purposes of Treas. Reg. § 301.7508A-1(d)(2) and are entitled to the relief detailed below.

Affected Taxpayers

Taxpayers considered to be affected taxpayers eligible for the postponement of time to file returns, pay taxes, and perform other time-sensitive acts are those taxpayers listed in Treas. Reg. § 301.7508A-1(d)(1), and include individuals who live, and businesses whose principal place of business is located, in the covered disaster area. Taxpayers not in the covered disaster area, but whose books, records, or tax professionals' offices are in the covered disaster area, are also entitled to relief. In addition, all relief workers affiliated with a recognized government or philanthropic organization assisting in the relief activities

*continues on page 37*



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## Curran's Corner

### *Potential liability for wrongful discharge of employee for filing a workers' compensation claim*

A vast majority of business owners in the State of Missouri are fully aware that our state generally adheres to the doctrine of employment-at-will, meaning in many circumstances, barring the presence of an employment contract, employers may terminate employees with or without cause. Such is called the "at will" employment arrangement.

One of the exceptions to the "at-will" doctrine is when an employer terminates an employee for exercising his or her rights under Missouri's Workers' Compensation statutes.

In 1973, by amending Section 287.780 of the Missouri Revised Statutes, the General Assembly granted an employee the right to file a civil action for damages against an employer who discharged, or in any-way discriminated against him or her for exercising any rights under the workers compensation law. Prior to 1973, any such discharge was a misdemeanor violation. Now an employer faces the possibility of an adverse monetary judgment in civil court.

This statutory exception to the at-will doctrine, although at first glance a seemingly powerful tool for employees, has been very narrowly construed by the Courts. There must be an exclusive causal relationship between the employee's exercise of his or her right, i.e. the filing of a claim, and the discharge. This has been an extremely difficult burden for an employee to meet; however, if the employee meets the burden, the employer must then show a reason for the termination other than the employee availing him or herself of workers' compensation benefits, i.e. cause.

The Court has enumerated a four-part test an employee must meet to establish a claim for retaliatory discharge: (1) an employment relationship existed between the employee and the employer prior to the time at which an employee's injury or occupational disease occurs; (2) the employee must have exercised a right under the workers' compensation law; (3) the employer discharged or discriminated against the employee; and (4) "an exclusive causal relationship between" the employee's exercise of a right granted by the workers' compensation law

and the discharge or discrimination by the employer.

An employee has no cause of action for retaliatory discharge if the employer can show that a "valid and nonpretextual" reason exists for the discharge. For instance, an employer can dismiss an employee if that employee has recovered from their injuries, but is either unwilling or unable to perform his or her job duties. The workers' compensation law is not designed to ensure employment, and an employer has no duty to hold a job open or retain an injured employee where the necessary work can not be performed. In such a situation, an employee may still have rights to certain benefits allowed under the workers' compensation law; i.e. temporary total disability, medical, and permanent partial or permanent total disability benefits. This does not, however, save an employee's job with the employer, and no cause of action for retaliatory discrimination exists.

Very rarely, if ever, will direct evidence exist that an employee was discharged or discriminated against for exercising his or her rights under the workers' compensation law; therefore, indirect evidence must be used to establish a cause of action. As such, proving a claim for retaliatory discharge under Section 287.780 RSMo is a challenging endeavor, but regardless, employers must be aware that they can not simply discharge an employee because he or she files a workers' compensation claim against them.



John Curran is partner in the law firm Curran and Sickal, 3848 Highway 54, Osage Beach. You can reach him at 573-348-3157.



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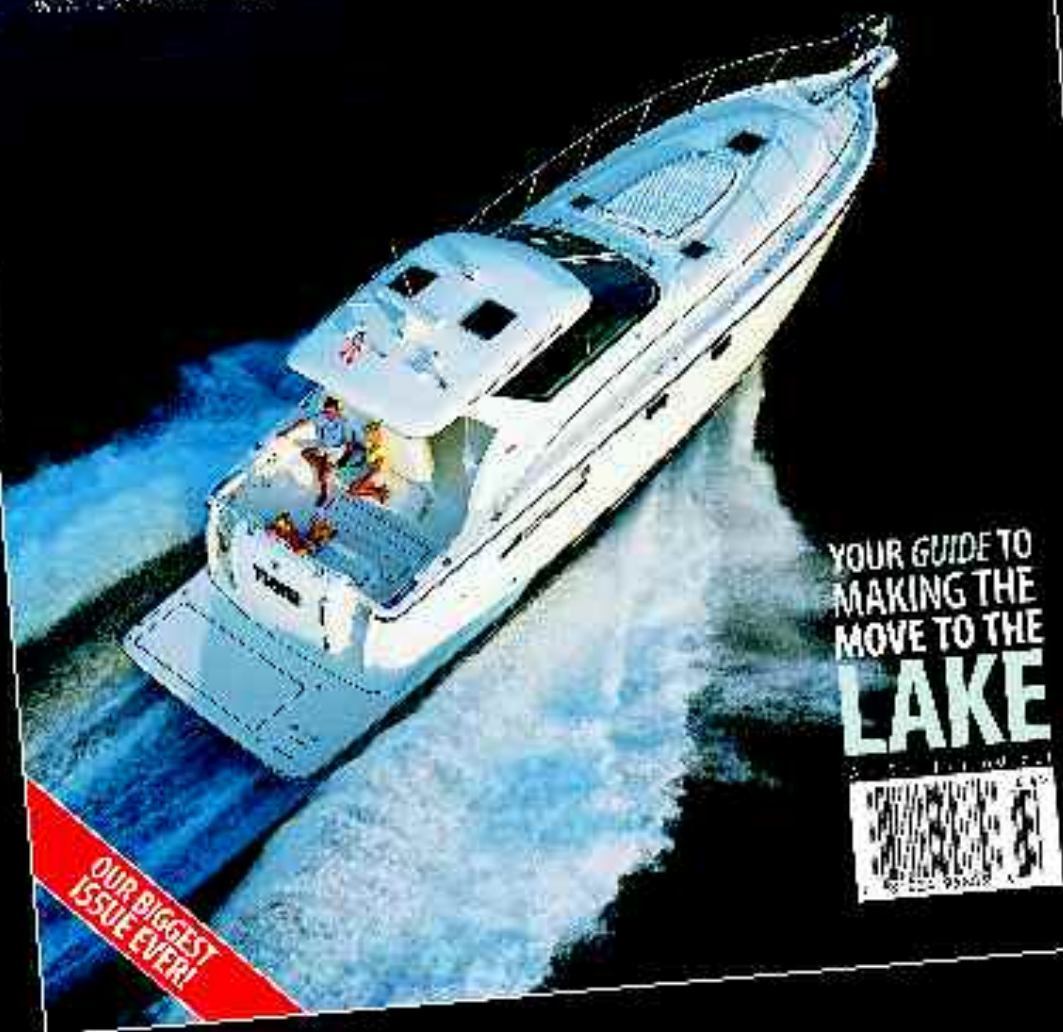
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# Senate panel probes contractors over taxes

By Mary Dalrymple, AP

In one case, a communications equipment contractor got \$100,000 in federal payments while owing nearly \$900,000 in unpaid taxes. The owner had been convicted of money laundering.

In another, a security services company got \$100,000 while owing more than \$3 million, mostly in payroll taxes. The owner had several commercial properties and a yacht.

The Senate Homeland Security and Governmental Affairs Permanent Subcommittee on Investigations looked Tuesday into these and other examples of General Services Administration contractors getting federal payments while avoiding federal taxes, asking how the government can prevent tax offenders from getting federal business.

Subcommittee Chairman Norm Coleman, R-Minn., said some of those contractors owed taxes but nevertheless bought luxury cars, boats and million-dollar properties.

"These are not your everyday

tax delinquents, but rather contractors who receive millions of dollars from American taxpayers and yet refuse to pay their fair share of taxes," he said.

The Government Accounta-

underestimate the amount owed, investigators said, because they did not examine contractors that failed to file tax returns or underreported their income.



bility Office found more than 3,800 of those GSA contractors had tax debts that totaled about \$1.4 billion. That figure may

The examination of GSA contracts is the third in the panel's series of hearings on contractors that owe federal taxes. The

panel's staff said the hearings have identified \$7.7 billion in taxes owed by government contractors.

A federal payment levy program that recoups unpaid taxes from delinquent contractors collected about \$42 million last year. One contractor has been convicted for tax violations.

"One of the main problems here is that contractors are being allowed into the system in the first place and are being awarded contracts even though they owe taxes," said Sen. Carl Levin, D-Mich.

The GSA contractors with tax debts amount to one in 10 companies contracting with the agency. The GAO report said neither federal law nor the agency's policies require officials to weigh a company's tax debt when awarding a government contract.

A company can be barred from winning government contracts in cases of tax evasion. The GAO concluded that even if a company willfully fails to pay taxes, the company probably

would not be barred unless the contractor was indicted or convicted of tax evasion.

Coleman said the process for awarding contracts must ask businesses about tax debt and include a search for state and federal tax liens.

The GAO discovered evidence of abusive or potentially criminal activity among 25 contractors who appear to have diverted payroll taxes for personal or business use. Failure to transfer to the government payroll taxes withheld from employee paychecks is a criminal felony.

The investigators looked at contracts used from October 2003 through June 2005. In most cases, the companies owed corporate income or payroll taxes.

Contractors that do not pay taxes may have an unfair advantage because they do not bear the same costs as companies complying with the tax laws. In a few cases, the GAO found that scofflaws beat the competition with lower prices to win contracts. ■

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# The Vandervort Report

Spring is finally back, and development continues to flourish.

Even though most of the winter seemed like spring weather, and the traffic at the lake this winter also made it seem a lot like spring was always just around the corner; March 20th marked the first day of Spring, and no doubt Summer will be here before we know it! I predict that 2006 will be a banner year for business and development here at the lake, and I for one, am looking forward to it.

Osage Beach is no doubt leading the race for growth and development around the lake. To their credit, they are progressive and forward thinking, and are in the midst of building a fantastic city. There seems to be no slow down in sight for all the development along Hwy. 54, and with the new 54 by-pass finally coming, I don't look for that growth to slow down any time soon.

Lake Ozark probably has one of the best geographic locations of any city at the lake, but continues to be challenged as to what direction they want to take the city. They finally completed their version of development and improvements, with what precious few improvement dollars they had, on curbs and sidewalks down on the strip.

Camdenton appears to be progressive, ready for change, and open to development. Their geographic location, being on the far southwest end of the lake has somewhat stunted their growth in years past, but I look for that to change in the coming years. The new Hwy 5 and 54 will undoubtedly benefit Camdenton, and as Osage Beach continues to grow towards Camdenton, Camdenton will grow towards Osage Beach.

Look out for the other side of the lake. I predict in the next 10 years, that Sunrise Beach and Laurie will be the flourishing development spots around the lake. Two of the newest and certainly finest home development subdivisions at the lake are the Villages and Porto Cima; both located in Sunrise Beach along Shawnee Bend. Look at a map of the lake, and you will see that; geographically speaking, Sunrise Beach has more waterfront than any other city around the lake, and Laurie isn't far behind. With the new 5 hwy and exit from hwy 54 with a direct shot to the community bridge, the west side of the lake will flourish!

The only things that will kill the growth, development and our entire economy here at the lake are government regulations that inhibit growth. The IMZ zones that FERC is in the process of imposing, along with more stringent seawall and dock regulations will all prove to have a detrimental effect on the growth of this lake. Controlling growth, and protecting the lake and environment are necessary, but the community leaders, and area developers certainly need to have a say in the process.

On a different note; the 2006 summer concert series at Toad Cove is almost set, log on to [www.toadcove.com](http://www.toadcove.com) to see who is coming this summer, and request your free event calendar. Also look for our new publication called Toad Life magazine, which will be out this May.

I look forward to seeing you at the Horny Toad this summer!

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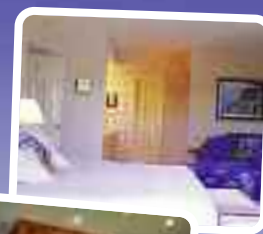


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# Mo-made auto tax break

(AP)— After you kick the tires and sniff the new car smell, Missouri lawmakers want you stop and see where the vehicle was built.

Buy a new Dodge Caravan and pay no state sales tax. Sorry, the tax still applies if you choose a Honda, Toyota or a rival minivan. But you can get a Ford F-150 pickup truck or a GMC Savanah van tax-free.

What's the difference? The tax-free vehicles were made in Missouri.

The state House overwhelmingly passed legislation that would waive the state's 4.225 percent sales tax on all models of vehicles built in Missouri -- a unique twist on the economic incentive plans other auto-producing states offer.

Supporters hope the waiver would get Missourians to buy more vehicles made instate, which could spur more automakers to manufacture more models, build new factories in Missouri and preserve high-paying, high-benefit factory jobs.

Missouri apparently would be

the first state in the nation to offer a consumer tax break for vehicles made in its state, according to the National Conference of State Legislatures.

Chrysler, Ford, General Motors Corp. and Harley Davidson make vehicles in six plants in Missouri, but none make cars -- only pickup trucks, SUVs, vans and motorcycles. In fact, only a handful of the vehicles that the proposal would exempt from the state sales tax get more than 25 miles per gallon.

And while consumers would save about \$1,350 on their F-150s listed at about \$32,000, a spokeswoman for the Ford Motor Co. said she didn't know how strong an incentive the sales tax waiver would be for Ford to build more of its vehicles in Missouri.

"We view this more as something that would be beneficial to consumers," said Ford spokeswoman Anne Marie Gattari.

The bill is sponsored by a Democrat but has bipartisan support, including the two top-ranking members in the House. It passed the House 152-1 and now moves on to the Senate.

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# Deduction break sought for SUVs

A U.S. Senate bill introduced would level the playing field in tax policies that give bigger breaks to small-business owners who buy large SUVs than those who buy environmentally friendly hybrids.

Besides allowing tax deductions of up to \$100,000 for hybrid vehicles and vehicles that use fuel alternatives to gasoline, the new legislation would allow small-business owners to claim depreciation on the value of their vehicles not covered by the deduction.

Tax deductions of up to

\$25,000 for SUVs weighing more than 3 tons have long been criticized by environmentalists who say they reward business people for buying Hummers or Ford Excursions. Car dealers and small-business owners say the SUV breaks help businesses and automakers.

Small-business owners, like anyone else, get up to \$3,150 in tax credits for buying a hybrid. The \$25,000 deduction is more lucrative than the tax credit, and the amount a small-business owner gets back from the deduction depends on tax bracket.

## Pauls' Fine Wine, etc.

by Steven Hermann

I would like to say hello to the Lake Business Journal reader's as this is the first of many "Paul's Fine Wine Etc." articles I will be contributing to this insightful publication. "Paul's Fine Wine Etc." will deliver content on current wine news, wine knowledge, and food pairings, basically anything to do with wine! The way I look at anything to do with wine, well that's a pretty lengthy subject, and my goal is to cut out the "length" and give you the subject.

I have been fortunate to grow up learning about wine. My father, Gary Hermann, has been educating the Lake community for years about wine. Wine is not only part of our family business, but it is a passion. That passion is shown in our fine wine and spirits departments, especially with our latest addition, where we were have a state of the art "shoppable" wine cellar. My father began collecting wine for this wine cellar in the late 90's, so when we opened, the cellar would have not only had the latest vintages, but also the hard to find older vintages.

What makes wine so interesting to me is how complex yet simple wine truly is. Simple in that you plant a vine, grow the grape, harvest the grape, crush it and let

it ferment. It's how you go about these steps that make it complex. Where do you plant the vine, what's the weather going to do, when to harvest the grape, how to crush it, and how to ferment it. Complex also in how each wine can taste so different, have so many flavors, not only between wines but between the individual tasters. These are some of the factors that give a wine its quality and make it interesting to me.

"Wine is an acquired taste." I'm sure you have heard this before and it is pretty true. I have the fortune to see people's journeys with wine. The journey generally starts with light, soft wines, and matures to the hunt for the full bodied, full flavored wines. "Wine is an acquired taste", might be better summed up by "Wine is a Journey". And it is up to you, not a magazine or salesmen, but only you should decide on how you want to go about your wine journey with the knowledge gained from your experiences.

I look forward to the articles to come and the comments to be made. The best way I have heard wine summed up is a quote from Benjamin Franklin, "Wine is constant proof that God loves us and loves to see us happy." My hope is that with this articles I can educate and inspire people to enjoy wine the way my family has enjoyed wine over the years, and if I can then I will keep on writing!

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# Need to complete an IRS 1031 Tax Exchange?

If you are fortunate enough to have a considerable capital gains issue, you may be faced with the challenge of finding investment property for a 1031 exchange. Many investors automatically look for "like-kind" property in their local market. However, you take on a huge risk by buying one very expensive property in your local market that might only be considered because its market value is enough to shelter your capital gain and is located "close by." You are then saddled with the burden of managing the property, keeping it repaired, collecting the checks, and always "be there" for the tenant. This is the less desirable part of land-lording and is often referred to as "toi-



lets, trash, and tenants." The alternative to this type of labor-intensive management is Tenants-In-Common (TIC) ownership of an absolute net leased property.

Tenants-In-Common programs provide the ability for investors to buy partial interests in a property as opposed to having to buy the entire property and gives the single investor the opportunity to participate in potentially larger, institutional quality properties that would typically be considered out of reach. Buyers can purchase Tenants-in-Common interests exactly equal to their available cash equity in one or more 1031 exchange properties, down to amounts as low as \$150,000.

All management, maintenance, repairs, capital, envi-

ronmental, condemnation, and casualty responsibility belongs to the tenant. You receive tax benefits, income, and growth that is directly proportionate to your interest in the property. The hardest thing you do is go to your mailbox to receive your monthly check.

Tenants-In-Common programs allow you to diversify in many property types in different regions, preventing an economic slowdown in one region from affecting your other investments. You may even want to explore investing only in States with no tax on Income. For your 1031 exchange, consider purchasing property in a Tenants-In-Common program and go from "toilets, trash, and tenants" to "tennis, travel and time with the family." Visit [www.j-garrett.com](http://www.j-garrett.com) for more info, or call 573-302-2320 today.



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### BlackBerry is Back Baby!

BlackBerry® devices have been in the news a lot lately with speculation that an injunction regarding alleged patent infringements could cause BlackBerry® customers to not be able to receive e-mail.

Recently RIM (Research in Motion maker of the BLACKBERRY) reached a settlement with NTP (the firm claiming patent infringement) so BlackBerry® users let out a collective sigh of relief.

Sometimes referred to as the "crackberry" because users become "addicted" to the device the BlackBerry® is the number one wireless organizer.

Designed for people on the go, BlackBerry® Internet Email Service provides easy access to your existing Internet email accounts, plus an optional BlackBerry email account. So you can send and receive email — right from your BlackBerry® handheld, powered by Nextel — and stay connected to friends, family, colleagues and clients.

Your business is unique, and so is the way you work. Selecting the right BlackBerry solution enables you to increase productivity, reduce costs, and get the job done. The BlackBerry 7100i™ and 7520™, powered by Nextel, feature e-mail, phone, a personal organizer and more. They are the

only BlackBerry handhelds equipped with GPS navigation, Bluetooth® technology, Nextel® Walkie-Talkie and speakerphone — all in one device. Set up a BlackBerry email account and add these features:

Send and receive emails out of the box by activating your BlackBerry Data Service Plan

Forward your existing Internet email directly to your BlackBerry handheld

Get employee location updates, audible and visual turn-by-turn directions, , print and receive a fax and more.

It is a wonderful device but it is important new users plan to take one hour to properly set the device up and install the software for your PC or notebook computer. It is not difficult and Sprint Nextel BlackBerry support has experts just a call away to assist.

Comparable less popular devices cost \$300.00 to \$800.00 currently both BlackBerry®s the new i7100 and 7520 are just \$299.99 with a \$100.00 rebate for a final price of only \$199.99 a 2 year commitment is required.

So no worries for BlackBerry® users and if you have been considering a BlackBerry® now is the time!

Coming next month: HOW TELENV AND THE BLACKBERRY SAVED MAUI

Chief Communications is your Sprint Nextel Authorized Representative in Osage Beach, Lebanon and St. Robert. For all your BlackBerry® and wireless questions call the Chief team at 573-302-0033.

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—JOHN ANDREW HOLMES,  
*"Wisdom in Small Doses"*

*"Not only is the universe stranger than we  
imagine, it is stranger than we can imagine."*

— SIR ARTHUR EDDINGTON (1882 - 1944)



# IRS grants tax relief for MO storm victims

*continued from page 27*  
in the covered disaster area are eligible for relief.

## Grant of Relief

Under sections 6081, 6161, and 7508A, the IRS gives affected taxpayers until May 15, 2006, to file most tax returns (including individual, corporate, and estate and trust income tax returns; partnership returns, S corporation returns, and trust returns; estate, gift, and generation-skipping transfer tax returns; and employment and certain excise tax returns), or to make tax payments, including estimated tax payments, that have either an original or extended due date falling on or after March 11, 2006, and on or before May 15, 2006.

The IRS also gives affected taxpayers until May 15, 2006, to perform other time-sensitive actions described in Treas. Reg. § 301.7508A-1(c)(1) and Rev. Proc. 2005-27, 2005-20 I.R.B. 1050, that are due to be per-

formed on or after March 11, 2006, and on or before May 15, 2006. This relief includes the filing of Form 5500 series returns, in the manner described in section 8 of Rev. Proc. 2005-27. The relief described in section 17 of Rev. Proc. 2005-27, pertaining to like-kind exchanges of property, also applies to certain taxpayers who are not otherwise affected taxpayers and may include acts required to be performed before or after the period above.

The postponement of time to file and pay does not apply to information returns in the W-2, 1098, 1099 or 5498 series, or to Forms 1042-S or 8027. Penalties for failure to timely file information returns can be waived under existing procedures for reasonable cause. Likewise, the postponement does not apply to employment and excise tax deposits. The IRS, however, will abate penalties for failure to make timely employment and excise

deposits, due on or after March 11, 2006, and on or before April 2, 2006, provided the taxpayer made these deposits by April 2, 2006.

To qualify for this relief, affected taxpayers should put the assigned Disaster Designation in red ink at the top of the return, except for Form 5500, where filers should check Box D in Part 1 and attach a statement, following the form's instructions. Individuals or businesses located in the disaster area – or taxpayers outside the area that were directly affected by this disaster – should contact the IRS if they receive penalties for filing returns or paying taxes late.

## Casualty Losses

Affected taxpayers in a Presidential Disaster Area have the option of claiming disaster-related casualty losses on their federal income tax return for either this year or last year. Claiming the loss on an original or amended return for last year

will get the taxpayer an earlier refund, but waiting to claim the loss on this year's return could result in a greater tax saving, depending on other income factors.

Individuals may deduct personal property losses that are not covered by insurance or other reimbursements, but they must first subtract \$100 for each casualty event and then subtract ten percent of their adjusted gross income from their total casualty losses for the year. For details on figuring a casualty loss deduction, see IRS Publication 547, "Casualties, Disasters and Thefts."

Affected taxpayers claiming the disaster loss on last year's return should put the Disaster Designation in red ink at the top of the form so that the IRS can expedite the processing of the refund.

## Other Relief

The IRS will waive the usual fees and expedite requests for copies of previously filed tax

returns for affected taxpayers who need them to apply for benefits or to file amended returns claiming casualty losses. Such taxpayers should put the assigned Disaster Designation in red ink at the top of Form 4506, "Request for Copy of Tax Return," or Form 4506-T, "Request for Transcript of Tax Return," as appropriate, and submit it to the IRS.

Affected taxpayers who are contacted by the IRS on a collection or examination matter should explain how the disaster impacts them so that the IRS can provide appropriate consideration to their case.

Taxpayers may download forms and publications from the IRS Web site at [www.irs.gov](http://www.irs.gov) or may order them by calling 1-800-TAX-FORM (1-800-829-3676). The IRS toll-free number for general tax questions is 1-800-829-1040.

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# Curators approve tuition, fee increases

by Alan Scherzagier, AP—  
Tuition at the four University of  
Missouri campuses will increase  
by 5 percent starting this summer.

Curators unanimously  
approved the increase, requested  
by system President Elson Floyd,  
during a meeting at the University  
of Missouri-Rolla.

The hike will add \$324 to yearly  
base tuition for in-state undergraduates,  
with those costs going from \$6,495 to \$6,819 for a student  
taking 15 credit hours per semester.  
Graduate tuition will also increase by 5 percent.

Actual out-of-pocket costs for many  
students will rise further, with curators  
also approving a range of increases for  
student fees and campus housing. Those  
increases range from 2 percent for student  
fees at the University of Missouri-Kansas  
City to a nearly 12 percent boost in the  
room and board plan at the St. Louis  
campus.

The changes are contingent on state  
lawmakers approving a fiscal year 2007  
budget that includes the 2 percent funding  
increase for higher education proposed by  
Gov. Matt Blunt, after several years of  
stagnant funding or outright cuts.

"I thank the governor for renewing the  
investment ... that should be made for  
higher education in our state," Floyd told  
curators.

Since 1993, tuition for in-state students  
at the four campuses increased an average  
of 8.3 percent annually. Those increases  
included a 14.8 percent jump in 2002 and  
a 19.8 percent jump in 2003.

At the same time, state support for the four  
campuses will be reduced by a total of \$148  
million over the past five years.

Absent from the agenda was any discussion  
of the hiring of a new men's basketball coach  
at the Columbia campus, as well as any talk  
of the recently concluded inquiry into the role  
played by athletic director Mike Alden in  
ex-coach Quin Snyder's resignation.

Snyder has said Alden dispatched Tiger  
radio broadcaster Gary Link, an Alden assistant,  
to deliver an ultimatum with six games  
remaining in the season: Quit now or be fired  
later.

Alden denied that account, and an external  
review ordered by Floyd stopped short of  
verifying the former coach's account.

Alden's handling of the situation led to  
speculation that curators would seek a more  
active role in athletics oversight and perhaps  
threaten his job security.

The nine curators, who are political  
appointees, reportedly did not take an active  
role in hiring Mike Anderson from UAB,  
Snyder's replacement—said Curator Don  
Walsworth, a prominent basketball booster  
who helped lure Snyder to Missouri from Duke.

"That's a campus matter," he said.

Curators were also scheduled to go behind  
closed doors to consider "certain personnel,  
property, litigation and contract items," which  
are exempted from public discussion under the  
state's open meetings laws.

**Missouri college tuition costs to rise again**



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You just can't bear to miss that favorite soap? Maybe it's a sports event that's got you just twisted in knots. The TV Watch (\$208) has a 1.5" wide high-resolution TFT screen.

It's not the first TV on the wrist by any means, but just maybe it's the first one small enough to prevent you from being compared

to Mr. Spock.

It can either sit in a neat cradle on its wristband, or slide into a re-charging docking station that plugs into 110 AC or takes batteries. It plays for an hour on a full charge, and three hours when used with its mini docking station. \$208 [www.iwantone-ofthose.com](http://www.iwantone-ofthose.com) ■

## It's music, Baby



Who thought Apple was crazy by announcing their Boombox for iPod? The idea of plugging your favorite MP3 laden memory stick into a set of speakers is not a new one by any means.

"The Evergreen DN-MPS100 Music Baby is a speaker enclosure that amounts to simplicity in a box. Plug in a USB flash drive loaded with MP3s, and sit back as sweet music wafts through the Music Baby's two speakers.

Its built-in 7-watt amplifier might not have enough oomph

to crank out a wall of sound, but then it's bargain-priced at \$60.

Now this is what they meant by the term "plug-and-play" — you plug in your flash card, it plays."

Available only in Japan at the moment, while it isn't going to set the world on fire design-wise, it might find a few buyers because of the low price.

Head to [www.evergreen.co.jp/](http://www.evergreen.co.jp/) to check it out— if you can read Japanese, that is. ■

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Now all this needs is some battleship grey paint and it's ready to go. [Gateway.com](http://Gateway.com) ■

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## Score offers 3 small business workshops in April

The Lake Area Chapter of SCORE is offering three business management workshops to be conducted in April. These include:

Finance for the Non-Financial Manager or Owner – April 6

Not a rehash of high school accounting – this is an opportunity for you to learn about the financial factors that drive the financial health of your company. Make better business decisions by learning about their impact on the bottom line. In this workshop, you will become familiar with financial statements, the importance of cash flow and break-even analysis. Also, learn how to control costs, manage receivables and inventory, and evaluate your company's performance. This session will be led by Brian Stanley, a SCORE Counselor with 36 years of finance and accounting experience as a CPA and an executive of an international manufacturing company.

Retail Sales – Owner/Manager's Guide to Retail Sales Success – April 20

If you own or manage a retail business and want to maximize store sales or improve sales person productivity this is the workshop. Put volume building, proven processes, to work for you. Set standards which will enable you and your sales team to separate store visitors from real prospects. Consider proven techniques for qualifying prospects, and determining your prospect's budget. Study proven closing techniques, learn how to secure contact information for follow-up contacts, why your prospect/customer data base information is more than just a file, and more. These topics will be presented and demonstrated by Randy Winburn, a proven sales professional and SCORE Counselor. Randy has more than 35 years experience in retail sales, personnel training, general

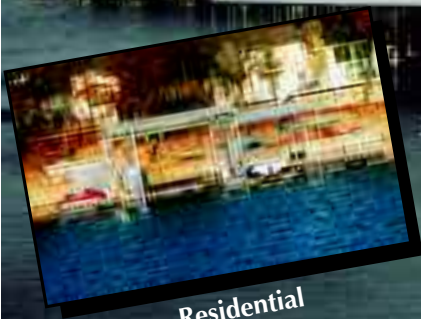
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# Small business workshops

*continued from previous page*  
management, and business ownership in 4 distinct retailing industries: Men's & Women's Clothing, Automotive Dealerships, Marina Sales, and Real Estate.

Finding and Hiring the Right People for your Business – April 27

This is the front end of the human resources cycle. In this workshop, you will learn how to best identify your personnel needs, recruit the right person for the right job, interview and screen them to find the best candidate, and persuade them to work for your company. This workshop and the one to follow

will be led by Marvin Johnson, a SCORE Counselor with 32 years of experience in Human Resources and Personnel fields.

All sessions are conducted at the Lake Area Career & Technical School in Camdenton and run from 6:00 to 8:30 p.m. The cost is \$25 per session per student. The workshops are sponsored by SCORE and the Camdenton Area Chamber of Commerce. For additional information regarding class content, check our web site [www.lakeozarkscore.org](http://www.lakeozarkscore.org) or e-mail [score@lakeozarkscore.org](mailto:score@lakeozarkscore.org). Call the school at (573) 346-9271 to register for one or all of the sessions. ■

## Tips from TNT

by Brenda Christen

### Are you legally licensed?

What kind of question is that? Well...it is a good one, and one that everyone truly needs to understand. This license gives you the right to use that particular program. The program is not to be shared with all your friends and family.

Microsoft licenses in three different ways:

1. The full retail package in a box, shrink wrapped, sold at retail stores
2. OEM – This is short for Original Equipment Manufacturer, usually software pre-installed on the computer system

3. Volume Licensing is for larger corporate offices that need to use the same operating system on several machines. Microsoft grants "Licenses."

Every computer needs to have a Certificate of Authenticity, a COA for short. This is the little rectangle sticker that is stuck, or should be stuck to your computer. (For some Windows 98 Computers, the COA is on the front of the Installation book, or CD Case Sleeve) This sticker can be found almost anywhere on the outside of the machine. If you have to reformat your hard drive, a call to Microsoft may be necessary to get a new installation code.

Why is this so important? If you do not have a sticker, book, or CD sleeve, is it a pirated copy of the operating system? Microsoft is cracking down and to get the Windows updates, it will validate your license. If it does not pass, you cannot get the critical updates. So what? Well there are several patches and critical updates that Microsoft puts out to keep the operating system in good working order or to "patch" a security risk in the program that can allow hackers to get access to your computer. People are constantly saying that the icon pops up on the lower right hand of the task bar, but they don't know what it is so they don't mess with it. Please download and install the critical updates! Just click on the icon and tell it to download or install.

If you do not have a legal COA, software, etc. and your computer needs to be reformatted or you need to repair your operating system. A computer company cannot legally reinstall your operating system without the COA.

This also brings up the area of businesses that have servers. Please keep your server operating system in a safe place. If your server goes down, there are times when the software must be used to run diagnostics or must be reinstalled. If your favorite computer technician cannot get to you for another day, the server is down, you call in another technician, right? If you don't have your software, or the technician does not, then, the company is down just because you failed to have your software. This can cost businesses LOTS of money with downtime and repair! The company purchased the software, so keep it safe, away from magnets and hot areas, ready for the next emergency!



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# House's \$21 billion budget focuses on spending, not cutting

by David A Lieb

Associated Press Writer

Jefferson City, MO (AP)—Eyeglasses for the poor. Lunches for mentally disabled athletes. Aid to cotton farmers fighting the pesky boll weevil.

All were left out of the budget passed last year. All are included in the budget passed by the House, as lawmakers embraced spending again after several years of cutting.

The proposed \$21 billion budget for the fiscal year starting July 1 restores some benefits, such as eyeglasses and wheelchair batteries, eliminated in last year's cuts to the Medicaid health care program for the poor.

It resumes funding for programs axed because of budget woes in years past, such as the lunch subsidies for school-age Special Olympics participants dropped in 2003.

And it spends money on things never-before funded by the state, such as the \$483,000 to aid the boll weevil eradication effort paid for thus far by cotton farmers and the federal government.

"For the first time, we've got some money, and we're going to spend it," House Speaker Rod Jetton, R-Marble Hill, said in an interview. "It's a whole new dilemma on how to keep a caucus together."

Republicans did stand firm, however, against numerous Democratic amendments that sought to strike some of that new or existing spending and instead use the money for an even larger resumption of the eliminated Medicaid services.

Although a few Republicans dissented, the GOP majority also stood by one of their highest profile new expenditures: a plan to appropriate the potential proceeds of a sale of student loans to fund debt retirement, scholarships and college construction.

At this point, the loan sale by the Missouri Higher Education Loan Authority is just a plan, assumed to generate \$450 million for the state over several years. While some Democrats argued it was an ill-conceived, even illegal plan, Republicans countered that they should at least account for the potential

proceeds in the budget.

By dedicating part of the MOHELA money to debt, Republicans broke ranks with Republican Gov. Matt Blunt. They also appropriated less than 10 percent of the \$25 million Blunt sought for a new health care technology fund.

But for the most part, the House budget follows the blueprint presented by Blunt in January.

It includes Blunt's proposal for an additional \$137 million in basic aid for public schools, the amount called for under a new formula enacted last year. The budget puts a total of \$2.7 billion into the schools formula, with additional money for busing, early childhood, special education and teacher training.

The House budget also adopts Blunt's proposal for a 2 percent increase to state colleges and universities and a 4 percent pay raise for state employees. Republicans rejected a Democratic attempt to instead provide a flat pay raise of \$1,267, which Rep. Wes Shoemyer, of Clarence, said would provide a bigger benefit to

the lowest paid employees.

The budget includes \$28 million to raise the Medicaid reimbursement rate to nursing homes by about \$3 per patient per day. Those rates now average \$108 daily. An additional \$13 million would raise the Medicaid rates for physicians to about \$23 per office visit, instead of the \$17.

people," implored Rep. Yaphett El-Amin, D-St. Louis.

Added Rep. Judy Baker, D-Columbia: "We have our priorities all wrong."

But House Budget Committee Chairman Allen Icet said that, despite improving state revenues, the state could afford to do only so much.



\$21 billion budget replaces funding for some of those cut in '05

The budget contains \$13 million to resume a smaller version of the Medical Assistance for Workers with Disabilities program, which was eliminated last year. Also restored to the Medicaid program is \$1 million for adults needing eyeglasses and \$5.6 million for wheelchair batteries and accessories.

Democrats argued that wasn't enough, noting the proposed budget does nothing to restore coverage to the tens of thousand of other low-income parents, elderly and disabled who were cut from the Medicaid rolls last year. Nor, they said, does it restore funding for such things as canes, crutches and catheters.

Democrats tried unsuccessfully to add money to Medicaid by cutting spending on computers and agricultural programs, including the new subsidies to fight boll weevils.

"Don't choose megabytes over moms and programs over

"We're trying to selectively restore things that make sense, because we still have to have a balance budget," said Icet, R-Wildwood.

In some cases, the divisions did not fall along party lines. One example was the resumption of a \$50,000 appropriation for Special Olympic lunches, half of what they last received in 2003. An amendment to delete the funding failed 136-20.

"This is pork barrel politics at it's best," argued Rep. Bryan Stevenson, R-Webb City.

But it's hard to persuade politicians to cut money for disabled children.

"I'm not even running for reelection, and I can't image voting for this amendment," said Rep. Rick Johnson, D-High Ridge.

The budget next goes to the Senate, which is likely to change it. A final version must pass both chambers by early May. ■

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O.K. for those of you with entirely too much time on your hands you can spend twenty minutes computing just how much time is on your hands, this is the new toy you've lusted for.

[www.thinkgeek.com](http://www.thinkgeek.com) \$40. ■

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We'll wait and see on that.

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Price unknown, not yet available for purchase.

<http://www.enfucell.com> ■



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# GOLFTECH: Replacing Shafts

With Master Clubmaker  
Irl Robinson

by Darrel Willman

Re-shafting clubs that have broken shafts—or those you want to update to more modern shafts, is a task that's not as daunting as it would seem.

But before you order the supplies and break out the tools, if you don't think your skills are such that this is possible, by all means call one of the local pro shops and arrange to have it done professionally. If they don't re-shaft clubs, chances are they'll know who does.

**Do this at your own risk.** This article cannot possibly cover every problem you may encounter, and as a result of attempting to replace a shaft, you may damage the head, shaft, or sustain personal injury. Failure to properly secure the new head with epoxy can result in the head coming off during play, possibly injuring you or another. Read, understand and follow all instructions that come with your power tools before using them. Wear eye and hearing protection.

**TOOLS:** You'll need in most instances, a power drill with bits, a hacksaw or abrasive cutting disc and some coarse grit sandpaper or emery cloth. You may also need a craft knife, bench vise, thick gloves and a heat gun or small torch for heating the head. These can be found at your local hardware or discount store.

**SUPPLIES:** You'll need to purchase your replacement shaft (most irons need .370" diameter shafts, while woods require .350" diameter), clubmaking 2-part epoxy cement, a ferrule and an end-plug in some instances. You'll also be replacing the grip, so you'll need a new grip, double-sided adhesive grip tape, and grip tape solvent. Most retailers of golf equipment will have the grip, tape and solvent. Some will have the shaft, ferrule and end plug. We went to Birdies and Tees in the Osage Premium Outlets and they were kind enough to supply us with grips for these articles. They also have the tape and solvent you'll need.

We ventured online for the other supplies. Golfsmith is one of the nation's largest online retailers for clubmaking, and they provided the shaft, ferrule, end-plug and epoxy we needed.

**STEP ONE:** Remove the old grip (if applicable) by carefully cutting it off with a craft knife. Removing the old shaft: The epoxies used to attach heads are sensitive to heat. Protect the head around the shaft with layers of masking tape to prevent scratches and heat damage—especially if the head has paint or other



graphics applied. Use padding on the vise jaws and use caution when clamping it in to prevent damage. Wrap the ferrule with a wet cloth if you intend to re-use it. If you have a new ferrule, carefully cut the old one off with a craft knife.

Gently heat the head with a torch (irons) or heat gun (woods, graphite shafts) until the glue loosens and you can pull the shaft **straight out**. Often a slight puff of smoke will signal the glue has broken down. Stubborn heads will need to be cut off flush and then drilled out. Twisting the shaft while removing it will damage graphite shafts.



Drilling out the hosel

Drill out the hole with progressively larger drill bits until it is smooth and free of glue and debris. Rolled emery cloth or sandpaper also works well here. Round wire brushes can also aid in removing the old glue.

If the shaft is to be re-used at some point, use a small drill bit to drill the glue out of the hollow end of the shaft.

**STEP TWO:** Prepare the new shaft. Your new shaft may have come with tip-trimming instructions. Cut off the tip according to the instructions with a hacksaw (metal shafts) or an abrasive cutting disc (graphite shafts) to achieve the correct flex. We don't cut the grip end at this time. Measure the depth of the hole in the club head. Rough up the tip of the new shaft a bit less than this depth.



Roughen the shaft end

Slide the desired ferrule over the small end of the shaft and insert the shaft into the head firmly. Wrap masking tape around the shaft right above the ferrule to mark the placement. Pull the shaft out and slide off the ferrule. Put a small amount of 2-part epoxy (follow directions for mixing) on the shaft below the mask-

ing tape, and slide the ferrule back on, setting it in the adhesive (We super-glued the ferrule to the head for this demonstration).



Attaching the ferrule

If your head (like the photos) has a hole extending completely through the head, you'll need to super-glue or epoxy a plug into the small end of the shaft.



Applying the epoxy

Apply a generous amount of epoxy to the inside of the hole and the end of the shaft. Insert the shaft into the head firmly. You may tap the club head with a



Aligning the graphics

padded or rubber mallet lightly to seat it.

Holding the head, turn the shaft to align the graphics as desired. Place the club aside to allow the epoxy to harden according to the directions.



Grinding the base smooth

When the epoxy has hardened (usually it's best to allow overnight curing), you'll want to trim the shaft to length, depending on the club. Hold the club upright on the floor in playing position and mark the shaft to length. Cut the shaft 1/4" less than the specified amount to allow for the grip butt.

#### Standard Lengths:

1W: 45" 3W: 43" 5W: 42" 7W: 41"  
Irons: 1: 40" 2: 39.5" 3: 39" 4: 38.5"  
5: 38" 6: 37.5" 7: 37" 8: 36.5"; 9: 36"  
Wedges; 35.5"

NEXT: Re-gripping. Thanks to Golfsmith, Birdies and Tees and Irl Robinson for providing the expertise and materials for GOLFTECH: Re-shafting.

# Golfsmith

# Adams introduces new 460cc RPM driver

Adams Golf launches the new RPM 460 Titanium Driver.

The RPM Titanium Driver is incredibly forgiving thanks to its large 460cc head. The 16-gram fixed weight repositions weight from the crown and face to the sole. This allows for high launch with low spin.

Chip Brewer, CEO of Adams Golf states. "Anyone looking for

state of the art engineering with friendly, easy to hit shots can benefit from this club. RPM is the perfect driver for golfers looking for maximum forgiveness and distance with pre-positioned weights."

The RPM 460 Ti Driver is available in men's standard, men's draw, senior and women's models now. \$250.



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# On the range: Maltby's CT250 driver, CER 851UM irons

If you have been looking longingly at the various drivers out there with adjustable weights to control bias—like Taylor-Made's R7, Adam's Redline RPM, Hogan's CS3, MacGregor's MacTec, and others, this could ease your longing somewhat.

Instead of \$300 to \$500 for a driver, the **Maltby CT250** (and a couple others we'll test soon) will cost you a lot less.

Custom made, with a shaft just right for you, the CF-250 will set you back around \$250 depending on the shaft you want installed. Some shafts are a couple hundred on their own.

Cost on this head is about \$140. The CF-250 "uses a tungsten weight system to customize the head for specific shot types ... 14 grams (of weights), that can be placed into either a draw biased position, a neutral position, or a

fade bias position." This one is cast from '6/4 Titanium', with the face made from SP700 Beta, like so many other brands. You can order the clubhead setup for your swing, but it ships with a wrench included in case you want to change the bias.

It's not the biggest head out there at 425cc, but more than enough for most.

We took it out on the range to run through a bucket of balls and get a feel for it.

Instead of our normal 10° stiff configuration, this one was built with a 12° loft and normal flex for the accompanying CT250 shaft.

The softer shaft and increased loft were immediately apparent, with the trajectory considerably higher than normal. Distances were comparable to other drivers we have tested, given the loft difference.

Did the bias adjustment work? Somewhat-- there are no magic bullets to correct an errant swing. But the 14 grams was enough to turn the ball flight.

The sound was different from other SP700 faces we've hit-- lighter and for a lack of a better term, less-impressive.

The combination of the lightweight shaft and the hot face however proved to be a solid combination giving good distance and some bias control. Overall we can solidly recommend this driver for golfers with a

slower, less-refined swing looking for increased head speed and relief from the dreaded slice.

The **Maltby CER 851UM** iron heads for this test were fitted with CER FW77 nickel tipped shafts-- lightweight with a good soft feel, even from these cast heads.

The 851UM is a wide-soled, deeply undercut cavity cast head designed to move the weight down and back. Players with slower swing speeds will greatly benefit from these heads. It's easier to get the ball aloft. A medium topline, nice chrome finish, and

solid feel. On the range, these proved to be very easy to hit, although they required some adjustment time. The difference in balance was very apparent. These faces do go low, and it's easy to see how these shafts aid the slow swing. The kick allows for a nice pop out of the grass, and the wide sole allowed for some forgiveness. Overall, the CER 851/FW77 combo is sure to be a Sunday crowd pleaser. Assembled, about \$500. The shafts go for \$18 ea., heads \$10 ea. [www.golfworks.com](http://www.golfworks.com) ■



Maltby's CT250 425cc driver.



Maltby's CER 851UM irons with CER FW77 shafts.

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# Panel drops Bush's tax breaks

A Senate panel approved a scaled-back version of President Bush's budget, shorn of signature initiatives such as tax relief and cuts to federal benefit programs such as Medicare.

With Republicans nervous about cutting popular programs in an election year and still nursing wounds from a bruising round of benefit cuts last year, the Budget Committee gave a party-line 11 to 10 approval to a budget that takes few risks but also makes little progress in addressing the long-term fiscal problems facing the government.

Driven by political concerns, Budget Committee Chairman Judd Gregg (R-N.H.) dropped Bush's proposals for expanding tax-free medical accounts and restraining Medicare spending. He also seeks to shift about \$5 billion from the Pentagon and foreign aid budgets to cash-strapped domestic programs such as education and homeland security.

The measure will head to the Senate floor, but with congressional election-year anxiety running high, there is no guarantee the full Senate will pass the GOP budget blueprint.

"I'm not going in with the votes, I can tell you that much," Gregg said. "There's a high level of angst and indecision out there."

Gregg's plan would produce a \$359 billion deficit next year. Deficits would drop to \$177 billion by 2011.

Democrats castigated Gregg's plan, saying it would produce those lower deficits only by leaving out the long-term costs of the war in Iraq and the price of establishing Bush's Social Security personal accounts, and by not addressing the ever-increasing impact that the alternative minimum tax is having on middle-class taxpayers.

"Now is the time that cries out for bold action," said Sen. Kent Conrad (D-N.D.). "We need to reduce our deficits and rein in

the exploding debt that continues under this plan."

But most of the amendments offered by Democrats would increase spending on a variety of programs, including veterans' medical care, port security and firefighter grants.

Gregg's plan has not won much better reviews from Republicans, including Sens. Pete V. Domenici (N.M.), Lamar Alexander (Tenn.) and John Cornyn (Tex.).

They said it does not address the spiraling long-term growth of Social Security, Medicare and other benefit programs, which threatens to swamp the budget as the baby-boom generation retires.

Unfortunately, the budget does not "help Congress reform such programs as Medicaid and Medicare, which both grow at an average rate of around 8 percent each year through 2015 and will continue to eat up more of the total federal budget," Cornyn said. ■

# E-filing is easy, but wrong data will cause rejects

According to H&R Block, rejections most commonly occur because of incorrect entries for a taxpayer's adjusted gross income, date of birth or Social Security number for the taxpayer, spouse or children.

Most tax preparation software will not e-file a return in which it detects a major problem or error. The program may also reject returns with Social Security numbers not in the range of known numbers it has from the government.

To prepare and file a tax return electronically, you need:

- A copy of last year's tax return.
- Social Security numbers for yourself, spouse and dependents.
- W-2 forms from all employers for yourself and spouse.
- 1099 forms showing interest, dividends, retirement or other income paid to you during the year, including refunds, credits and state and local taxes.
- Income receipts from rental real estate, royalties, partnerships, S corporations and trusts.
- Receipts and records for other income or expenses such as rental real estate, partnerships, trusts and Social Security benefits.

• Receipts pertaining to your small business.

• Unemployment compensation records.

Those who itemize deductions on Schedule A may also need the following:

- Receipts for medical and dental expenses.
- Receipts from state and local taxes, real estate taxes, personal property taxes.
- Form 1098 for home mortgage interest and points.
- Receipts for charitable contributions and gifts.
- Casualty and theft losses.
- Job expenses.

Taxpayers due a refund should have bank account and routing numbers for direct deposit of refunds.

Those owing tax can pay electronically by charging it to a credit card, having it withdrawn from a bank account or enrolling in the U.S. Treasury's Electronic Federal Tax Payment System.

See <http://eftps.gov> or the IRS Web site at <http://www.irs.gov> for more information. ■

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# Northeast Missouri latest battleground over hog farms

by Cheryl Wittenauer

Associated Press Writer

Mark Twain Lake, MO (AP)—Dick Lawler says he won't surrender northeast Missouri's scenic recreation and water resource to a 4,980-hog farm proposed nearby.

The real estate agent and resident is leading the fight to stop what he calls a "declared war on our lake" by corporate interests trying to establish hog farms in northeast Missouri.

"The agricultural lobbies keep the rules so loose, hog operations can pop up anywhere," he said.

But if Lawler's camp fears large-scale hog farms would spoil the air, water, aesthetics and property values of the lake straddling Ralls and Monroe counties, young farmer Jared Windmann in Audrain County, south of here, sees corporate hog farming as salvation.

His family raises thousands of hogs under contract with Minnesota-based Cargill Inc., an agreement that has allowed them to stay on the farm and build a business.

"Why do a contract?" Windmann asks. "Sheer risk. The rent is set for 10 years, even if the market

is terrible."

Cargill said it wants to sign up 30 farmers a year in northern Missouri, western Illinois and southern Iowa to raise company-owned hogs closer to Cargill processing plants in Ottumwa, Iowa, and Beardstown, Ill. Each slaughters 18,000 hogs a day.

The move is aimed at reducing Cargill's fuel costs but also at gaining control of the hogs, and end product, to appease the tastes of the Asian market, a significant export niche.

Cargill used to be in the business of selling young pigs to Midwest producers who would raise them until ready for slaughter, usually at Cargill's processing plants. But the company changed strategy two years ago. Now, contract farmers like Windmann do the raising, while Cargill owns the hogs, provides the feed, and controls for antibiotic use—or not—and weight for market.

What Cargill hadn't counted on in its business plan is the resistance from northern Missouri.

More than a dozen Missouri counties have passed, and others are considering, health ordi-

nances that control for odor and particulates, and require bonds, fees, and annual inspections. The rules, Cargill says, act as a deterrent to farmers and the banks that lend them money to build hog barns and waste systems—about \$500,000 for a 2,500-head hog operation like Windmann's.

From 15 to 20 Cargill contract hog farms could be built this summer in the targeted region, said Tim Steinkamp, who recruits hog producers for Cargill.

Missouri already has 460 of these indoor hog farms known as concentrated animal feeding operations, or CAFOs, a trend that gained momentum in 1993, when Premium Standard Farms won an exemption from the state's corporate farming law to operate in three northern Missouri counties.

Randy Kixmiller, unit chief for the Missouri Department of Natural Resources, said most permit requests for hog farms are approved.

"If the operation meets requirements, we have to issue a permit," he said, adding, "we don't have the authority to stipulate where they can or cannot

build."

But increasingly, the public is having a say.

In Marion County, plans for a 7,490-hog farm collapsed in December under the pressure of opposition from the tiny village of Emerson, population 60, when the producer withdrew his permit application. The victory led activist residents to seek a county health ordinance. The Marion County health agency has drafted one in the interest of public health, though farmers said they "felt betrayed," health administrator Joan Hynek said.

"It really is dividing our community," Hynek said. "I hate to see that."

Last month, at a public hearing in neighboring Ralls County, a property owner had to be physically restrained after confronting St. Louis businessman David Luetkemeyer over his plans to build the 4,980-hog farm near Mark Twain Lake.

The incident was so disturbing that Emerson resident Audrey Dent brought it to the attention of Cargill's chairman and chief executive, Warren Staley.

"One of the terrible legacies is

that (CAFOs) have torn apart a lot of places," said Sandy Rikoon, professor of rural sociology at the University of Missouri.

"At heart, it's a social issue in a county. It's about quality of life and social relationships. There's no regulation about that."

Dan Cassidy, the Missouri Farm Bureau's chief administrative officer, said he worries that counties with health ordinances will suffer economically because investors will be scared away.

They could suffer a double economic whammy.

Proposed legislation in Missouri that would make it tougher for counties to restrict large livestock operations is on hold for a needed "cooling off" period, Cassidy said.

Marlin McCormick, who runs a farmers' grain elevator in Monroe City, said competing interests need to find common ground.

"Odor is a four-letter word in this part of the country, but what is going to be here for us to feast on for an economy? We don't have the infrastructure for major industry." ■

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# KZG's new GF4 driver

North Hollywood, CA — KZG, the #1 Custom ProLine, once again raises the bar on high performance golf clubs with the introduction of their new GF 4 Driver. Incorporating Gravitational Force Technology, which features four strategically positioned weight ports and a selection of screws in seven different weights, the GF 4's swingweight, launch angle, and draw/fade bias can be adjusted thousands of ways to optimize literally any

the GF 4 a total of 2401 different weight options — almost twice as many as Taylor Made's r7 425 TP.

Also unique is KZG's philosophy that adjustments to the GF 4 should be made by professional club fitters only. "When you consider that engineers spend months manipulating a club's center of gravity to achieve a desired launch condition, it seems irresponsible to encourage the uninformed golfer to experiment," says King. "But, in the



golfer's launch conditions.

"So often, game-improvement technology is really just marketing, and a company's flagship driver is designed for the players who use it on Tour," says Jennifer King, President of KZG. "Our goal with the GF 4 was to create a driver with unmatched performance, truly suitable for everyone from tour players to middle-handicappers."

Cast in 6-4 beta titanium, the 425cc GF 4 Driver is classically shaped, featuring an expanded hitting area from heel to toe for extra forgiveness where players miss most. Player testing has produced rave reviews, with the consensus being that the GF 4 produces a deeper, denser explosion at impact than typical titanium drivers of similar size. The movable screws come in 1.5, 4, 5, 6, 8, 10, and 12-gram weights, giving

hands of professional club fitters who really know what they're doing, the GF 4 is a dream club. Gravitational Force Technology's thousands of options help them fit more precisely than ever before." With that mind, KZG did extensive robotic testing with San Diego's Golf Laboratories, the industry's leading independent testing facility, to develop comprehensive club fitter's guidelines for the GF 4.

KZG's fitting system combines state-of-the-art launch monitor analysis with their own fitting software to identify the ideal KZG club for each individual golfer's swing and launch characteristics. Clubfitting professionals may complete an advanced training course for certification as Master Clubfitters at KZG's North Hollywood, CA headquarters.

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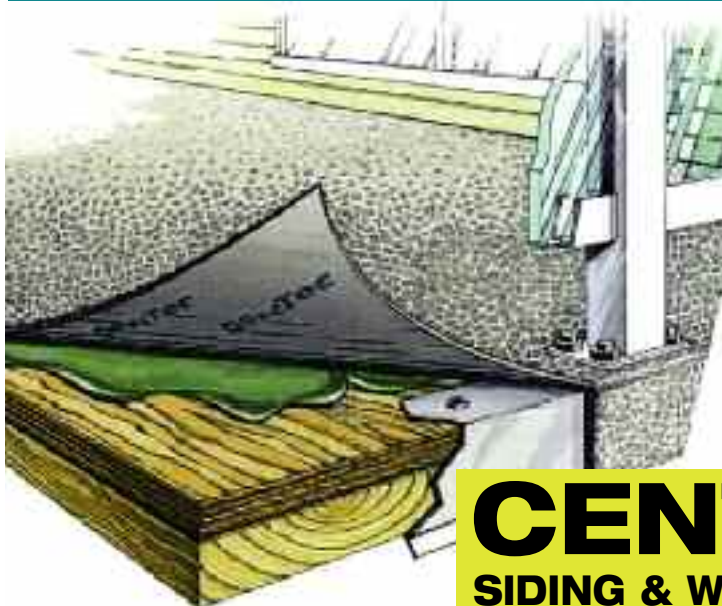
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# To serve or not to serve— when is your business ready for a server?

No, this is not about jury duty. Is a server in the cards for your network?

There was a time when servers and networks meant IBM mainframe and terminals in cubicles with workers happily typing away at "dumb" terminals modifying user account databases. Those are still there, to be sure, but integrated networks with servers today have gone mainstream. For medium-sized and small businesses, the hulking Buick-sized boxes have been replaced with rack-mounted PC's or sleek jet-black towers with redundant arrays (RAIDs). No, you don't have to invest in Blade servers and build clean rooms to take advantage of the information sharing benefits of a small network with a server.

Estimates today, according to internet sources-- estimate that

With the click of a mouse, Tom can pull up Sally's expense report-- Bill can see how sales are doing in the Midwest Region. Clients can be sent files easily and in a coordinated manner. All of this without the hassles of exchanging floppies, e-mails or other methods of data transfer.

Buying, setting up and maintaining a server doesn't have to be overwhelming. By far the simplest implementation is merely a PC with added storage, with its contents share for the Work group. This however, does not protect your server from the cold, hard world. If you are connected as a group to the internet, you would want to protect the PC with a software or hardware-based firewall and some sort of anti-virus protection (of course you would also want this for every PC on your network, not



**Dell markets servers bundled with Windows® server software.**

20% of small businesses with more than one PC have made the leap to a server-based information storage system. I would guess that might be a little conservative. This is a start, however, and one that is sure to rise. The benefits of a central storage scheme in your small business are obvious. Workers across the firm can create, share, modify and browse files from every other person in the firm, effortlessly.

just the server).

Eric Beckerdite at BCS Computers in Eldon says a simple server is easy to do, "If you're just doing you know three, four, maybe even five computers, designate one of the computers—the best of all your computers—as the server and share the files on that machine.

For a more sophisticated approach, Eric recommends a

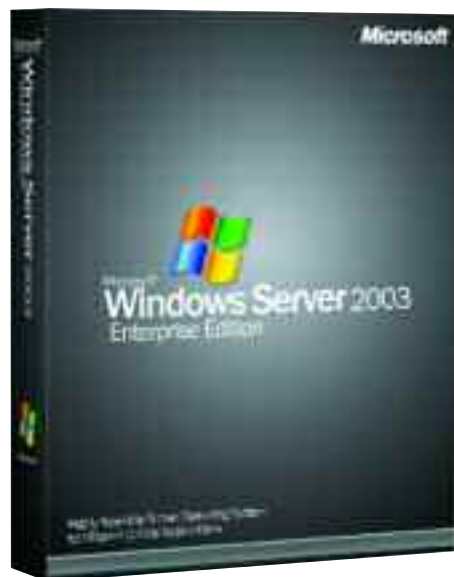
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# Servers

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tower with centralized storage and backup, and a firewall of some sort for security.

"The next step is where you're using Windows Server Software Small Business Edition or even Microsoft® Small Business Server 2003, Standard Edition. The base package comes with 5 users— you always want to be sure to get more (users) than you need when you start off. A simple server with 200 gigabytes of backed up RAID storage is around \$2700 or so with 10 licenses."



Windows® server software is available in several different versions.

A similarly equipped Dell PC server was just over \$2800. Some of the benefits of a server:

- A server allows you to better manage and organize files. Hierarchical indexes on a server can be navigated easily by everyone, you like a filing cabinet.

- Access your information from anywhere. Sales presentations, meetings, trade shows, with the proper security in place, you can connect remotely by computer or internet-enabled phone or blackberry. Pull up those cost-estimates, a photo of that property-- you name it.

- Backup a central information system. With all of your files centralized backing up is easy. Even remotely. Keep your backup computer at home, with nightly scheduled backups of critical files. Tape-drives and RAID arrays with removable storage allow you to take your backups off premises for maximum security.

- Sharing internet access. A central server allows you to share

a broadband cable, DSL or wireless connection with everyone connected. It allows for the assigning of internal IP (Internet Protocol) addresses, a central firewall and anti-virus solution for safety, even centralized e-mail routing and spam filtering. You can even go further, with filters that restrict web-browsing activities to business sites, and caps to limit the amount of bandwidth any one user can use. Software add-ons provide for extra-layers of security and hardware firewalls can make your system impenetrable.

- Speed up those old systems. Get rid of the bloat on your machines and they will run

faster. Moving files to the server frees up space and processing power. Add a little inexpensive RAM (Random Access Memory) for an additional boost.

- share network-based printers, faxes, storage devices and more. No more expensive dot-matrix printers on every desk, with information shared through "print-outs". Centralize a couple collating color copiers with Ethernet printing support, and suddenly you have the ability to gather information, print it in attractive, eye-catching color, and make presentations that will wow your clients.

Lastly, put on a more professional look. Centralized e-mail and information systems give your business a polished, together look that others will notice.

Note that the Macintosh operating system offers server solutions for small business. OS X (Os 10) Servers from Apple start at \$3000 with basic configurations.

■

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# Hiring your first employee—when is it time?

You've started your own business— for months now, or years— you've toiled away, keeping expenses low and doing it all yourself, no matter how many hours it took. At some point, most new business owners come to a point when the hours don't justify the income. It's time for some help. But is it worth it? Will the added expense of an employee outweigh the potential gain in revenue?

Adding an employee means legal issues, paperwork, expenses and liabilities. Of course there is also the whole hiring thing— advertising and interviewing, healthcare and other benefits, turnover, employee absenteeism and theft, and more.

Hiring. Don't believe everything you read or hear. Applicants lie every day on their resumes and in interviews. Sad but true.

If you are establishing a minimum educational level, get the transcripts— originals if possible, review, check them out with the school and return them. Copies and other facsimiles can be doctored and even created with today's technology. Or get a signed release and request them directly from the institution.

Check employment history and references. Past employers can be manufactured, references invented. Make a few calls.

If the position warrants a background check, finding out about your applicant's past can be touchy, expensive and inconclusive.

In some states, things like old liens, collections, lawsuits, driving records, judgements and even bankruptcies are not included on background checks after a number of years. Arrests and convictions probably will be. Certain records, like medical treatment, military service and education are always confidential-- you'll need the applicant's signature.

If you are using a firm to do the background check, you'll again need to get the applicant's signature if you want confidential information. You'll also need to inform them in writing -- under federal law-- that you are

doing the check. In the event the position was denied them due to information uncovered, you're required to tell them and give them a chance to refute the findings.

We spoke with Sergeant Arlyne Page about background checks at the lake. She stated that while the department conducts its own checks, and those for other official agencies, employers will need to seek out private professional services.

"With a signed release, they'd be able to get more information than the average person would get-- arrests within the city of Osage Beach. For more, they'd have to go to the Highway Patrol. Their checks are for employment only. They can be more specific in regards to the criminal history-- provided the potential employee has signed a waiver. Their information is confidential, but more importantly, many employers are afraid of potential lawsuits."

The Missouri State Highway Patrol informed us that for a fee of \$5, a response to a name search provides only a "possible" match. For \$14, fingerprints can be checked to provide a "positive" match.

A more in-depth approach, through MOAPS, or the Missouri Applicant Processing Services can be arranged. The applicant sets up an appointment where electronic fingerprint scans are taken for processing. The average time required for the process is 10 minutes. With this process, employers can have information in days rather than weeks when using paper fingerprint cards. The fees for the service range from \$26.95 for an investigation by CRID (Criminal Records and Identification Division, MSHP) to \$50.95 for a check that includes CRID and the FBI.

For more information on MOAPS, contact the Highway Patrol CRID at 573-526-6153. More information is also available online at [www.msdp.dps.missouri.gov](http://www.msdp.dps.missouri.gov).

If your employee will operate heavy equipment or use dangerous materials, you may also want

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# Your first employee

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to test (or be required to by insurers) for substance abuse. According to some estimates, 65% of all accidents on the job can be traced to drug and other illegal substance abuse.

Keep in mind that asking about an applicant's prescription drug use is illegal. If your applicant refuses to take a pre-employment drug screening you can legally exclude them or rescind your offer of employment.

Discrimination is an important issue when dealing with potential employees. During the course of your background check, in interviews, when checking references, or in correspondence—no matter when, it is always illegal to ask about or discuss with others-- a person's age, sexual orientation, marital status, religion or race. You also may not inquire about any physical, emotional or mental handicaps unless they would need special accommodations when performing the job. Applicants under Missouri law have up to six months to file a complaint regarding race, gender, disability, religion or age. Federal charges through the EEOC (Equal Employment Opportunity Commission) can be filed up to 10 months later.

When it comes to paying a new employee, federal laws provide clear boundaries. The minimum wage currently stands at \$5.15 per hour--that's the lowest you can go. If it's a young person, the Fair Labor Standards Act mandates the minimum age for non-agricultural jobs is 14.

Part time or full time? According to the U.S. Department of Labor, part-time workers are: 20 hours or less per week. Full-time: 30 hours or more. Tipped employees can be paid at 50% of the minimum wage, with the remainder attributed to gratuities. But the total including tips must equal or be greater to the minimum wage. Employers are required to make up the difference if tips fall short.

In Missouri, employers are not obligated under any law to provide insurance, paid vacation, lunch breaks, scheduled breaks or any other 'fringe benefit' outside minimum wage. There is no Missouri law that states a maximum number of hours an employee can be asked to work

in a day or week. Employees refusing to work set hours can be fired without the employer breaking any laws. Employers are required to pay time and a half times the regular rate of pay for hours worked over 40 in any workweek (Monday through Sunday). Overtime is based upon when the employee hits 40 hours, not whether or not they worked an 8 hour day. Amusement and entertainment businesses that meet certain criteria are allowed to pay overtime after 52 hours in a workweek.

Salaried "exempt" employees. Effective August 23, 2004, employees considered exempt from overtime are now subject to new overtime rules and base salary tests.

Your business could end up paying dearly if you don't take the new regulations into account. The Fair Labor Standards Act (FLSA) applies to businesses that have \$500,000 annual gross volume sales or business, or fall into one of a few other categories regardless of volume. To make sure your employees can be exempt from overtime, a "salary basis test" must be applied. Employees must be paid the same regardless of the number of hours they work in a given week. If an employee can and wants to work, they must be paid even if the work cannot be carried out due to circumstances beyond their control. The new rules define categories: executive; must be paid at least \$23,660 annually and supervise two employees, administrative; must be paid at least \$23,660 annually and work in non-manual labor directly related to the management or policies of the business, professional; must be paid \$23,660 annually and work in an advanced field of science or learning or duties include invention, imagination and talent, computer; must be paid \$27.63 per hour and is limited to programmers, analysts and computer engineers, outside sales; regularly away from the office in the duties of obtaining orders or contracts for services.

Basically this boils down to overtime pay is mandatory for all employees unless you can substantiate their duties as meeting the minimums. The reasoning that an employee can be hired by simply giving them a title and

*continues next page*

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# In stem cell ballot debate, paid signature gatherers hold the key

By Alan Scherzagier

Associated Press Writer

Columbia, Mo. (AP)—Shaun Sachs has never held elective office. The 40-year-old former factory worker and doughnut shop employee isn't even registered to vote.

Dressed in corduroy pants, a camouflage hunting jacket, a Brad Smith replica football jersey and a tattered University of Missouri baseball cap, he hardly strikes an imposing figure outside the University of Missouri-Columbia student union.

Appearances aside, Sachs could be one of the most powerful, if little known, figures in Missouri politics this year.

As a paid signature collector, Sachs is part of a close-knit network—think traveling salesmen or freight-hopping carnival crews—who will largely determine whether proposed statewide initiatives on stem cell research, tobacco tax increases and eminent domain limits not only get approved, but whether those measures even make it on the ballot for voter consideration.

In the open-air market that is voter signature gathering, the Millersburg resident and his ilk wield considerable power—if not passionate political views.

"I'm not an activist or a volunteer. I've got to eat," Sachs said. "It's all about a buck."

That's the going rate for each of the roughly 145,000 signatures Sachs and other paid gatherers need to collect on behalf of the Missouri Coalition for Lifesaving Cures, a group of business leaders, researchers and patient advocates who want to add a state constitutional amendment protecting embryonic stem cell research and possible treatments.

If he surpasses 500 signatures in a week, the rate for each signature increases to \$1.50 a pop.

Sachs is actually an independent contractor for National Petition Management, a Brighton, Mich.-based company paid \$120,000 by the coalition in late 2005 as a down payment to ensure that the necessary signatures are collected by the May 9 deadline.

With 16 petitions approved for public circulation by the Secretary of State's office so far this year, and three making the statewide ballot in 2004, Missouri is hardly the leader among states in the initiative arms race.

That distinction is often won by petition-happy California, where more than 60 were

approved for circulation in 2005. Signature collection companies there earn millions annually.

But for critics like Jaci Winship, executive director of Missourians Against Human Cloning, which opposes the stem cell ballot measure, the infusion of money-eyed interests into what began as an effort to bring lawmaking closer to the people is cause for concern.

"They will say just about anything," she said, referring to signature collectors. "It's a money-making project."

For Robin Acree, a Mexico, Mo., community organizer working to add a Medicaid reform measure to the November statewide ballot, the use of paid signature gatherers is a luxury her group just can't afford.

Using "all volunteers and no big money," the People's Agenda Fund has collected roughly 30 percent of the 105,000 signatures needed, she said. Unlike the stem cell effort, the Medicaid reform proposal is not a proposed change to the state constitution, making the minimum threshold for signatures lower.

"I think we're at an advance," said Acree, executive director of Grass Roots Organizing. "We're not just collecting signa-

tures ... we're engaging people in an issue they care about."

A signature company offered to help collect those names, said Acree—for a million dollars.

"It's just ridiculous," she said. "We don't have those kind of funds."

Efforts to rein in unsavory signature collectors—or at least require full, public disclosure—have arisen in several states, including Maine, Massachusetts and California.

Still, the realities of modern politics dictate that campaigns such as the stem cell research camp use professionals, said Donn Rubin, executive director of the coalition.

"All one is doing is giving Missouri voters the opportunity to have their voices heard," he said. "People are not paid to sign the petition. Everyone is signing the petition voluntarily—that's what's important."

Lee Albright, president of National Petition Management, says the ultimate choice rests with voters, not the signature gatherers.

"If a petition circulator is out gathering signatures and it's an issue that no one wants to see on the ballot, is that an issue that you would see on the ballot?" he

said. "They have the right to sign the petition or not to sign the petition."

Sachs—who proudly compares himself to a panhandler—has no qualms telling voters his true motivation. Sometimes, it can help close the deal, he said.

After 10 years of traveling the country and talking to—or getting ignored or cursed by—American voters, the previously apolitical Sachs has become a sidewalk political scientist of sorts, with a unique street-level perspective on voter beliefs.

He's also a vocal defender of the First Amendment right to petition, a right he fights to uphold on a near daily basis when confronted by private property owners, police officers and others.

What he has less patience for are those who actually want to read the petition he thrusts in front of them, or engage in a debate over the issues. Time, after all, is money.

"It's a numbers game," said Sachs, who on a good night can earn \$500, minus expenses.

"I don't have time to inform or educate the public," he said. "Just get it on the ballot. You'll have all the way to November to learn all about it." ■

# Hiring your first employee—when is it time?

*continued from previous page*

then expecting them to work more than 40 hours per week is no longer valid. Note that Missouri will not enforce these laws—employees end up working with the federal agencies in civil suits to obtain relief. Unless you are a public agency, no "comp time" can be given in lieu of overtime. Pay must be given for the

week worked.

The Department of Labor has its "FirstStep Employment Law Advisor" online to help businesses know which of the 26 labor laws apply to their business. [www.dol.gov/elaws/FirstStep/](http://www.dol.gov/elaws/FirstStep/)

Get the paperwork together. Before you let your new hire punch the clock, there's some pencil work to be done. You'll

need, according to the US Dept. of Labor; your employee's full name and social security number, their mailing address, including ZIP code, their birth date, if they are younger than 19, their sex and job description, when they begin and end their workweek, how much they are to be paid, how often they will get paid, the total for regular hours

worked, the total for overtime hours, any deductions or additions to their pay, and the pay

tus, or a 1099 form for employees not directly on the payroll.

You'll also need to submit these to the state. Proof of worker's compensation insurance is also required by federal law.

You will of course be required to pay matching FICA deductions, pay worker's compensation premiums, unemployment insurance, comply with OSHA regulations, take out liability insurance for employees actions, and a host of other expenses you may or may not be aware of.

Are you going to provide uniforms? What type of benefits will you offer—what can you afford? Questions like these are best left to your financial advisor. Your CPA, a labor lawyer, an accountant ... you will want to take the total expense involved with employing staff, as well as the expense of complying with local, state and federal laws into consideration before you place that want ad.



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## Kelly's Port announces new sales manager

Randy Kelly, owner of Kelly's Port, would like to announce the addition of Dan Strother to the Kelly's Port team. Dan comes to Kelly's Port with over 25 years of experience in sales and manage-



Dan Strother

ment in the boating industry. Randy Kelly is very excited to obtain Dan and his experience

as he comes from one of the Midwest's largest boating retailers here at the Lake of the Ozarks.

Dan was born and raised in Kansas City, Missouri, where he graduated from the University of Missouri, Kansas City, UMKC, with a major in Accounting and Business. He met his wife, Tina, in college, and they moved to the Lake of the Ozarks in 1980. Dan and Tina have been married for over 30 years and have five children, two have graduated and three are still attending School of the Osage.

Dan is very excited to join Kelly's Port and looks forward to managing their new store location, which will be located on Highway 54, just south of Re/Max Lake of the Ozarks. This new location will be an 8,500 square foot, indoor showroom, large enough to house two 44 foot sport yachts and several smaller runabouts. ■

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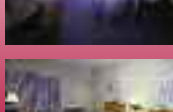
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# YMCA to open soon

*continued from page 4*  
devoted staff, for the donation of time, money and effort."

Indeed, as we toured the facility, nearly everything that wasn't structural was donated by an area firm—paint, flooring, labor, stacks of supplies were waiting for use as we walked through. JoAnn explained, "Some of these guys will just show up with their

entire staff on a Saturday and start painting, laying carpet, tile or what have you. A YMCA should be a community effort, but this has been tremendous."

Currently the YMCA employs four full time people and 15 part-time, headed by Rutherford. Dr. Rutherford was long-time Women's Head Basketball Coach at the University of Missouri. Her



The running track overlooks the basketball court.



Contractor's trucks in front of the new Tri-County YMCA. Much of the labor and materials are donated.

commitment and passion for success transcended her basketball career, leading her to her current position. The new basketball court at the YMCA is named Rutherford Court, a fitting tribute to someone who has invested so much of herself seeing the project to its fruition.

Dr. Rutherford will continue on as the Executive Director of

the YMCA and said, "I'd like to see the community who has so diligently supported this effort now take advantage of the opportunities that are available here at the new Tri-County YMCA facility."

Plans for Phase Two are already in the works and include baseball facilities and an indoor/outdoor pool. The land

adjacent to the building is owned by the City of Osage Beach and will be cleaned-up and turned into a City Park which will benefit families and individuals enjoying the facility.

For membership and Child Care information, call the Tri-County YMCA at 348-9230. ■

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# Choosing and *using* credit cards wisely

There's no doubt that at some point, you'll need a credit card for business and/or personal use. Selecting the right card, with the maze of fees, interest rates, restrictions and offers can prove to be intimidating.

There are generally costs associated with any credit card. These lenders are not in the habit of giving away credit. They make money off of the interest they charge on outstanding debt, but they also have less obvious ways of making a buck.

Lenders issue cards with no annual fees, with annual fees—with fixed rates, and others with variable interest rates.

Finding the best one for your business doesn't have to be difficult. Using it to your advantage isn't hard either.

If you travel frequently on business, narrow your possible selections to those with travel bonuses, like frequent flyer miles and hotel room discounts—using this card exclusively for travel expenses can provide a couple benefits. Lower costs on airfare and hotel stays-- and an itemized expense report. Sure, you can use the card for day-to-day purchase to rack up miles faster, but use it like a check-book-- adding funds before the expenditures. Separating your business and personal expenses saves time come April 15th, and credit card records make a nice IRS documentation.

But beware-- while these cards can save you tons over time, not reading and understanding the agreements can cost you plenty.

All credit cards are not right

for everyone. Select the one right for you- for your buying habits, and payment schedule.

Most credit card holders have some revolving debt from month to month-- some more than others, otherwise lenders would not be in the business. This is where the bulk of their profit comes from. Americans have expanded their revolving debt in recent years, while saving less.

If you like to carry-- or need to carry balances over from month to month, choose a card that has a low interest rate if possible and no annual fee.

Buyers who routinely pay off the balance each month are less likely to care about the interest rate, and more likely to want better perks.

Let's talk about the various types of cards on the market:

First, don't grab the first low-interest rate offer you see-- take some time and shop around. The low rate advertised may be introductory-- switching to a higher rate after a few months. Or, the annual fee charged is where they make up the difference, forcing you to spend more to make up for it.

With a little research, you could get a similar rate with a lower fee, or even a slighter higher rate and no annual fee.

Your current credit card company may be your best bet-- if you are satisfied with the service and the annual fee structure, pressure them for a better rate. Chances are, if you have a solid payment and balance structure, they'll accommodate you to retain your business.

Do the math. Whether a fixed

or variable rate of interest, you need to estimate your spending, how much carryover you are likely to accumulate, and figure the interest.

A fixed rate card will generally be better than one with a variable rate-- raising the rate on a fixed rate card requires they give you fifteen days notice. No such requirement with variable rate cards.

You may have to look carefully through the information to find out when and how they raise the rates, it's often hidden. If you can't find it, call. It's worth it to know just how easy it will be for them to up the ante- and whether you'll be notified in advance.

A common practice is to raise the rate to the maximum allowed in your state the first time you are late with a payment. And it can stay there indefinitely-- watch out for hidden clauses and fees. Many cards now charge more than \$35 for a late payment or over limit. These charges can add up fast if the late fee pushes you over your credit limit.

Negotiate. Nothing in business is carved in stone. They have better rates and service levels for preferred customers. Ask for more-- you can always keep looking. Don't be afraid to make them work for your business.

Make sure you understand the agreement. Make them explain parts you can't understand. The APR (Annual Percentage Rate), any annual fee charged, is there a grace period before the payment is late? What are the penalties for a late payment-- over credit limit? What

are the charges and interest rates for cash advances? These are all important points to know and consider before accepting the card.

Cards also come with other

You may want to ask a few additional questions: Is there an application fee? Are there processing fees? Are there account termination fees or balance transfer fees?



services, some you may want, others may be unnecessary.

These can include cash rebates at the end of the year on purchases, protection on purchases, discounts on rooms, meals, airfare or car rentals. They may offer extended warranties on purchases. You'll want to factor these into your decision.

Shop wisely before you accept a credit card offer. It should be as any other important decision in your life-- don't rush. Know and understand your benefits and obligations and you can make the most of your credit, instead of ruining it.



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# CHAMBER SPOTLIGHT

## Creative Stone

Watching the growth at the Lake of the Ozarks, Scott McCormack owner of Creative Stone saw a great potential for the Stone industry. With 20 years of construction and landscape experience along with strong support from suppliers, Scott and his wife Tina opened their doors at 17295 N. State Highway 5 in Sunrise Beach during the Spring of 2004.

With a large selection of Natural Stone for both landscaping and Veneer, they also carry Coronado Cultured Veneer, retaining wall systems such as Keystone, Anchor, Mesa Gardner, Pyzique and Vyking along with Belgard & Hesse paving systems. Decorative Gravel & Mulch is available in bulk or bag to complete your project.

Approved for both sea wall and alternative rip-rap application, their ledgerrock stone adds natural beauty, protection and durability from any shoreline erosion problem. This stone helps to protect the environment and when installed as per the AmerenUE specifications dissipates the water coming ashore preserving the shoreline.

Offering a complete line of cut stone products including fireplace mantels, hearths, surrounds, coping, pier caps and



**Creative Stone in Sunrise Beach**

countertops a wide selection is available to homeowners, builders, landscape contractors and stone masons in the Lake area.

With an ICPI and NCMA Certified sales staff, you can be assured no questions will go unanswered. "Customer Service and satisfaction is our main concern. Experience, product knowledge, competitive pricing and a reputation for dependable service are what have helped us to achieve our success. We are growing every day, adding new products, new structures and new equipment to better serve our clients and to continue providing timely service and delivery" says Scott.

Large inventory and a wide selection of products assure you will find exactly what you are looking for at an affordable price.

Their truck fleet allows prompt availability and delivery, no matter how large or small the order, making it possible to meet your deadlines.

"We are very pleased with the way our business is growing", says Scott. "With the vast amount of development taking place in the Lake Area, we feel business will continue to do well. Opening our business at the lake was a positive move. We are happy to be here and look forward to serving Homeowners, Developers and Contractors in the future."

Creative Stone is open Monday – Friday from 7:00 a.m. - 5 p.m. and on Saturday's from 8:00 a.m. until 2:00 p.m. for your convenience. Stop by or call 573-374-9600 "for all your stone needs"!

## Bobbi Bash awards Top Team

Bobbi Bash ABR, CRS, GRI – President of Bobbi Bash Realty held an awards luncheon at Osage National Golf Club for her members. The Diamond Achievement Award was awarded to Wendell Horne for the 2nd year in a row. Wendell has been a top team member since Bash reopened Bobbi Bash Realty in 2003.

The Emerald Achievement Award was presented to Menda Gilbert. She joined the team in 2004. She has doubled her production in the time with Bash. Menda has been in the business 6 years, has a husband, Scott and two children, Dalton and Autumn.

Georgie Aldy was given an award for being the most supportive team member and also

#1 in customer service. Aldy has been a very enthusiastic team member since 2004. Georgie is very involved in our community. She is an active member of the Womens Council of Realtors, a member of Beta Sigma Phi, a volunteer organization. Her hus-

band, Jeff, is the owner of Midstate Painting.

Bobbi is also supported by Randy Winburn, Janna Mannis, Judy Moss, Betty Henry is the office broker and Bobbi's personal assistant. Vickie Slead is the girl Friday.



## Lake Area Chambers of Commerce Showcase Member Businesses



## Henley Jewelry in Eldon second generation business

Henley Jewelers, located in Downtown Eldon, 202 South Maple Street, phone 392-4511.

Established in 1948 by Norman and Roselyn Henley, Norris and Dianne Henley and Donn Henley are the owners, making this a second generation family-owned jewelry store. Donn Henley is a certified gemologist.

Our store is stocked with a complete selection of diamonds, colored gem stones, gold and sil-

ver jewelry and watches.

Giftware includes china, crystal, Fenton glassware and Hallmark greeting cards and Christmas ornaments. What sets us apart from most jewelry stores is the custom work that is done in our store.

All jewelry repairs are handled with care and precision and completed in our store. Customer satisfaction is Priority One at Henley Jewelers.



Manor Maids is a premier cleaning company that offers services for the entire Lake area. Tara Giordano is the owner of Manor Maids. While being new to the Lake area, they are anything but new to the cleaning industry, having over 25 years of cleaning experience in commercial and residential markets. 6605 Hwy 54 in Osage Beach, 302-4855, ManorMaids.org. Pictured in a recent Lake Area Chamber of Commerce ribbon cutting along with the Chamber Active Volunteers are Tony Giordano; Tara Giordano, Owner; Gary Giordano; Kristen Giordano; Bill Brown; Marje Morefield; and Georgiana Stockton, Cold Stone Creamery. Not pictured: Nick Giordano.





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# Rehabilitated bald eagle released to the wild at Osage Beach Fish Hatchery park



Mayor of Osage Beach Penny Lyons prepares to release the eagle

The World Bird Sanctuary, in partnership with AmerenUE and the city of Osage Beach, released a rehabilitated eagle to the wild at the Osage Beach City Park on



The eagle takes flight

Fish Hatchery Road, Wednesday March 11. • The event took place near an eagle nesting platform that AmerenUE and the city installed at the park in December, 2005.



Walter Crawford, Jr.

Walter C. Crawford, Jr., the executive director of World Bird Sanctuary, Mayor of Osage Beach Penny Lyons, AmerenUE Central Ozarks Division manager Larry Merry, members of the media and public were on hand for the event. •

The eagle release, along with the recent placement of three nesting platforms at the Lake of the Ozarks, is part of AmerenUE's support for conser-

vation, education and raptor rehabilitation programs carried out by the World Bird Sanctuary over more than 20 years.

Based in Valley Park, Mo., the World Bird Sanctuary is one of North America's leading facilities for the conservation of birds. • It conducts a range of programs aimed at preserving the earth's biological diversity and security the future of threatened bird species in their natural environments. The eagle released was brought to the World Bird Sanctuary by a Quincy, Ill. veterinarian in February 2005 because it was unable to fly. The bird had respiratory problems and stiffness in one wing. Through treatment by the WBS staff and exercise in the facility's new 100-foot flight cage, the bird regained full flight capability.



Another eagle was brought by the group for photos.

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## Columbia metro Rotary to hold fundraiser gala April 7

Columbia Metro Rotary and the Family Counseling Center of Mid-Missouri, Inc. (FCC), are hosting "Light Up the Night", a fundraiser gala to benefit FCC programs throughout Mid-Missouri. It all takes place Friday, April 7, from 6 to 11:30 p.m. at the Marriott Courtyard. Local radio personalities Simon Rose and Fred Parry will emcee the program.

"Light up the Night" will feature a silent auction where participants can bid on works of art, memorabilia, gift certificates, vacation getaway specials, tickets to events and other products and services. Following the silent auction, dinner will be served. Following the banquet, a short, live auction featuring more lucrative items will take place. The evening will conclude with dancing to the music of the Kim Massie Band.

To help support the event, the community is encouraged to attend, donate auction items or help sponsor the fundraiser. Silent auction items and the

donor's name will be on display as participants place their bids. For donation or auction information, contact Michelle Kennett at kennettm@usa.net. For tickets and sponsorships, get in touch with Norm Benedict or Liz Magee at emageelaw@aol.com.

The Family Counseling Center is a not-for-profit mental health services organization whose mission is to improve the quality of life for individuals, families and communities by helping people make positive changes in their lives and empowering them to make healthy and effective choices.

Since its 1993 founding, Columbia Metro Rotary has continued to represent a cross-section of men and women from the city's business and professional ranks. Rotary clubs worldwide meet weekly and are nonpolitical, nonreligious and open to all cultures, races and creeds. Rotary clubs are active today in 168 countries, where 1.2 million Rotarians belong to more than 30,000 clubs

## Adopt-the-Shoreline Organization honors members at 2006 kickoff event



Among the Adopt-the-Shoreline Zone Coordinators attending the 2006 Recognition Dinner were, left to right, George Link, Barry Campbell, Phil Thompson, Terry Cleary, Jeff Robbins, Bruce Thomson, Donn Nelson, Alan Sullivan and Johnie Ray.

More than 100 persons were on hand as the Adopt-the-Shoreline organization at Missouri's Lake of the Ozarks held a recognition dinner, March 2, to kick off the 2006 Spring Shoreline Beautification Clean-up.

Program volunteer and Zone Coordinator Donn Nelson served as master of ceremonies for the event, which took place at Tan-Tar-A Resort in Osage Beach. The cleanup, itself, is set to begin March 18 and continue through April 2.

The recognition dinner was sponsored by AmerenUE, which presented gifts of appreciation to each member organization, as well as to supporting members. Adopt-the-Shoreline Advisory Board members were recognized for their efforts to monitor and improve the program. Recognition gifts also went to the Zone Coordinators who work with

Adopt-the-Shoreline groups within their zones and coordinate trash removal with local sanitation companies.

The Outstanding Volunteer Award went to Karen Zaborac of American Sun Control for her past dedication to the Adopt-the-Shoreline program. Karen and her employees have cleaned 10 miles of shoreline near the 10 mile marker of Lake of the Ozarks since 1996.

"Hundreds of volunteers work annually to protect the shoreline of the Lake of the Ozarks, and they all deserve to be recognized," said Adopt-the-Shoreline Coordinator Jeff Green. "Our annual Adopt-the-Shoreline dinner allows us to honor our volunteers and kickoff this year's cleanup."

AmerenUE created Adopt-the-Shoreline in 1994 and continues to sponsor it, providing

administrative support and paying for disposal of the trash and debris removed during cleanups, but the actual cleanup work is performed entirely by volunteers.

Beginning with nine civic clubs adopting 89 miles of shoreline, Adopt-the-Shoreline has grown to include 92 businesses, organizations and individual property owners, with more than 600 miles of shoreline adopted between Bagnell Dam and Truman Dam.

Member groups expect to provide more than 800 volunteers for this year's Spring Shoreline Beautification Cleanup, but Green says additional help is always welcome.

Anyone who would like to participate in the cleanup, or join Adopt-the-Shoreline, should call 573-365-9214.

## Shoreline Beautification Cleanup is off to a Strong Start; Effort Continues through April 2

The Adopt-the-Shoreline organization at Missouri's Lake of the Ozarks reports this year's 15th Annual Spring Shoreline Beautification Cleanup got off to a strong start as hundreds of volunteers participated in the first week of the cleanup. As in past years, volunteers report that dock flotation materials accounted for most of the debris removed.

The spring cleanup began March 18 and continues through April 2, although opportunities to volunteer will be available in some areas through May.

Adopt-the-Shoreline is sponsored by AmerenUE, which provides administrative support and pays for disposal of the trash and debris removed, but the actual cleanup is performed entirely by volunteers. Equipment and volunteers provided by numerous businesses, organizations and individuals hold the key to a successful cleanup.

More than 75 pontoon boats and work barges were used during last year's spring cleanup. Residents and second homeowners can participate in the 2006 cleanup by volunteering

time and energy to assist in cleaning the shoreline. Providing work boats or barges for use by cleanup groups is important too.

With the number of volunteers growing each year, Zone Coordinators for this year's cleanup expect the total amount of trash removed to reach more than 2000 cubic yards by the time the cleanup is complete. For information on the cleanup and Adopt-the-Shoreline call 573-365-9214.

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# Glencove Marine President Ron Thomson dies Mar. 16



**Ron Thompson**

Ron Thompson's year-long battle with mesothelioma ended March 16, 2006 at Lake Regional Hospital in Osage Beach, MO. He was 55.

He was born Ronald Ray Thompson on May 21, 1950 in Lincoln, Illinois to Donald and Virginia Thompson. Ron is survived by his loving wife of 36 yrs Jan Thompson of Osage Beach, MO; daughter, Abby Thompson of University of Tennessee,

Knoxville; mother, Virginia Thompson of Ohio; father, Donald Thompson of Illinois; brother, Kenneth Thompson of Illinois; sister, Donna Balskey of Ohio; and nieces and nephews.

A Ron Thompson Scholarship Fund for the Lake Area Vocational-Technical School of Marine Service Technology in Camden-ton has been established. Donations may be made payable to the "Ron Thompson Scholarship Fund" and mailed to Glencove Marine, P.O. Box 759, Lake Ozark, MO 65049, or sent to Central Bank, P.O. Box 207, ATTN: Andi Hornback, Osage Beach, MO 65065.

Thompson was a respected member of the business community and well- admired by his friends, employees, and associates.

Thompson co-founding Big Surf Water Park, founder of Pro-Man (a heavy equipment company), board member of Lake of the Ozarks Marine Dealers Association, supporter of numerous

local charities, strong advocate of the Lake Career & Technical Center in Camdenton, board member of the National Marine Retail Association, and most notably principal owner and president of Glencove Marine.

Thompson had a great love for the outdoors, horses, and family.

He fought valiantly to overcome his illness, pulling himself up by the bootstraps in the true Midwestern style which Cowboy Ron was known for by many.

"There was always a smile or word of encouragement ready; Ron never let his own suffering stop him from being there for others. He was truly a great leader, a loving husband and father, and a friend and confidant to countless people. He will be missed."

Mesothelioma is a malignant (cancerous) tumor affecting the lining of the chest or abdomen. This type of lung cancer is generally associated with a history of asbestos exposure.

## Glencove Marine's history

Glencove Marine began business at Lake of the Ozarks in 1984, operating a small business from property owned by two of the owners Barry Moore and Joey Noel. Other partners from inception were Dan & Carol Smith along with financial investors Ron & Jan Thompson.

The owners moved operations to Horseshoe Bend after purchasing Glencove Resort off Carol Road, where the current Marina is today and the company name was established.

While Barry and Joey managed the Service department, Dan and Carol handled the sales aspects of the business. In 1988 Barry and Joey sold their portion of the business to Willis and Carol Sieg of Lake Ozark, which took over the Service department operations.

Dan and Carol Smith retired in 1994 and sold to Ron and Jan Thompson who became the principle share holders along with the Siegs as partners.

Ron began to expand the business in 1995 seeing opportunities of the business at the Lake. The grounds and offices at the Marina were expanded and

improved and in 1997 property was acquired next to Central Bank where the Highway Show-room was built and operates today. At the Marina approximately an acre of land was prepared and the lakes largest (15,000 sq. ft.) Service facility was established on the waters edge in 1999. Glencove's growth required another Marina for water storage so in 2001 the old American Marina was purchased. This three acre site was completely rebuilt into Glencove Yacht Club at the one mile mark. With seventy slips in new docks this Yacht Club offers water storage up to 20'x64', a clubhouse, swimming pool and an on-water Sea Store. In 2005 Glencove opened Glencove at the Knolls with its third on-water Sea Store location and rental operation.

In 2006 the acquisition of Yacht Club Marina at the 21mm was completed adding another full-service facility and a Highway 54 showroom 1/2 mile west of the Grand Glaize Bridge.

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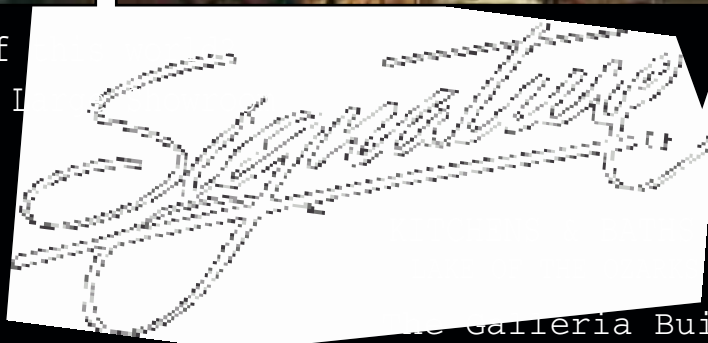


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## KC Chiefs' Center Wiegmann named HK Golf Tournament Honorary Chairman

Kansas City Chiefs' Center Casey Wiegmann will serve as the Honorary Chairman for this year's HK's Hospital Benefit Golf Tournament to be held June 2 - 4.

This year's goal of \$125,000 will be used to purchase state-of-the-art communication equipment for the new 35-bed Emergency Department at Lake Regional Hospital. Wiegmann and several other Kansas City Chiefs and Chiefs Ambassadors will be in attendance at the weekend's events.

Major sponsors will enjoy a VIP/Celebrity Party on Friday evening, June 2, at Porto Cima Yacht Club, complete with entertainment by the Ralph Butler Band from St. Louis. These spon-

sors and their guests will also have a photo opportunity with Wiegmann and other members of the Chiefs' organization at this exclusive event. Major sponsors include those at the \$2,500 sponsorship level and above.

The Lodge of Four Seasons, Central Bank of Lake of the Ozarks, Koplar Communications International and Murray Company are all Gold Sponsors of the tournament.

Learn more about sponsoring or playing in the HK's Hospital Benefit Tournament by visiting Lake Regional Health System's website at lakeregional.com or call the Lake Regional Hospital Foundation at 348-8265.



## Camdenton Optomists Club Thanks Merchants

The Camdenton Area Optomist Club presented certificates of appreciation to several businesses that helped in a big way in the success of the annual Christmas tree sales. Pictured is Jane Martin, owner of Scott's Concrete Company, receiving her certificate from Optomist president Chic Oostendorp. Scott's donates the use of a semi truck and fuel for picking up trees in St. Louis and Columbia, Mo. Driver Cliff Colter from Scott's donates

this time. An award also was given to Super Walmart of Camdenton for allowing use of their parking lot and help with recording tree sales. Walmart also added a money grant to the club. The fence for the sales lot was erected by Truesdale Fence and Glass, who also received a certificate of appreciation. The Optomists thank all of our loyal customers. Proceeds are used to help with youth activities in the area.

## Lake Presbyterian announces spring rummage sale

Lake Presbyterian Church at 5716 Hwy 54 will hold their annual rummage sale at the church on Friday, April 29th from 8 a.m. to 2 p.m. and Saturday,

April 30th from 8 a.m. to 12 noon.

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## Estate Planning program offered at Porto Cima

The Lake Regional Hospital Foundation is pleased to sponsor an estate planning program by Trenny Garrett, JD.

She will present "Why and How to Avoid Probate" on Wednesday, April 5, from 11:30 a.m. to 1:00 p.m. at the Porto Cima Clubhouse.

Ms. Garrett, a trust officer at Central Bank of Lake of the Ozarks and a Foundation board member, will give an interesting, down-to-earth explanation of this complicated subject. She will discuss ways to avoid probate and taxes and provide for the people and institutions you care about. Admission is \$5.00 and includes lunch and all hand-outs. To register, call the Lake



**Trenny Garrett, JD**

Regional Hospital Foundation office at 348-8265.



The Camdenton Area Chamber of Commerce welcomes Lake Barber Shop into the Chamber with a ribbon cutting. Lake Barber Shop, 821 West Hwy 54 in Camdenton. New customers who bring in this ribbon cutting picture on a Wednesday or a Thursday will get a haircut for only \$5.00. Participating in the ribbon cutting from left to right: Bruce Mitchell, Executive Director, Camdenton Chamber; Lake Barber Shop owner Daren Nunnally; Mayor Kerry Shannon; City Administrator Elmer Meyer; Joyce Cooper, Advertising Impressions; Country Treasurer Sherry Meissert; Chamber President Alan West; and Camdenton Fire Marshal Denis Jones.



The Camdenton Area Chamber of Commerce recently welcomed new member Krafty Kreations, LLC into the Chamber with a traditional ribbon cutting. Located at 2266 Possum Hollow Road in Camdenton. For more information call 573-317-0061. Participating in the ribbon cutting from left to right: Bruce Mitchell, Executive Director of the Chamber; Joyce Cooper, Advertising Impressions; Krafty Kreations owner Dianna Hanes; Chris McElyea and Johna Stanfield with Central Bank; and Chamber President Alan West.

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## Grein announces SCORE scholarship sponsorship

The Tonia Grein Team will fund the 11th annual Small Business Management scholarship. The \$2,000 scholarship is sponsored by the Lake of the Ozarks Chapter of SCORE and will be awarded during the summer of 2006.

"As a business owner in the Lake Area, this is a project that is close to my heart. I know, intimately, the obstacles that a small business owner must maneuver in order to achieve success. SCORE is a wonderful association with incredible volunteers ready to share their knowledge with anyone willing to accept the challenge," business owner, Tonia Grein stated.

Service Corps of Retired Executives (SCORE) is a nonprofit nation-wide association dedicated to entrepreneurial education and the formation, growth and success of small businesses. SCORE volunteers provide face-to-face and email business counseling to help small businesses evaluate business plans in order



**Tonia Grein**

to stabilize, grow, innovate and succeed.

Eligibility requirements for the scholarship can be obtained by contacting the Tonia Grein Team Real Estate office at 573-365-9700. Applications and information are available at the University of Missouri Extension office. For more information call 573-346-2644 or visit [www.lakeozarkscore.org](http://www.lakeozarkscore.org).

## Charles McElyea featured speaker at April 6 Alzheimer support group meeting

Camdenton attorney Charles McElyea will be the featured speaker at the April 6th Alzheimer Support Group. Mr. McElyea's topic will be financial planning.

The meeting will be held at 1:00 p.m. in conference room D at Lake Regional Hospital, near the cafeteria. The public is welcome to attend and there is no charge. The Alzheimer Support Group meets on the 1st Thursday of each month at Lake Regional Hospital. Contact facilitator Teresa Knight at 346-5654 for more information about the support group.



**Charles McElyea**

*"Blessed is the man who, having nothing to say, abstains from giving wordy evidence of the fact."*

— GEORGE ELIOT (1819 - 1880)



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Two Blind Guys recently celebrated their Lake Area Chamber membership with a ribbon cutting ceremony. Call 573-690-1095 or 573-280-6318. Participating in the recent Lake Area Chamber ribbon cutting ceremony were Troy Gardner, Owner; Mary Gardner, Owner; Candy Wilson, Lake Area Chamber Director of Marketing; and the Lake Area Chamber Active Volunteers.



Sunset Landscapes recently celebrated their Lake Area Chamber membership with a ribbon cutting ceremony. Call (573) 365-5713. Participating in the recent Lake Area Chamber ribbon cutting ceremony were Susan Porter, Office Manager; Roger Horsman, Owner; Cory Horsman, Landscape Manager; Brittani Horsman, Office Assistant; Nick Horsman, Lawn Manager; Candy Wilson, Lake Area Chamber Director of Marketing; and Lake Area Chamber Active Volunteers.



Reliable Home Maintenance recently celebrated their Lake Area Chamber membership with a ribbon cutting ceremony. They can be reached at 573-480-3303. Participating in the recent Lake Area Chamber ribbon cutting ceremony were Elmer Kloeppel, Carpenter; Bob Rhoades, President; Tracey Schilp, Office Manager; Doug Fridley, Vice-President; Candy Wilson, Lake Area Chamber Director of Marketing; and the Lake Area Chamber Active Volunteers.





The Camdenton Area Chamber helps celebrate the reopening of the Camdenton Glass Company and welcomes new owner Terry Trower to Camdenton. Call 346-3404 or 302-0055. Participating in the ribbon cutting include owner Terry Trower, manager Michael Lanham, office manager Cyndi Akers, and installer Loren Wychesit. Others participating include Mayor Kerry Shannon; City Administrator Elmer Meyer; Chamber President Alan West; Chamber Executive Director Bruce Mitchell; Joyce Cooper, Advertising Impressions; Sherry Meissert, County Treasurer; and Fire Marshall Dennis Jones.



Calvert Development recently celebrated their Lake Area Chamber membership with a ribbon cutting ceremony. Contact them at 573-374-7575 or email them at homes@calvertdevelopment.com. Participating in the recent Lake Area Chamber ribbon cutting ceremony were Brent Calvert, President and Owner; Candy Wilson, Lake Area Chamber Director of Marketing; and the Lake Area Chamber Active Volunteers.



Senter's Heating and Cooling has recently celebrated their Lake Area Chamber membership with a ribbon cutting ceremony. Call Ed Davis at Senter's Heating and Cooling for more information at 573-584-8027. Participating in the recent Lake Area Chamber ribbon cutting ceremony were Ed Davis, Vice President; Candy Wilson, Lake Area Chamber Director of Marketing; and the Lake Area Chamber Active Volunteers.

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## Astronomy club at Orion Center

Are you an avid astronomy/telescope hobbyist or a novice interested in learning? Telescopes and binoculars provide a unique window not only to the planets and stars but to earthbound wonders like birds and animals. Share your knowledge and share your questions as we delve into a fascinating life-long hobby.

Clark Van Scoyk is an Orion Center volunteer who has been involved in amateur astronomy

his entire life. A number of people from kids to grandparents have expressed an interest in forming an astronomy club or group. We plan to meet the 3rd Friday of every month with our first meeting scheduled for March 17 at 7:30 PM at the Orion Center. We see this as an informal gathering with the participants setting the direction. The first meeting will let us get to know one another and share experience and interests.

Clark will talk about his telescope-making projects and others are encouraged to talk about what they've been doing in terms of astronomy. A possible viewing session will take place on Saturday April 1st when the Moon passes in front of the Pleiades.

Share your thoughts and your input. Beginners and children with parents are welcome.

Call Clark at (573)346-4909 or Email [svanscoyk@lakemail.com](mailto:svanscoyk@lakemail.com) for additional information.





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SS Accessories recently celebrated their Lake Area Chamber membership with a ribbon cutting ceremony. For more information call 660-886-3202. Participating in the recent ribbon cutting ceremony were Stephanie Pistel, Consultant; Candy Wilson, Lake Area Chamber Director of Marketing; and the Lake Area Chamber Active Volunteers.



Clark's Concrete Construction recently celebrated their Lake Area Chamber membership with a ribbon cutting ceremony. For more information call 573-346-3468. Participating in the recent Lake Area Chamber ribbon cutting ceremony were Steven Clark, Bomanite Foreman; Jan Clark, Owner; Richard Vanderweide, Estimator; Candy Wilson, Lake Area Chamber Director of Marketing; and the Lake Area Chamber Active Volunteers.



The Camdenton Area Chamber of Commerce held a ribbon cutting for Mobell Audio in Camdenton. Call 346-2277. Pictured from left to right: Bruce Mitchell, Chamber Executive Director; City Administrator Elmer Meyer and Scott Christensen; Mayor Kerry Shannon; Randy Edison, Mobell Audio Interior Designer; owner Judy Loeffel; Dale VonSande, Installation Service; Sherry Meissert, Camden County Treasurer; Mobell Audio manager Mike Loeffel; Johna Stanfield, Central Bank; Joyce Cooper, Advertising Impressions; Chris McElyea, Central Bank; and Alan West, Chamber President.





The Camdenton Area Chamber of Commerce recently held a ribbon cutting for Ashley Carpet Cleaning & Painting. Ashley is family owned and operated by Ryan, Jessica and Ashley Fitzgerald. 573-302-4577; [www.ashleycarpet.com](http://www.ashleycarpet.com). Pictured from left to right: Bruce Mitchell, Chamber Executive Director; Joyce Cooper, Advertising Impressions; Sherry Meissert, Camden County Treasurer; Chris McElyea, Central Bank; Mayor Kerry Shannon; owners Jessica, Ryan and Ashley; Johna Stanfield, Central Bank; City Development and Planning Director Scott Christensen; Alan West, Chamber President; and City Administrator Elmer Meyer.



All-Com Digital recently celebrated a ribbon cutting ceremony. All-Com Digital specializes in residential/commercial Fire Protection and Security Systems. Their headquarters are located in Eldon serving the Lake and Central Missouri area. Call (573) 392-6307. Participating in this recent Lake Area Chamber ribbon cutting ceremony were Richard Dworaczyk, President/Owner; Lisa Dworaczyk, Owner; Candy Wilson, Lake Area Chamber Director of Marketing; and the Lake Area Chamber Active Volunteer Ambassadors.



Christy Travis, GRI Announces Prudential Lake Ozark Realty Affiliation. Call (573) 434- 2356, or stop in at the Prudential Lake Ozark Realty office at The Galleria in Osage Beach. Participating in this recent Lake Area Chamber ribbon cutting ceremony were Gina Humlicek, Sales Associate; Carol Siano, Sales Associate; Christy Travis, GRI/ Sales Associate; Susan Spica, ABR,GRI, CRS; Fred Catcott, Sales Associate; Polly Bellmer, Closing Coordinator; Joe Roeger, Lake Area Chamber Board and the Lake Area Chamber Active Volunteer Ambassadors.

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## Lake Area Dance Association to host Spring Tea Dance

Interested in ballroom dancing? There is a whole "LADA" dancin' going on here at the lake! The Lake Area Dance Association and the Camden County Historical Society are sponsoring a Spring Tea Dance from 2:00 PM to 5:00 PM on Sunday, April 2, 2006 at the Camden County Museum on V Road and Highway

54 in Linn Creek.

Dance the waltz, fox trot, cha-cha, swing and others to the Big Band sound of the Lake Jazz Band. The cost is \$6.00 per person to the general public; dance association members are \$5.00 per person.

The Lake Area Dance Association sponsors five dances

throughout the year and promotes dancing in the lake area. Future dances include Spring Fling, May 20; Fall Tea Dance, September 17; Salute to Veterans Dance, November 12; and Holiday Ball, December 2.

For more information, contact Jeanne Laminger at (573) 365-6155. Everyone is welcome!



# National Healthcare Access Personnel Week April 2-8

Lake Regional Health System will join other hospitals across the country in observing National Healthcare Access Personnel Week, April 2 - 8, 2006. Special activities will recognize the contributions of the Access Staff (Patient Registration) and their role as goodwill ambassadors for

the hospital.

Barb Hazelrigg, Director of Patient Registration commented, "All of us at Lake Regional Health System are proud of the efforts put forth by our Patient Registration Staff. They are an important part of our hospital, treating our patients in a caring

and efficient manner during the access process."

National Healthcare Access Personnel Week was first observed in 1982 and is now an annual celebration sponsored by the National Association of Healthcare Access Management (NAHAM).

## Fisherman's Swap Meet & Boat Show April 7-9 Country Club Hotel & Spa

Country Club Hotel & Spa will be hosting a new event to the Lake of the Ozarks area; the 1st Annual Fisherman's Swap Meet & Boat Show.

Fishermen are welcome to buy, sell or trade new and used fishing and boat related items. There will be fishing videos and products, demonstrations the entire weekend, lure-making demonstrations, antique lures and fishing tackle for sale or trade.

The Missouri Department of Conservation will be providing the Traveling Aquarium, providing you and "up-close view" of just what is below our Lake's surface. Many prizes; with drawings for give-aways every hour, and a Boat Corral for those that wish to sell their fishing boat at the show!

Bring the whole family for this very family-oriented event! Children are welcome to attend with

many events scheduled especially with them in mind. Children are welcome to participate in the "Paint a Boat" and Fishing Pond. Big Brothers, Big Sisters will benefit from this event, with donations being made to them from the proceeds. Many raffles will be offered with chances to win a fishing boat donated by West Marine and chances to win the opportunity for an expert to provide you a fishing guide service from a local Lake Fishing Guide Service.

Give-aways will be offered to the first 100 children attending on Saturday and Sunday! Admission is \$5 for adults and children over 12. Children under 12 are admitted free with an adult paid admission.

For more information, to reserve a table, booth or boat space, contact Doug Beck at (573) 216-8141.

## Four Seasons Run/Walk for Hope House to be held Sunday April 22

Walkers and runners of all ages are invited to participate in the 1st Annual "5K Run/Walk for Hope" being held on Saturday, April 22.

This is an event designed to bring area walkers and runners together for a fun time, but most importantly to raise money for Hope House. Hope House is a food pantry and thrift shop that benefits needy residents in Miller County and a portion of Camden County.

Louis Niewald, who is manager of the Walgreens store in Osage Beach, is the event organizer. "It is going to be a great time for family and friends to get together for a healthy outdoor activity while benefiting a local charity," commented Niewald.

The Run/Walk for Hope will begin at 9:00 a.m., rain or shine, at the Tonia Grein Team Real Estate office on Horseshoe Bend at Bittersweet Place, next to Ruthie D's Restaurant. All participants should arrive between 8:00 and 8:45 to register to register for the event.

Prizes will be awarded for 1st

place in each category. Everyone will receive an official "Run/Walk for Hope" t-shirt and a free 4 by 6-inch picture of themselves taken during the race, compliments of Walgreens. Water and snacks will also be provided during and immediately following the event.

The entry fee for the Run/Walk is \$19 before April 1 and \$25 from April 1 to the day of the race. Registration will be offered on line at active.com, a website which offers registration for sporting and recreational events across the country.

Registration forms will also be available at the Four Seasons POA office, each of the Tonia Grein Team Real Estate offices located at Business Hwy. 54 & Crossings West Drive and at 4478 Horseshoe Bend Parkway, Walgreens in Osage Beach and Ozark Outdoors located on Bagnell Dam Strip.

For more information or to volunteer, please contact Four Seasons POA Activities Director, Nicole Howerton at 365-8558 or Hope House at 365-0099.

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is a thing worth  
cheating for.**

— W. C. Fields, 1880-1946

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# Entire company relocates to the Lake Area

by Monica Vincent

As one of the fastest growing population centers in the state of Missouri, the Lake area sees many new residents every year. Currently the area population is 48,000, with growth expected to reach over 110,000 by the year 2010.

A wonderful example of the mass appeal of our area communities is the story of Central Siding and Windows, Inc. Although a successful Galesburg, Illinois business for over 10 years, when owner and founder, Richard Blixt made the decision to pull up stakes and move to the Lake, his entire staff of employees - who were also Galesburg natives - decided to move as well.

With a strong residential background in concrete work, foundations, room additions, decks and remodels, keeping an experienced crew together was important. "I really worried about leaving my people behind. We have all worked together for years and developed a great level of teamwork."

Said Blixt, "I knew it was the right decision for myself, and had asked some of the team to come here to help me complete a couple of projects and get established. I never expected that they would all fall in love with this area as much as I did."

Bob Friend, a Galesburg associate of Blixt's for over 22 years responded to Blixt's invitation to visit and at the end of that week had decided to move here full-time. Said Friend, "I loved everything about the area - people, weather, area - this is where I want to stay the rest of my life. I plan on building a home here eventually."

Blixt and his wife Marci, had

been vacationing here for years and had bought a home on Duckhead before the big growth. After watching the astounding amount of building

competing businesses. You'd have 10 people show up for the same job and lowering rates so badly we were cutting each others' throats. Around here

*"We're going to start April 15 and if you don't like it you can go back to Galesburg - no hard feelings."*

— Richard Blixt, Central Siding and Windows, Inc.

happening over the years he, "...realized that there was a great opportunity for work for a quality company." At home, the economy had been markedly slowing with the loss of two major industries.

Said Blixt, "We were a solid

though, people would say, "I've called 10 people and only you showed up." These reasons combined with the area's obvious appeal made the decision to relocate a fairly obvious one for Blixt.

Said Blixt, "I started with a

very encouraging. Then when I got the call to do Malibu Shores, I went to my guys and told them they were welcome to come. They were apprehensive at first, but I said, "We're going to start April 15 and if you don't like it you can go back to Galesburg - no hard feelings."

"For the first few months I had people staying with me. Then everyone found their own places because they had already made the decision to move here within the first couple of months."

Blixt says housing was not easy to find. "It was very hard to find rental homes or apartments at the beginning of spring like that. It was either unaffordable or in the wrong area. So I bought two houses on the other side of Eldon for a couple of my families, and a couple of my other guys found an apartment out by the Horny Toad."

Continues Blixt, "Marci and I just bought a larger house in November with a warehouse on site, and one of my families is considering buying our Duckhead property. They were the biggest surprise to me because of their strong family ties back home, but they love it here and their 16 year old son really likes his school as well."

Blixt names other strengths for the area as well. "Property taxes are much lower here. With equal home values, there's an \$1,800 difference for the year between a Galesburg property and a Lake Ozark property." Although he says sales tax is comparable, "... workman's comp was \$18,000 in Illinois and \$11,000 here in Camden-

ton."

A member of the Camdenton

and Osage Beach Chamber of Commerce, Blixt says working with city officials and "... obtaining a business license was very easy. And keeping the company name was not a problem either."

"All in all", says Blixt, "the moving costs related to this business were very positive. Our only real issues in transition were affordable housing and a bit of an issue with timelines and available options through our suppliers."

He elaborates, "At home, my biggest supplier - Alside - could get materials to us by the next day. Here I had to drive to Springfield. Fortunately they just changed their lake runs from one to twice a week and will provide me with more options."

Marci Blixt also found the transition an easy one. With years of experience as a sales manager for their local radio station, it didn't take long for Marci to land a similar position at the Lake, finding a home at local Benne Media. "I actually had multiple offers for work before I was really settled in and ready to start back to work again. But, people in this community are really wonderful and this is a really healthy market, so it was impossible to say no. I think anyone with a qualified, experienced background will find work easily here."

When asked for advice for other businesses looking to make the move to the Lake, Blixt says, "Get your name out there and get some jobs under your belt and do good work. The Chamber and the media events have been effective networking tools." ■



company, so we were still doing okay, but I could see the numbers declining. There just wasn't enough capital flowing in the marketplace to support the

flyer in the paper and got response, and every time I'd speak to one of the locals about the potential of re-establishing by business here they would be



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