

BUSINESS JOURNAL

LAKE OF THE OZARKS

NEWS IN BRIEF



Preparation begins for the 2008 Offshore Super Series

The National Championships will once again bring the speed to the Lake, with concerts and events. Page 18

Tax Incentives up for debate as school impact considered

What is the balance between public school funding and fostering economic development? Page 3

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Mike Gillespie talks about the city's growth. Page 14



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The popular long-running feature. Page 40

Quarry battle likely to last into summer

by Joseph Louis

So far the names are familiar. Magruder Limestone Company out of Troy, Missouri, the operator of a quarry on Highway 5 in Sunrise Beach. Add in Osage Beach Mayor Penny Lyons and Lake Ozark Mayor Johnnie Franzeskos, two local elected officials facing a constituency of concerned business owners, chambers of commerce and residents with a vested interest in their city's infrastructure. In late February, Missouri Representative Rodney Schad of Versailles and Representative Wayne Cooper of Camden were added to the mix, brought forward by their ability to directly affect laws in Jefferson City.

Missouri Senators Chuck Purgason and Carl Vogel are also involved in trying to help their constituencies. At the end, all of these names will have input into whether or not Magruder Limestone is allowed to open a quarry on part of 205 acres in unincorporated Miller County.

The unique aspect to this story is the unnamed masses who could be affected by what decision the Land Reclamation Commission of the Missouri Department of Natural Resources makes in the middle of the summer of

2008.

The campaign began back in 2007. A group, calling themselves the Concerned Citizens of Camden and Miller Counties, formed a non-profit. That non-profit, along with the cities of Osage Beach and Lake Ozark, appealed to the Missouri Department of Natural Resources after a permit to operate a quarry was granted for the acreage. The D.N.R. assigned a hearing judge to the case and late last month the cities and the citizens' group were set to testify before that judge in Osage Beach. Magruder Limestone will have an opportunity to testify in Jefferson City this month, followed by a Land Reclamation Commission meeting in May, and a possible final decision by July.

As in most cases of residents versus industry in the Lake of the Ozarks, all of the testimony can be seen through the words of one man, a former blaster now making his living developing homes on a road which borders that quarry land.

In an Associated Press story, Mike Atkisson is quoted as saying the sewer treatment plant is not the issue. It is the livelihood and local economy that are the issue. A closer look reveals a more nuanced

protest. Atkisson has been in the lake area for all of his 60 plus years. Living on D Road he has seen development across the area, and at one time he was in the same boat as Magruder Limestone.

"I worked as a materials division manager for Lake Ozark Construction and APAC, for approximately ten years, prior to the year 2000," Atkisson said.

"In that capacity what it amounted to was seeing the day to day activities, and also I did the permitting processes up until APAC took over and brought in their own engineers at that time."

"Probably the most important aspect that I had back then was the blasting part of it," Atkisson said. "I was responsible for the equipment that did the blasting in the quarry, and that probably is what has my biggest concern there, and the reason that I am adamant and passionate about this situation."

Atkisson says the reassurances from engineers hired by Magruder Limestone regarding the sewer lines that run through the property should be expected. He says if there was a blast that damaged the 18 and 24 inch lines that connect to the joint sewer treatment plant, it could

be a freak occurrence. In the same way that engineers say that a blast will not damage the lines, Mike cannot guarantee that any blast will do damage. He realizes, however, that smaller blasts that take less risk are more expensive for quarry operators, and ultimately it comes down to the bottom line.

So the sewer treatment plant does play a role for the 60 year resident. Any breach of the system could damage the environment of the Lake of the Ozarks. With its Karst topography and underground aquifers, Mike says groundwater and watershed contamination play into the issue.

But Mike's bottom line is also affected by the matter. For the past three years he has been developing the Osage Highlands Development.

In ten years he hopes to have upwards of 30 homes at a cost of about \$500,000 a piece making a new neighborhood in Miller County. When he first heard about the quarry coming to town, he was a little shaken.

"My initial reaction was pretty depressing when you think about the time and effort that I've spent purchasing the property and

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Denny Benne

Editor

Darrel Willman

Production Assistant

Corey Scott

Marketing Director

Debbie Myers

Marketing Associates

Sara Clark

Mo Benne

Writers

Michael Gillespie

Monica Vincent

Dwight Weaver

Joseph Lewis

Shannon Melton

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Debbie Myers: 573-280-4052

Sara Clark 573-480-0315 • Mo Benne 573-280-9032

Editor/Production Office: (573) 392-1993 • Fax: (573) 392-1996

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Don't file a tax return?

Make sure you do to get an Economic Stimulus Payment from the IRS

If you are on a fixed retirement income, or earn below the filing limit, or for whatever reason don't file a federal tax return, you may want to this year.

Beginning in May*, the Internal Revenue Service (US Department of the Treasury) will begin sending out economic stimulus payments to more than 130 million homes. The good news is that the money you get from Uncle Sam is not taxable as 2008 income.

It won't affect any return you may have coming next year. The government considers it a "one-time" tax cut.

What if you just can't get everything together this year—are you going to miss out?

No, the IRS says the 2008 returns will include a worksheet explaining how to get your payment next year. It will also help you determine if you could have received more this year!

Are you going to get an economic stimulus payment? Not if you don't file a 2007 tax return—so you need to be quick! What else is going to be required?

You must have income of at least \$3,000 in 2007, and must not have made more than the cutoff amount: \$75,000 for single filers and \$150,000 for couples filing jointly.

You must have a valid Social Security number, both need one if filing jointly. The rest, so says the IRS, leave up to them.

How much are you going to get? That will vary from \$300 to \$1,800 depending on your circumstances.

If you are a single filer and made less than \$75,000, expect to receive \$600. Married couples filing jointly, in most instances you will receive a payment of \$1,200 if you made less than \$150,000.

However, parents can receive an additional \$300 for each eligible child under the age of 17**.

You need to make at least \$3,000—what qualifies as income? Salaries and wages, self-employment income, Social Security benefits, railroad retirement benefits, veteran's disability compensation, and pension or survivor's benefits received from the Department of Veterans Affairs.

Chances are if you can get a payment you have been notified by mail, if the IRS has an accurate address for you. The agency spent more than \$40 million notifying taxpayers the "check is in the mail", so to speak.

What if I don't ordinarily file a tax return, you say? But wait, even taxpayers who have no income tax liability will get rebates of \$300, \$600 if you're filing jointly. But, you must have the qualifying income of \$3,000 and file a return.

The AARP says if you have only Social Security income and don't file usually, just write "Stimulus Rebate" across the top of a 1040A form (get one at the Post Office), fill in the name, address, Social Security numbers, and choose a filing status in boxes 1, 2, 3 or 4. On line 6A, choose yourself and a spouse if applicable. Enter the total amount of your Social Security payments annually on line 14A, leave 14B blank. Turn the form over and sign it, get it in the mail to the IRS.

If you can get it done by April 15th and transmit the form electronically, then designate direct deposit, you could get a head start on your check.

The Missouri Department of Revenue has also stated that those Missourians who file a federal return in order to take advantage of the Federal

Stimulus Payments will not be required to file a Missouri tax return.

There are also movements in the Missouri legislature to bring a sales tax-free day in late June so you can use the money, up to \$600—and not pay sales tax on your purchases.

Confused about all of this? You are not alone apparently. The IRS has a special page on their website with questions and answers, a fact sheet, eligibility information, and payment examples. www.irs.gov.

AARP offers Tax Counseling for the Elderly (TCE)-- free tax help for those 60 and older. The group offers tax-aided counseling through April 15. You can find an AARP Tax-Aide site by calling 1-888-227-7669, or visiting AARP's Web site, www.aarp.org/taxaide.

Low-income, some railroad retirees and veterans can get free tax help through the Volunteer Income Tax Assistance (VITA) program. Call 1-800-906-9887 for the nearest location.

*Depending on the last two digits of the SSAN of the first name listed on your 2007 tax form. Payments will begin on May 2nd and continue from 00 down to 99 until completed.

Direct deposit users will all have their refunds by May 16th. Filers electing to receive a check could have to wait until after July 11.

**Taxpayers can get \$300 more for each child whom they claim as a personal exemption and get a child tax credit for on their 2007 return.

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School's discussion of tax incentives foreshadows possible area wide discussion

by Joseph Louis

Tax incentives and their use need to be in balance with a community. That was the main point of a joint meeting by the School of the Osage and Camdenton R-3 on March 19th. The two districts met with Terry Ward, a consultant hired by the Missouri School Boards' Association to look at the impacts of several tax incentives statewide. Locally the two schools agreed to the meeting based on their concerns about Tax Increment Financing, but throughout the discussion, concerns of all taxing entities were addressed.

Ward is a consultant with a firm out of Kansas City and is a member of the North Kansas City School District board of education. Ward says there are two questions to ask when looking at economic development incentives and public education. The first is the balancing act of school funding. What is the best balance of public school funding and what can be given to foster economic development? The second question is priorities, specifically what are

community priorities? Dealing with the second question, Ward says the schools need to look at the issue long term, especially with TIF's.

"As a school board member, one of the things that I'm worried about is what I can do to educate Johnny today," Ward said. "This is his turn at the third grade and if the new revenues generated by new development don't come to the school district for 20 years or 23 years, not only will Johnny have graduated from high school, but the sibling that entered as a kindergartener when Johnny graduated from high school, in another 20 years still will not be funded."

"And so all of the new development is not funding the necessary infrastructure, whether it's schools, or libraries, or senior citizens programs, or fire," Ward said.

"My concern is that this expansion of the use of economic development incentives are truly challenging the funding for the infrastructure that communities rely on and expect to be there," he added.

Most school districts are funded by approximately 70% of property taxes. The School of the Osage is currently operating with five Tax Increment Financing projects and Camdenton R-3 with two in ordinance form and one coming with the John Q. Hammons hotel that is set to be built in Osage Beach. In most all cases the districts have requested that 50% of property taxes be untouchable as far as re-imbursement costs for developers are concerned under the TIF structure, but otherwise, the money goes to the developer.

Time plays into this equation when you consider two things. When an ordinance is created for a TIF, the developer has 10 years to kick off that project or that phase of the project if it is single or multi-phased. After that, the state allows 23 years for the TIF district to continue to collecting and diverting taxes.

One of the points Mr. Ward made throughout the meeting was that entire communities of taxpayers and their employees (a.k.a. elected officials) need to

tell developers that a TIF will expire sooner than the 23 years allowable by law. That could be a requirement worked into the contract language that could minimize the impact. The John Q. Hammons hotel project fits into that category, having a relatively quick end to the re-imbursement time frame. Ward says taking time out of the equation requires a concerted effort by all groups.

"It is absolutely critically important that all of the elected and appointed officials," Ward said, "who have the responsibility for assuring good services for the citizens of the community, get together and talk through this so they fully understand the impacts that are going to be felt by each of the participants in the process."

Another factor in the equation is other incentives besides TIF's. 353 abatements allow for 100 percent real property tax abatement, or tax holidays, for developers at the rate of 100% for up to 10 years and 50% for the subsequent 15 years. 353's have to meet the state definition of blighted areas, similar

to the TIF's.

Chapter 100's are performed by the city. The city will purchase property by issuing bonds and then sell them back to the corporation backed by assets. No tax is due on the property due to the fact the city owns it and the state allows 100% to be avoided under Chapter 100 for 20 years. There is no "but for" test in this case unlike TIF's, and no definition of blight.

Side note: The "but for" test says that the development that is being proposed in the area would not be economically possible for the developer, "but for" the tax incentive that is offered, whatever that may be in a given case. Reasons like lay of the land, poor infrastructure, and no road access are made as economic challenges to the developer in that argument.

Another incentive is Enhanced Enterprise Zones or EEZ's. The EEZ is done to promote job generation and is limited to high poverty areas. There are state tax credits, tax abatements, and 50% of real property taxes are discounted

continued on page 6



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Possible area wide discussion on tax incentives

continued from page 3
for up to 10 years. The city of Eldon is using this incentive.

Mr. Ward looked specifically at School of the Osage and Camdenton R-3 preliminary numbers on the total amount of abatements and the amount of abatements per student. Currently Camdenton has zero tax dollars total being abated for a total of zero per student, due to projects just beginning. School of the Osage has \$583,000 being abated, for a total of \$321 per student.

In Kansas City, the district to the south of Mr. Ward's district, the preliminary numbers for total abated for incentives is approximately \$32.5 million dollars for a total of \$1,332 per student. Kansas City has the highest total abatements in the state. In North Kansas City, Mr. Ward's district, the preliminary numbers say total abatements are over 8.8 million dollars for a total of \$507 per student.

Looking at the state wide preliminary numbers for 2007, in incremental TIF projects preliminary numbers say

\$1.6 billion dollars in being diverted or abated. In 353's, \$698 million is being diverted or abated. Chapter 100's are getting 308 million dollars according to preliminary numbers, and \$357 million dollars is going to EEZ's.

The developers may continue to come asking for incentives and as they are used, new developers may see them as an entitlement. In March, the city of Eldon and the Eldon chamber of Commerce discussed forming a TIF commission due to the surrounding areas being able to offer the incentive. The Eldon R-1 school district voted at their mid-March meeting to have the superintendent, Dr. C.J. Huff approach the city and chamber to engage in that discussion. Also the city of Osage Beach has recently held a meeting to examine its TIF policy.

Mr. Ward says the condition the state will be in financially depends on how the community views the incentives. Are they or aren't they necessary? What affect do these incentives have on our community?

Because they do have an effect.

"At this point, a policy that was put in place with a limited scope of understanding is now rolling out and having a major impact," Ward added.

"The purpose of the dialogue was to share the new findings and the new information, and to support the local community in developing its own policy," he added.

That leaves the first question about the balance. What is that balance for our elected officials between responsibility to infrastructure and responsibility for economic development? Apparently that discussion about priorities is beginning.

EDITOR'S NOTE: The economic development study performed by Mr. Ward was commissioned by the Missouri School Boards' Association, Missouri Association of School Administrators, Missouri National Education Association, Missouri American Federation of Teachers, and cooperating districts in Kansas City and St. Louis.

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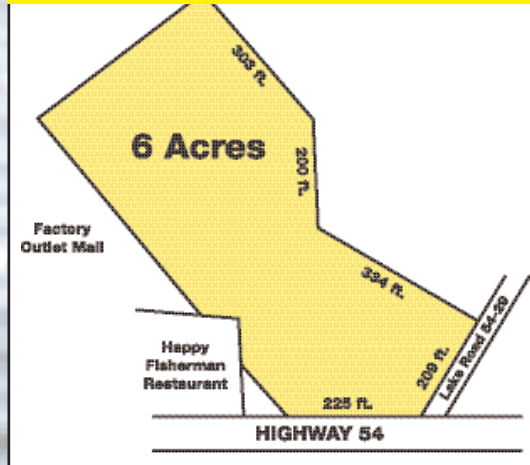
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Outback Steakhouse brings charity dinner to the West side April 10

For the third year running, the Laurie-Sunrise Beach Rotary has teamed up with the Outback Steakhouse to provide a dynamite dinner and raise funds for the Westlake Aquatic Center.

The Outback Steakhouse dinner - with a choice of steak

will be served at the Kent Memorial Lutheran Church on Highway 5 in Sunrise Beach, and all proceeds will be donated to the Westlake Aquatic Center.

Charlie Turner will provide the music.

Tickets are \$20 and may be purchased from the State Farm Insurance office in Laurie, Laurie Office Supply, or Westlake Aquatic Center.

Don't forget: 5-7 p.m., Thursday, April 10, at Kent Memorial Lutheran Church in Sunrise Beach.

The Westlake Aquatic Center provides a variety of services to the area, from free swims and swimming lessons, to a site for water therapy, aerobics classes, and the Tridents Swim team. It can also be rented out for parties and family gatherings.



or chicken, Caesar salad, potatoes, and cheesecake for dessert - is the same dinner a person could get across the lake. However, on April 10, it

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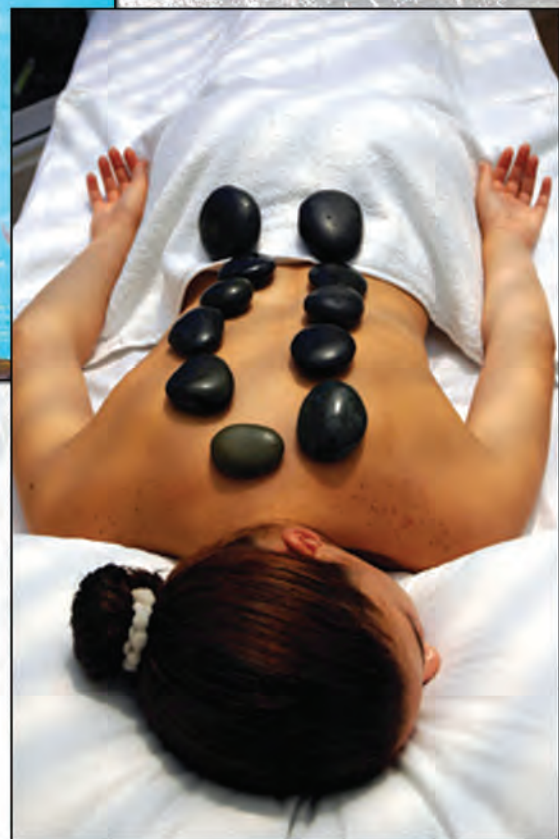
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Glencove Marine has five locations around the Lake of the Ozarks, providing boat and personal watercraft sales, service and rentals. Glencove Marine is a proud member of the Lake of the Ozarks Convention & Visitor's Bureau, Lake Area Chamber of Commerce, Better Business Bu-

reau, Lake of the Ozarks Marine Dealers Association, Missouri Marine Dealers Association, National Marine Retailers Association, and Adopt the Shoreline.

The Lake West Chamber's annual Westside Road Clean-Up is scheduled for Saturday, April 5. From 8 a.m.-4 p.m. large dumpsters will be located in Gravois Mills, Hwy 135-3 at the Hop and Go, lower level lot of the Bank of Versailles in Laurie and at the First National Bank in Sunrise Beach. Look around area roads, and you will see the need to spruce up for spring. The trash bags are available at the Chamber office in Sunrise Beach (LR 5-36) and at Laurie City Hall. All we need is YOU! Appliances and tires, picked up on roadside, can be taken to the Laurie site only. (Donations Accepted) Scrap metal will also be taken at the Laurie location. Please get your friends and neighbors together and help with this worthwhile project. Call 374-5500 for more information.



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Legislation looks to make the Lake more user- and eco-friendly

by Alison Schneider

Summer is nearing and with no doubt will bring more efforts to control the craziness that can be the Lake of the Ozarks boating season.

The Lake is unique in that it holds over 646 billion gallons of water within in 1200 plus miles of shoreline. It covers over 54,000 acres and reaches depths of around 80 feet at its deepest points. That, coupled with the natural beauty from the area's Ozark foothills cliffs and the infamous Missouri summer heat makes this area a destination for water fun.

Unfortunately, not everyone out for a day of fun takes the time to recognize that the waterfront homes are privately owned, as are the docks located along the shores and that boats designed for ocean use can cause serious damage to private property as well as deterioration of the shoreline. The speeds these boats produce are both awe inspiring and frightening and the excessive noise was not meant to be "enjoyed" within the confines of a lake such as ours.

As a result, it often seems like our legislators, both local and state-based are playing a hopeless game of catch up in an effort to ensure the future of the area's premier attraction – the water.

State Representative Wayne Cooper had introduced a bill to the state legislature at the urging of the Missouri State Water Patrol that would place limits on the longer boats that frequent our Lake known as the 30/300 bill.

The bill was crafted very similarly to one successfully sponsored by a senator from another Missouri region last year. The bill would have called for operators of boats 30 feet or longer to slow to idle speed within 300 feet of a dock, anchored vessel or pier. Unfortunately, Cooper decided to withdraw the legislation because he wasn't getting the support he thought he would and after discussing the matter with the chairman of the Missouri Parks and Recreation Committee. He stated he "didn't know if it would fix the problem and didn't really think it was good legislation".

Cooper went further to state that he didn't feel it was necessarily the length of the boats but rather the "water displacement of the hulls" that causes the larger wakes and subsequent property damage. While there is some credence to this statement – and certainly some question whether or not all boats regardless of length should fall under the ruling, most lakeside property owners would wonder whether the complete abandonment of the legislation is the best move.

Making its way through the House is the Boating Clean Up Bill (HB 1715) sponsored by Representative Rodney Schad and co-sponsored by Dr. Wayne Cooper that will affect all watercrafts to some degree including title transfer and sport fishing lighting regulations. The most notable edicts of this bill however, are the toughening up of the BWI laws and punishments.

The bill calls for lowering from .1 of 1% to .08 of 1% the weight of alcohol necessary in a person's blood in order for there to be a presumption that

the person is intoxicated. It also defines "prior offender" as any person who has pled to or been found guilty of one intoxication-related boating offense within five years. Such a person will be guilty of a Class A misdemeanor and will not be eligible for probation or parole until a minimum of 5 days in jail have been served.

Further, the bill redefines "persistent offender" as a person who has pled guilty to or been found guilty of two or more intoxication-related boating offenses. A persistent offender will be found guilty of a class D felony and won't be eligible for probation or parole until they have served a minimum of 10 days in jail. It further specifies that "no prior, persistent, aggravated, or chronic offender will be given an imposition of sentence".

It also prohibits watercraft from being operated at a speed in excess of the slow/no-wake speed within 100 feet of any emergency vessel displaying red or blue lights. The bill successfully cleared the House and is currently awaiting Sen-

ate approval. Should everything go through, the proposed enactment date is August of 2008. You can read more of the details of this bill and others by going to www.mcdhh.mo.gov.

Most people know that the Water Patrol began severely limiting no-wake buoys some ten years ago. They declared a temporary moratorium on these approvals in December of '07 and they are considering a permanent halt to the process. They look into the possibility of completely removing the no-wake buoys on the Lake of the Ozarks in the future. The removal of the no-wake zones was tied to the 30-300 bill which has since been dropped (see above), so the future of this legislation is in question as well.

Other notable actions affecting boaters on our Lake include Ameren UE's new Shoreline Management Plan which is due to be submitted for approval by the Army Corps of Engineers and MoDNR any day now. While the plan will be looked at in depth after approval has been received, it's noteworthy

continues on page 27

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Lawmakers considering dozens of new bills

by Michael Gillespie

Numerous bills have tracked their way through the Missouri General Assembly thus far in the current session. As of the week-long Easter recess, the following are among the many still under consideration that could have consequences in the local area.

HJR 41 – According to resolution's sponsor this measure would prohibit state courts from imposing a tax, or instructing a political subdivision or official to do so without legislative or voter approval. This resolution takes the form of a constitutional amendment, which itself must be approved by the voters before it is enacted.

HJR 43 – This is a proposed constitutional amendment that requires the current property tax levy to be reduced to offset any increase in assessed valuation. The joint resolution awaits a final vote in the House before

going to the Senate. If approved by both the House and Senate, it will then go to the people for a vote.

HB 1301 – This measure would limit the interest rates for payday loans of \$500 or less. The limit would be \$15 per \$100 of principal for the first 30 days, and not more than three percent per month after that. It would prohibit renewals of loans intended to circumvent the rate restrictions, and it would give the attorney general various legal powers against violators. The bill has been referred to the House Special Committee on Financial Institutions.

HB 1319 – Beginning in 2009, if enacted this bill would authorize a tax credit for employers who hire high school students for summer jobs. The credit would be equal to 35 percent of the student's wages, with a total yearly credit of \$50,000 per year

per employer. Qualified students must be juniors or seniors with at least a 2.0 grade point average and must be eligible for the free or reduced school lunch program. The measure has passed a House committee.

HB 1326 – If passed, this measure will authorize an individual income tax deduction for anyone who buys a hybrid vehicle manufactured in the U.S. The deduction would be either ten percent of the purchase price, or \$2,000, whichever is less. Currently the bill is moving forward in the House.

HB 1329 – This bill would allow the owner of any utility trailer, recreational vehicle trailer, boat trailer, or camper trailer to register the trailer for a one-time fee of \$52.50, provided the unloaded weight of the trailer is 3,000 pounds or less. The bill has been referred to the House Transportation committee,

where it currently sits.

HB 1371 – This bill will create rural empowerment zones in counties with 18,000 or fewer residents. New businesses that create 10 or more jobs in these zones would be exempt from paying state income taxes for ten years. At present, only Hickory County has such a zone, but this legislation would make 56 Missouri counties eligible. This bill has passed the House.

HB 1461 – Establishes the Uniform Debt-Management Services Act. Requires debt-service companies to register with the state. The company must provide, among other things, information on its financial condition, a copy of the debtor agreement form, and its business history. The company must carry an insurance policy against fraud, dishonesty, and theft, and must provide a security bond of at least \$50,000. The

debt-service company must disclose all fees and services to be offered and disclose any risks or benefits to the debtor. The act would allow a cancellation period for the debtor and a mandatory termination of the agreement if the debtor's payments are more than sixty days late. It prohibits the debt-service company from settling for more than 50 percent of a debt without the debtor's consent, or stating that a creditor has agreed to a settlement without certification from the creditor. This bill is similar to

SB 1462.

HB 1463 – On March 13, by a vote of 112-39, the House gave its approval to a measure that would keep state colleges from enrolling illegal aliens. The measure's sponsor said the bill was following guidelines already written into federal law. Representative Jerry Nolte noted that the state is required to educate any child, whether illegal or not, through the twelfth grade.

continues next page

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Lawmakers considering dozens of new bills

continued from previous page

This bill, however, makes it clear that the state bears no responsibility for education an illegal alien at the post-secondary level. The bill now goes to the Senate.

HB 1511 & HB 1512 – In an effort to discourage the theft of copper and other metals, these two bills would impose harsher penalties and new restrictions. **HB 1511** would make it a class D felony to steal wire or transformers from utility company property. **HB 1512** requires scrap metal dealers to keep records of purchases of various metals, including aluminum, if the value of the exchange is over \$50. Payments of over \$50 could not be made in cash, but rather by some form of traceable payment, such as a check. The bill also prohibits scrap metal dealers from purchasing large beer kegs, except from a brewer, nor could the dealer purchase certain specified items that are identifiable as belonging to government entities or utilities.

HB 1595 & HB 1668 – These two bills, which have now cleared the House, will create an income tax credit of 50 percent of cost, or \$2000, whichever is less, for the construction of home storm shelters. The Senate must now concur.

HB 1619 – Known as the Drug Monitoring Act, this bill requires the Department of Health and Senior Services to monitor the prescription and dispensing of many controlled substances. The idea behind the legislation is to prevent drug abusers from seeking the same prescriptions from various doctors—a practice generally known as doctor shopping. The measure has passed the House and is now under consideration in the Senate.

HB 1678 – This bill would create the Interstate Compact on Educational Opportunity for Military Children. Essentially, this bill makes it easier and faster for the transfer of records from one school to another for military children. This, in turn, will streamline interstate enrollment and make it easier for students to become eligible for extracurricular activities. This measure has passed the House.

HB 1715 – Lowers the permissible blood alcohol level to .08 of 1 percent while operating a water craft. This makes the intoxi-

cation level for boat operators the same as for motor vehicle operators.

HB 1718 – This measure would require that gift certificates sold in Missouri be valid for at least five years after the date of issuance. Further, the certificate cannot be reduced in value during that time, nor could the holder be penalized for an “untimely” redemption.

HB 1796 – Under this bill, it would be illegal for an individual or business to misrepresent its geographical location by using a fictitious business name in a local telephone directory. Misrepresentation would occur if, among other things, a phone call to a local number is routinely forwarded to a location outside of the area.

HB 2125 – This bill allows the Department of Natural Resources to implement a unified permit schedule process for applicants who need multiple permits for a similar activity or project. According to the bill's sponsor, Representative Rodney Schad of Versailles, this bill would go a long way toward eliminating the frustrations encountered by those needing several permits for a project.

HB 2151 – Establishes the Missouri Immigration Act, which among other things makes it a class D felony to be an illegal alien in the state. It establishes a guest worker program that requires all immigrant employees to obtain a photo ID card from the Department of Labor and Industrial Relations before they can work in the state. Applicants with criminal convictions would be denied the ID card.

SB 751 – In essence, this bill restates federal law that requires applicants to prove their citizenship, residency, or lawful presences before receiving state or local public benefits.

SB 787 – Under the provisions of this act, any person who sets a fire in an area that has been proclaimed by the governor to be in extraordinary danger from fire as a result of drought, is guilty of a class A misdemeanor, and local fire departments may seek to recover the cost of fighting the fire from the person responsible for setting it. This act has undergone a second reading and has been referred to committee.

SB 858 – This act provides that employers who hire illegal aliens on projects involving state sub-

sidized tax credits, abatements, or loans will be subject to a \$25,000 per person fine for the first offense, and double that for a subsequent offense. This will apply to the contractors and sub-contractors of employers. The act also states that illegal aliens would be barred from attending state universities.

SB 1256 – Does away, in ten years, with earnings taxes imposed on non-residents who work in Kansas City, St. Louis, and St. Joseph. This bill has been

referred to the Senate Ways and Means committee.

SJR 49 – This is a proposed constitutional amendment that would prohibit the state or any political subdivision within the state from levying income tax on residents by the year 2023. If approved by the General Assembly, the measure would go to a vote by the people. Currently the measure is in a Senate committee.

SB 955 – This bill would allow motor vehicle owners to receive

a refund of the unused portion of their registration fee provided that they do not replace the vehicle with another.

Expect the House to work some late nights on the FY09 budget after returning from its break. “At this time, the Governor and the House disagree on how much reserve we should maintain at the end of FY09,” says Morgan and Miller County representative Rodney Schad. “So, we will probably agree to some moderate increases over the FY08 budget.”

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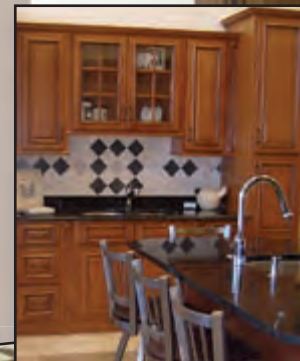
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Mayor talks about Lake Ozark development

by Michael Gillespie

Hold on to your hat, a lot of changes are coming to Lake Ozark.

That's the general assessment of Lake Ozark mayor Johnnie Franzekos. There are so many projects underway that Franzekos had to print out a list — and it's pretty impressive.

The first that he mentioned is the Horseshoe Bend development project that will fill a 96-acre site between Business 54 and the Highway 54 Expressway along the coming Horseshoe Bend Parkway. The mayor could not list the names of the businesses coming to the project, saying that there were still some pending commitments. But, he added, "there are going to be a lot of stores there — big box stores." Horseshoe Bend Parkway is slated for a December 2008 completion, with the retail development in place by 2010. He put the price tag of the project at \$857 million.

"Then one of the other projects we've got is JJ Twigs. That's completed and open for business. It's an eating place.

"Then if you go across the light [on Business 54] where you turn to go to the post office, you've got Woods Auto Gallery. That was supposed to be a car dealership, but somehow or another it's not going to be. It's almost completed. They are opening up for office space in there now. A beautiful building.

"And then on the right-hand side, which we're working on, there's J. Bucks Restaurant. It's supposed to be opened up this spring."

Below the dam, near the site of the former VFW building, Franzekos lists the Armitage development project, which, he says, will include a water park and a convention center and more restaurants. "They are going to try to do something with the river, like canoes," he adds. "Then we've got the Briscoe project — a commercial development of approximately 90 acres — that's going to be right behind the Baymont Inn. And then across the highway will be the Prewitt project — he's going to try to get box stores in there." More precisely, Franzekos says that Gary Prewitt's project on

54 Expressway will cover some 240 acres and is targeted for commercial, hospitality, and residential buildings.

Speaking of residential development, Franzekos mentions three condominium projects in various stages of planning or construction.

It's as though Lake Ozark, known mostly for its Bagnell Dam Strip, has suddenly awakened from a long slumber and has decided to compete with Osage Beach.

"No, not really," replies the mayor. "We've got our own area to take care of. Osage Beach doesn't have a Strip like we do, and the layout is a little different. Osage Beach has a nice highway that goes straight through and they can do things on both sides. Ours is limited right now. Until we get the Horseshoe Bend road in we're limited to the Strip and Business 54."

But, says the mayor, developers have sat up and taken note of Lake Ozark. "We've got between 1,500 and 2,000 residents that stay here year around," he says. "Plus we get a lot of people that come down here in the summertime — actually they are starting now. They come down Thursday night and they'll stay till Sunday night. They visit the Strip — and that's another project that we may be going to. We've got the Bagnell Dam Strip Association.

"We're probably the only place in the country that has ten cent skeeball. I'd like to see it stay like that. I'd like to see it where you could come in and for five bucks you could have a good time! But some of those days are gone. Utilities have gone up to where these people can't run their places without charging a little more to do it. I think one of the reasons the Strip does really well in the summertime is because we still do have activities like that for kids and it doesn't cost them an arm and a leg to have fun. And it gives families a little bit of time to look at some of the shops.

"There are a lot of activities that people can do on the Strip, but I'd like to see more. Everybody that comes here says, boy,

continues on page 30

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Area Events



Book Worm Book Club members present the book *An American Idea*; *The Making of the National Park System* by Kim Heacox to Camdenton Library Director Carolyn Chittenden in memory of Ralph Rider and his love of reading and the outdoors.



Camdenton Optimist Club Program Chairman Dale Wilkerson greets Bill Mundhausen, Director of Orion Science Center, who told of the family experience for day visits and also for those with annual memberships. Optimists meet at noon on Mondays at CJ's Restaurant.



The Lake Area Chamber of Commerce announces membership of new member Smith Heating & Cooling with a ribbon cutting. For more information on available products and services contact Ed Davis at 660-651-9826. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors are: Ed Davis, Comfort Specialist (w/ scissors); Pat Simms, Koch Air; Michelle Cook, Lake Area Chamber Marketing Dir.

Twelve towns designated "distinctive destinations"

Twelve towns - from a French colonial village in Missouri to a town on the Florida Panhandle - have been honored this year by the National Trust for Historic Preservation for their commitment to historic preservation and community revitalization.

The list of a "Dozen Distinctive Destinations" has been issued annually since 2000 by the National Trust for Historic Preservation.

This year's honorees are Ste. Genevieve, Mo.; Aiken, S.C.; Apalachicola, Fla.; Columbus,

Miss.; Crested Butte, Colo.; Fort Davis, Texas; Friday Harbor, Wash.; Portland, Ore.; Portsmouth, N.H.; Red Wing, Minn.; San Juan Bautista, Minn.; and Wilmington, N.C.

Ste. Genevieve was recognized as having "the most significant collection of French colonial architecture in the U.S," according to the preservation group. The town of 4,400 people was settled by the French in the early 1700s, making it one of Missouri's oldest settlements and the only French colonial

village left in the U.S. Ste. Genevieve is located on the Mississippi River, 64 miles south of St. Louis.

The town boasts more than 150 structures built before 1825, including the 1785 Bolduc House, the 1792 Amoureux House, the 1818 Felix Valle State Historic Site and the 1806 Guibourd-Valle House, with its Norman-style trusses. Visitors can also tour the historic Memorial Cemetery, where many of Ste. Genevieve's distinguished early inhabitants are buried.

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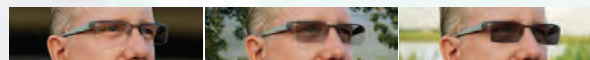
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Some important facts about your 2007 income tax return:

FILING DEADLINE: Tuesday, April 15, 2008.

FILING EXTENSION: automatic six-month extension to Oct. 15, 2008, as long as Form 4868 is filed by the April deadline. But any tax owed must be paid by April 15.

WHAT'S NEW: Filing delays until mid-February for taxpayers using any of five specific forms related to the alternative minimum tax: Form 8863, "Education Credits"; Form 5695, "Residential Energy Credits";

Schedule 2 of Form 1040A, "Child and Dependent Care Expenses for Form 1040A Filers"; Form 8396, "Mortgage Interest Credit"; and Form 8859, "District of Columbia First-Time Homebuyer Credit."

Deduction for mortgage insurance premiums on home acquisition debt that was new or refinanced in 2007. Only taxpayers with adjusted gross incomes of \$100,000 or less take the full deduction, which phases out as income increases.

es. Homeowners granted forgiveness of mortgage debt in 2007 don't have to pay taxes on the amount of that forgiveness, up to \$2 million (\$1 million for a married person filing a separate return).

Stricter record-keeping rules for charitable cash donations. All must be backed up by official records such as a check, bank copy of the check, electronic funds transfer record, credit card or credit union

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Ask your mortgage professional

Avoid Foreclosure!

Rising delinquency rates and increased mortgage payments have forced many home owners to face an unpleasant truth, foreclosure and the realities that come along with losing your home. As a home owner you need to evaluate your current mortgage and overall financial situation. Don't wait until you have late payments on your mortgage, lose your job or some other unfortunate situation arises that you were simply not expecting. Do you have a plan and what will you do if this happens to you?

In the financial evaluation stage you need to consider whether or not you can maintain your current mortgage, especially if you're in an adjustable rate mortgage that will soon reset to a higher monthly payment. You need to allow 6-8 month prior to the reset date to consult a Certified Mortgage Professional about your financing options. With today's credit market there are fewer mortgage loan options available and higher credits scores are required. So you must allow yourself enough time to possibly do some credit repair prior to obtaining a fixed rate mortgage. If you have been putting off refinancing into that fixed rate mortgage because you are waiting for the best deal, now is the time!

If you delayed in refinancing and your adjustable rate has reset, do you now find yourself having trouble making the higher monthly mortgage payment? Have you missed a few payments? Here are some tips to help you in this unfortunate situation.

- Face the reality of the situation. Ignoring the problem will not make it go away or result in an amicable conclusion for either you or the Lender.

- Be in constant contact with the Lender. Open all correspondence from the Lender and respond to all correspondence. Answer all phone calls from the Lender, and return all phone calls to the Lender.

- Provide your Lender with documentation of your current financial situation. Document any changes that have occurred in your income and expenses.

- Seek help from an approved HUD Counseling Agency. Beware of agencies that charges large fees for their services. If you have extra money you should be applying it to your mortgage payments.

- Consider if selling your home is an option. Talk to your mortgage provider about the possibilities and what options you would have in the terms of a short sale.

- Prioritize your payments. Your mortgage payment needs to be your first priority. Cut expenses such as cable, subscriptions, and other items that you can eliminate. Unsecured debt should wait until after the mortgage payments have been paid.

- Consider having a relative or roommate move in to help make the mortgage payments.

- Work out a payment arrangement with your Lender; know that if they negotiate a reduced payment or set up a payment arrangement for your late payments with deadlines you must adhere to those deadlines.

No one wants to face the reality of foreclosure, but it is a fact today and many Americans are not sure where to go or what to, while the list is not all encompassing it is a starting point. Many Lenders faced with the economic and political factors surrounding today's foreclosure issues are becoming more willing to work with most borrowers, given they have the opportunity and the assurance that you are willing to work with them.

If you have questions please email them to andrew@yourmortgageresources.com or to answers@lakeloan.com Call Andrew today at 573-317-1400.

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Are you eligible for Earned Income Credit?

by Eileen Putman

The IRS is making a big push this year to make sure certain taxpayers know they can take the earned income tax credit, a benefit for lower income workers and working families that goes unclaimed by up to 25 percent of those who are eligible.

The EITC is intended to offset a portion of Social Security and Medicare taxes, thus boosting take-home income in low-wage jobs and providing an incentive to work. It's a "refundable" credit, meaning that after it is figured against your tax liability, the IRS sends you any money you're due.

For 2007 tax returns, the maximum credit is worth up to \$4,716 for people with two or more qualifying children, though it's also available to some taxpayers without children.

"For families eligible for the maximum it's almost a quarter of their income," said David R. Williams, IRS director of Electronic Tax Administration and Refundable Credits. "That is such a significant amount of

money. It can mean so much for a family."

But the rules and qualifications can be confusing. People overlook the credit because they believe it's too complicated, they don't have children or their income is so low they don't have a legal obligation to file taxes. Many aren't native English speakers.

As many as 5 million people are probably eligible for the credit but are not taking it, the IRS says.

To reach out to them, the IRS has "EITC Awareness Day" on Jan. 31 -- about the time people get their W-2 forms from employers and start thinking about income taxes. The agency also works with 12,000 volunteer tax preparation sites for people who need help with this and other benefits.

The credit is calculated on IRS worksheets, available in English and Spanish. There is also an English-Spanish "EITC Assistant" tool on the IRS Web site at <http://www.irs.gov>. Many EITC filers can file for free online using the IRS Free

File partners, providing they access those partners from the IRS Web site. The agency is also reaching out to Native Americans, people with disabilities and those in rural areas who may be eligible for the credit.

Congress originally approved the tax credit legislation in 1975. For tax year 2005, more than 22 million taxpayers received over \$41 billion through the EITC credit, an average credit of \$1,797, the IRS said. For tax year 2006, 22.4 million taxpayers received \$43.7 billion as of last November. But only about 75 percent of those eligible claim this benefit, the agency says.

Most who claim the credit use a paid tax preparer. The IRS says taxpayers should avoid preparers who offer upfront to qualify them for EITC or ask them to sign a blank 1040. They should also avoid preparers who charge high fees for refund anticipation loans, a short-term advance of quick cash using the expected refund as collateral. Those who can't afford a paid preparer should

use volunteer tax prep sites run by community organizations, the IRS says.

To get the earned income tax credit, you must file a tax return, even if you didn't earn enough money to be obligated to file.

If in 2007 you had less than \$37,783 (\$39,783 for married filing jointly) in income and had two or more qualifying children, you are eligible for the credit. People with no qualifying child can still be eligible for a credit of up to \$428 if their income was less than \$12,590 (\$14,590 for joint filers). Those with one qualifying child and income under \$33,241 (\$35,241 for joint filers) are also eligible.

What's a qualifying child? There are three tests: the child's relationship to you, age and residency. A qualifying child can be a son, daughter, stepchild, foster or adopted child, or descendant of any of them; brother, sister, half brother or sister, stepbrother, stepsister or their descendant. The child must have been under 19 at the end of 2007 or a full-time student

under age 24. Someone permanently and totally disabled also qualifies, regardless of age. The child must have lived with you in the United States for more than half the year.

People claiming the EITC, and their qualifying children, must have valid Social Security numbers.

It's possible some of those eligible for the credit don't claim it because they have illegal immigrants in the household and fear the IRS will share their information with immigration authorities. The IRS says it doesn't do that.

"We divulge that information to no one," Williams said. "We would not be divulging Social Security numbers or taxpayer identification numbers to other third parties."

Another reason people may hold back from filing for the credit is fear that the refundable money may adversely affect welfare benefits. But in most cases, EITC payments are not used to determine eligibility for Medicaid, Supplemental Security Income, food stamps, low-income housing or most Temporary Assistance for Needy Families payments.

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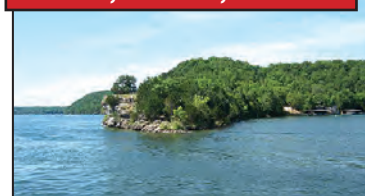
Beautiful 3BR, 3BA, 2536 Sq.Ft. LF Home in mint condition. Open design w/vaulted ceilings, walls of glass, FP, Maint. free exteriors, attached garage, Large quiet cove w/deep water year round, encap. dock, second tier lot comes with Blacktop to the door. \$488,900 MLS#3044040.

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Awesome Point



3BR, 2BA 2720 sq. ft. open floor plan with lots of glass to enjoy the Million Dollar view. Main free exteriors, 239 ft. of gentle LF, large cove w/deep water, pristine grounds, boat house, martini deck & patio at waters edge, detached garage. Great Parking. Black top to the door \$529,000 MLS#3047380

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4BR, 3BA, 3900 sq. ft. entry level living incl. laundry. Gourmet kitchen, cherry cabinets, quartz countertops, huge pantry. Lots of glass, marvelous view of the large cove w/deep water year round. 10' coffered ceilings throughout, formal dining rm, fireplace, central vac., Approx. 800 sq. ft. in lower level unfinished, maint. free trex decks, garage, concrete single well dock. \$539,500 MLS#3047656

Preparations begin for 2008 Offshore Super Series

by Monica Vincent

On September 26th, 27th and 28th the Lake of the Ozarks will again play host to the Horny Toad Offshore Super Series National Championships with events and headliner concerts running all weekend. With last year's first ever OSS event at the Lake being a measurable success, the first organizational meeting for this year's race was met with great turnout and enthusiasm.

Merlyn Vandervort, owner of the Horny Toad and host of the event, called the meeting to order with a big thank you and compliments to all the participants, volunteers and sponsors of last year's race. Said Vandervort, "A great incentive for sponsors this year will be the income and attendance the event generated last year in its very first run at the Lake of the Ozarks."

Tim Jacobsen, with the Convention and Visitors Bureau, reported that the eco-

nomic impact of last year's race was a conservative \$4.2 million for the local economy. Said Jacobsen, "We did not apply the number 4 multiplier which is a standard CVB calculation, so the \$4.2 million

is a very conservative number." He also reported that at all the boat shows the CVB attends in and out of state, everyone wanted to know if the OSS races would be back again this year.

Each of the race volunteer departments then made reports on last year's race and their suggestions for improvements for this year's race.

The Sheriff's Department stated that they ran short on

resident passes for Bittersweet access last year. Overall the checkpoints ran very well. Residents asked that they be notified earlier next time, but they were also pleased overall. The Sheriff's department asked for an official letter requesting the road be closed for the race weekend.

The Water Patrol said a great job was done with the marking of the course, but they need more visible ones since some of the boaters complained they couldn't see the markers. Even though it was windy, they did a good job of keeping the course up. The only problems reported with spectators stemmed from incidents in which a couple of people claiming to be OSS officials were parking in front of others. Once again, everything ran smoothly overall.

Dan Francis of Ozark Village Docks said they needed a lot more radios for this year's event. He also cited the need

continues next page

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Dennis Barnes

Capt. Jay Clark

Preparations begin for 2008 Offshore Super Series

continued from previous page
for more access in and out of the Horny Toad since many spectators were parked in the way last year. He looked to the Water Patrol to see if they could shut down the course from Friday to Sunday afternoon this year to a no-wake zone so they could hold barrels in place to establish the course and traffic. Francis said the barrels would have to be much bigger this year for visibility and possibly different colors. The size of the barrels is important because of the deep water and the need to drop heavy anchors to hold them in place. This is the main reason they need a weekend shutdown, because hundreds of these barrels cannot be easily taken in and out.

Captain Matt Walz with the Water Patrol was unwilling to commit to a weekend shutdown at this point and suggested looking into the possibility of extending the

course and keeping spectators confined to one side of the course.

In addition to improved course marking, representatives from Lake Ozark Docks have already started asking for patrol boat volunteers a month ago. They stated the need for more patrol units this year and that they all be manned with radios for better communication, and some type of designator for their boat and/or person to establish authority.

Event Committee co-chair, Willy Glickert stated that everyone on the water needed a radio and complimented the fire and rescue teams on fantastic job.

Lisa Larson with the Horny Toad said that next year's race would see centralized caretaking for the OSS staff. "Now that the hotel is complete we have facilities to keep things in one place."

Roger Rand with the Horny Toad reported on the evalu-

ation forms which were sent out to all the OSS teams from last year in order to obtain constructive feedback to prepare for this year's race. The consensus from the evaluation forms said the organization of manpower, advertising and marketing, food, and television coverage were well done. The areas the teams felt needed improvement were more signage directing the teams to locate, better parking, more traffic control for the teams during load in and load out, shuttle service after the event, more space for the race village, and they felt it was best to have all the teams located in the same place. The teams also requested some changes for next year including a sign-up station for the following year's race, a lockdown of volunteers, a

viewing barge, a single dry pit area, and stadium style seating in the parking lot overlooking the crane (load in and load out area).

Said Vandervort, "The racers loved the course and venue and thought this would be their biggest race in the country next year. They thought it was one of the best courses they had ever raced on and predicted double the number of entries next year."

Vandervort was excited to say that in addition to the OSS races, POPRA (Pacific Offshore Powerboat Racing Association) would also be back again this year to race on Saturday, and that the OSS would be adding a half course sanctioned race on Saturday rather than the time trials they held last year. Sunday's race will still be the big one with a full course sanctioned race. He also announced that the OSS nationally is in the process with Solaris to team up for a reality television show that follows race circuits.

Kevin Cooper, President of POPRA and Ron Polli, President of OSS will be present this year along with their

staff.

After thanking everyone for their assistance and a job well done, Vandervort turned to the topic of this year's committees. He asked Willy Glickert and Alvin Heathman to take on the Event Committee again this year. Both accepted and stated that all the committee members from last year were on board again. Vandervort himself will head up the Marketing and Promotions Committee and looked forward to the same committee members from last year staying in place.

There will soon be a new official website for this year's Horny Toad Offshore Super Series National Championship - www.OSSnationals.com. Vandervort reported it is in the process of completion and will be up soon. For now, race enthusiasts can log on to www.Toadcove.com for updates.



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Lake Regional Health System to hold Fun Run/Walk

Lake Regional Health System will hold a fun walk/run on Saturday, April 12 at School of the Osage High School Track. Registration will begin at 8 am, with the event starting at 9 am. Participants will receive a shirt commemorating the event if they raise at least \$25 or pay a \$25 registration fee. All proceeds will go to buy equipment for Lake Regional Health System's Cardiac Rehab Department. Currently more elliptical trainers, bikes, and upper body

strength training equipment are needed.

At 9 am, a one mile run competition will be held. Prizes will be given for 1, 2, and 3 places. All run participants will receive a medal for participating.

After the run, the walk will begin. Participants are invited to walk as far as they like. Each lap around the track is ¼ mile.

Team formation is encouraged. The top three teams that raise the most funds and the top three most creative teams

will receive prizes: 1st place, catered lunch from Panera, Second Place, Ice Cream from Andy's Frozen Custard, Third Place, catered bagels from Panera. A team registration night will be held March 19 at 5:30 p.m. at Lake Regional Health System Cardiac Rehab.

For more information or to receive a team packet, call Cardiac Rehab at 302-2253 or Laura Gajda at Lake Regional Hospital Foundation, 348-8153.

Gov. Blunt announces Joint Damage Assessment Teams for 41 counties

Gov. Matt Blunt announced beginning Tuesday eight joint federal and state damage assessment teams will begin collecting property damage information for citizens and businesses in 41 counties impacted by the statewide flooding.

"These teams will work with local officials to gather damage information for personal flood related losses and economic losses to Missouri businesses," Gov. Blunt said. "Many Missourians are now returning to their flood damaged homes and businesses, and we want to get the damage assessment process moving as quickly as possible which will help expedite the recovery for those affected by these devastating floods."

Gov. Blunt noted the eight teams will look at citizen and business losses first in 41 counties. As local damage information becomes available, additional counties maybe added to the joint damage assessment visits.

The first counties to be visited are: Bollinger, Butler, Cape Girardeau, Christian,

Camden, Carter, Crawford, Dent, Douglas, Franklin, Gasconade, Greene, Howell, Iron, Jasper, Jefferson, Laclede, Lawrence, McDonald, Madison, Maries, Newton, Oregon, Osage, Ozark, Phelps, Pulaski, Reynolds, Ripley, St. Francois, St. Louis, Scott, Shannon, Stoddard, Stone, Taney, Texas, Washington, Wayne, Webster and Wright.

The joint damage assessment teams are comprised of Federal Emergency Management Agency (FEMA), State Emergency Management Agency (SEMA), Small Business Administration (SBA) and local government representatives.

The teams will canvas areas with local officials verifying damages to support Blunt's request for Federal Disaster Assistance for Citizens and Businesses.

Later, the joint teams will begin collecting information associated with damages to public property, critical infrastructure, and debris removal to support Blunt's request for the Federal Disaster Declaration for Public Assistance.

Gov. Blunt applauds House for adding special rebate Tax-Free Holiday to his Show-Me Green Tax Holiday Plan

Gov. Matt Blunt commended the House Ways and Means Committee on passage of legislation that would establish the Show-Me Green Tax Holiday and that would create a tax-free holiday to make the economic stimulus checks that Missourians will soon receive go even further.

"The Show-Me Green Tax Holiday not only will save Missouri's families money, but will help lower their monthly energy bills and help protect our environment," Gov. Blunt said. "I also strongly support the House's addition of the economic stimulus tax-free holiday to help families benefit even more from the economic stimulus rebates they will be receiving."

House Bill 2250, sponsored by Rep. Mike Sutherland, would create the Show-Me Green Tax Holiday Act authorizing a state

sales tax exemption on the purchase of energy efficient products costing \$1,500 or less. The sales tax holiday would be held during a seven-day period each year. The types of energy-efficient products that would be tax exempt would include dishwashers, refrigerators, washers, dryers, air conditioners, furnaces, water heaters, ceiling fans, light bulbs, dehumidifiers, and programmable thermostats that meet or exceed the requirements of the federal Energy Star Program.

The legislation also establishes a one-time sales tax holiday to help benefit Missouri families by exempting all items \$600 or less from state and local sales taxes June 27 through June 29, 2008. The sales tax holiday would follow the delivery of stimulus rebate checks to Missouri taxpayers from the federal government.

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Carnahan announces completion of landmark historical project

Online Death Records Database Help People Find Family History

Secretary of State Robin Carnahan announced that the Missouri Death Certificate Database, a project of the Missouri State Archives, has been completed.

Missouri Death Certificate Database, a searchable online index of over 2.1 million death certificates from 1910-1957, was first released in April 2006.

At that time, the database was linked to digital images of original certificates from one decade. The remaining certificates were to be made available online by April 2009, but the Missouri State Archives completed the project over a year ahead of schedule.

"The Missouri Death Certificate Database is the most ambitious online project the Archives has completed to date," said Carnahan. "I want to thank the staff and volunteers who spent hours of their time making this great service available to Missourians that want to learn about the rich past of our state and its people."

Researchers everywhere now have immediate, free access to online images of Missouri death certificates over fifty years old, including those of famous Missourians like author Laura Ingalls Wilder, musician and composer John William 'Blind' Boone, outlaw Frank James and political boss Tom Pendergast. Family historians, biographers, and other researchers can use these death certificates to discover key information about an ancestor or important historical figure, including occupation, burial site, birthplace, and even the names of an individual's parents and spouse.

Since its release, the death records database has been

searched an unprecedented 11.4 million times, and staff members have responded to over 63,700 requests for copies from researchers wishing to learn more about their heritage.

A project this vast could not have been completed without the support of many people. Over 600 students and volunteers from across the nation and other countries spent 32,810 hours preparing certificates for scanning and entering data into the index. View the Missouri Death Certificate Database at: <http://www.sos.mo.gov/archives/resources/deathcertificates/>.

The Death Certificate Database has earned praise by users worldwide and was awarded the Award of Merit by the American Association for State and Local History (AASLH).

The project is administered by the nationally-recognized Missouri State Archives, a division of the Office of Secretary of State, which honors include its website being named by Family Tree Magazine as one of the nation's finest resources for family history research for five straight years.

In addition, the State Archives received AASLH Awards of Merit for its work on a Lewis and Clark-era reproduction of the Missouri River and for the St. Louis Circuit Court Historical Records (1804-1875) Project.

Other resources on the Archives' award-winning website include the Soldiers Database, with images of individual service cards from the War of 1812 to World War I; the Naturalization Records Index, 1819-1955; and the Civil War Provost Marshal Index Database. To visit the Missouri State Archives click: www.sos.mo.gov/archives.

Business Briefs

Missouri's unemployment rate inched lower in February, but so did the number of jobs.

Preliminary data from the Bureau of Labor Statistics released Friday said the state's unemployment rate in February sank to 5.3 percent, down from 5.5 percent in January.

The national unemployment rate in February was 4.8 percent.

In February, Missouri had a net loss of 300 jobs from January, but still ended above 2.8

million jobs in total.

Cutbacks in the state's automotive plants cost 3,100 jobs. That was offset by a 1,900-job increase in construction and 1,500-job boost in private educational services. (AP)

The state Supreme Court has overturned a ruling that would have blocked many communities from using eminent domain for private development supported by tax breaks.

The law allows local governments to take properties they

deem blighted, as long it's not barred elsewhere in state law.

At issue was whether a provision in the state constitution that allows so-called charter cities to use eminent domain also prevents noncharter cities from taking private property.

A dentist fighting attempts by the city of Arnold to take his business to clear way for redevelopment had argued that the law did limit noncharter cities.

But Missouri's highest court ruled Tuesday that the Legislature can pass bills allowing any city or county to use eminent domain. (AP)

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Osage Beach Elections April 8

Municipal Election Day is April 8, 2008. The polls will open at 6:00 a.m., and will remain open until 7:00 p.m.

The following offices will be voted on:

Mayor

Penny Lyons *

Eric Medlock

Alderman—Ward I

Rich Martin*

Kevin Rucker

Alderman—Ward II

Lois Farmer

Janell Bednara*

Alderman—Ward III

Christopher Foster

David John Gasper

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John M. Berry*

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Governor Matt Blunt wants \$3.1 million to repair the 137-year-old Missouri chief executive's residence

The Governor's Mansion, situated on a bluff overlooking the Missouri River, cost \$75,000 to build in 1871.

The governor wants the funding added to a supplemental budget. That is designed to cover extra costs not included in the budget approved by the Legislature during the previous session. Lawmakers can accept or reject the governor's requests; they can't change them or add their own ideas.

The money for the project would come from a special fund for state buildings and not from the general revenue dollars that can be spent on state programs.

The governor's plan calls for: \$1.2 million to replace part of the heating and cooling system for the second and third floors, renovate the kitchen and repair flooring and plaster, \$1.1 million to fix windows, trims, outside masonry, cornices and columns and \$780,000 to fix the roof.

Rich AuBuchon, the governor's deputy commissioner of administration, said the plan is for the Blunt family to live in their Springfield home while repairs are completed over the summer. AuBuchon said that way the next governor can move into the residence in January.

Those plans could change, however, if construction or weather delays slow the project.



Rotary Exchange students Madara Romenkova from Latvia, left, and Deniz Er from Turkey, visited the Laurie-Sunrise Beach Rotary on February 28, where Madara gave a presentation to the group about her home country and her family. The two students are presently studying at School of the Osage. Shown with them is Rick Soetebier, Associate Director of the youth exchange program for this Rotary District. For more information contact Susan Kirkpatrick 372-6610

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The Lake Area Chamber of Commerce recently welcomed new member Cachero Roofing LLC. with a ribbon cutting. For more information or an estimate contact 660-527-0180. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors are: Michelle Cook, Lake Area Chamber Marketing Dir.; David & Jennifer Cachero (Owners w/ scissors)

The Vandervort Report

Who does he think he's kidding?

For the last several months, I've come to think that Senator Barack Obama (D-IL) was one of slickest politicians in history; smart, good looking, beautiful family, articulate, and a truly gifted spokesman. John F. Kennedy, Martin Luther King, and Bill Clinton all wrapped up in one perfect package. Short of his views and positions on important issues, which unfortunately most voters don't pay near enough attention to, he's the ideal candidate.

If only I agreed with Senator Obama on the issues, he may have had my vote; until now. They say you can tell a lot about people by the company they keep; for the last twenty years Barack Obama has attended the Trinity United Church of Christ, led by the Reverend Jeremiah Wright. Rev. Wright has been a spiritual advisor and a close friend of Senator Obama for many years; he married Barack and his wife Michelle, baptized their children, and in Senator Obama's own words, he considered Rev. Wright as his Uncle, part of his family; he even recently appointed him as a member of the African American Leadership Committee. If you didn't know Jeremiah Wright, or had never heard one of his sermons you would think; who cares, what's the big deal? But once anyone listens to Rev. Wright's, hate filled anti American, racial rhetoric; you'll never look at Senator Obama in the same light of hope or change, as he so passionately preaches, again.

Senator Obama said quote; "My judgment was that it was not as problematic as what I've seen over the last couple of days" (referring to recent news footage that shows Rev. Wright ranting on about the American government inflicting the aids epidemic, and drug abuse on African Americans, and saying God Damn America, and a plethora of anti American sentiments in many of his past sermons). Judgment; this man wants us to believe that he has the "judgment" to be the Commander in Chief of the United States, when he doesn't even have the good judgment to disassociate himself with such a bigot. Senator Obama further stated regarding his knowledge of Rev. Wright's hate filled, anti American speech; "I was aware of one or two of his comments but not all". Does he really expect the American people to buy that he has been closely involved with this individual for twenty years and is just now realizing his radical views? Is he obtuse? Is he oblivious, or just such a very poor judge of character? Or, does he really share the same beliefs as Rev. Wright, his "Uncle", and his "spiritual advisor"? I sure as hell don't buy it, and I would predict a dismal end to Senator Obama's political future because of it.

On a different note; why do voters keep giving John McCain a second look? Probably for the same reason I keep giving him a second look. I'll admit, as a true conservative, I haven't always got a warm fuzzy feeling about John McCain, but the harder I look at him, the more I like him. Senators Clinton and Obama both speak eloquently about being the candidates of change, but John McCain, has been the politician for change ever since he got into politics, so much so that many conservatives have real issues with him because he doesn't always walk the party line. Politicians always speak of bringing the country together, and reaching across party lines to get things done; no politician has ever been as successful at bipartisan politics as John McCain. Agree with him or not, the one thing that you have to respect about John McCain is his character, you know where he stands, and he stands on his principles. He's served this country his entire life; he's a true patriot and an American hero. At the end of the day, I do see eye to eye with John McCain on the really important issues, issues like a strong national security, smaller government, lower taxes, and conservative judges.

I know that a lot of people have gotten excited about the possibility of a bright, young African American or a female as President of the United States, and it's gotten a lot more people involved in the political process, which is a great thing. I believe this country is ready to elect an African American or a female as President, but we can surely do a heck of a lot better than Barack Obama, or Hillary Clinton. Mrs. Clinton's campaign message is one of change, and experience. Change; who's she kidding; her policies are the same old same old. Experience? I don't see how being a former First Lady gives you the experience to be President; I mean, would you want your cardiologist's wife performing open heart surgery on you?

I'd love to throw a name into the ring as a Vice Presidential candidate for John McCain; Secretary of State Condoleezza Rice. America would get the best of all worlds with a McCain/Rice ticket. No doubt she has the experience, the knowledge, the polish, and the charisma to be a formidable candidate, and could very well go on to succeed John McCain as President. For Americans eager to elect the first female or African American President; Condoleezza Rice would be a worthy candidate.

Merlyn Vandervort
Horny Toad Inc

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Take a Kid Fishing Derby June 7

Take a Kid Fishing Derby will take place at the Osage Beach City Park, on Hatchery Road, Saturday, June 7, 2008 from 10:00 a.m.—2:30 p.m.

All families are encouraged to attend. Groups will be organized, Boys and Girls 3-7, 8-11, and 12-15 years old.

Every child attending will get a complimentary goody bag and fishing equipment (most likely a tackle box).

Events will include: Distance Casting (2 attempts), Speed Reeling (2 attempts), Accuracy Casting (2 attempts), Flipping (2 attempts), and Catch and Release a fish from the pond.

In addition, there are many other activities being planned such as the Identity Fingerprinting Program, displays by area police and fire departments, as well as the Highway and Water Patrol, the Dog-

wood Animal Shelter, YMCA, Big Brothers/Big Sisters, Boy Scouts, Girl Scouts, Orion Science Center, State Park, Citizens Against Domestic Violence and Kids' Harbor, just to name a few.

For more information, contact the Lake of the Ozarks Convention & Visitor Bureau at 1-800-FUNLAKE, or 573-348-1599.

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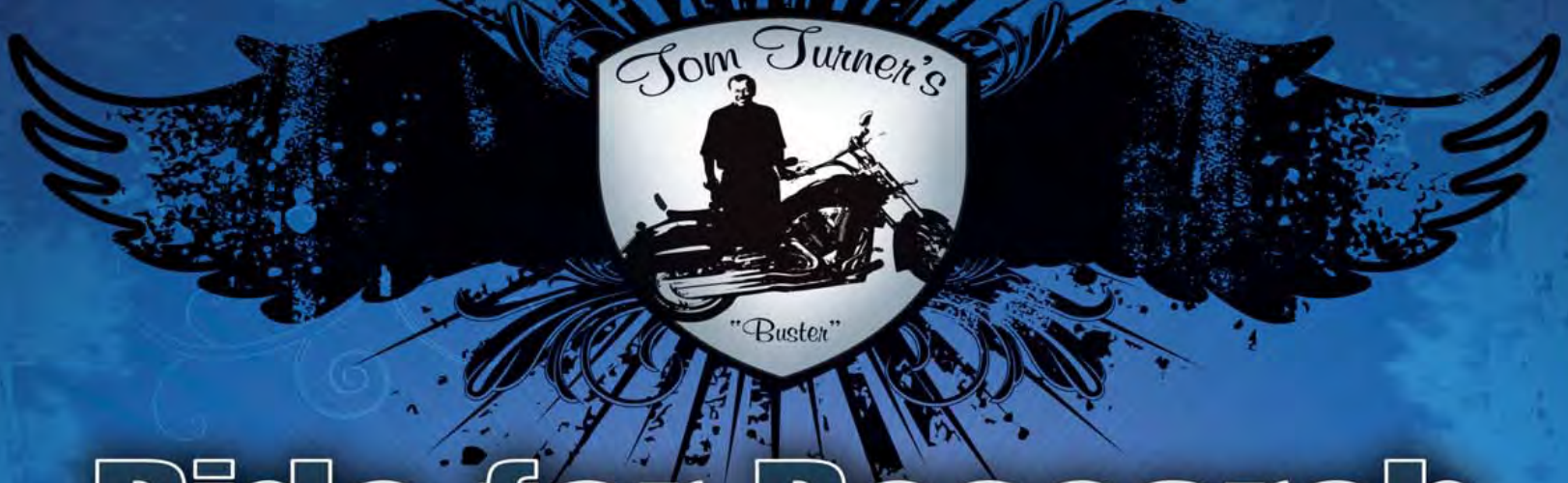
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The Al Elam Column

15-Year, 30-Year, or a Biweekly Mortgage?

In the past, the 30-year, fixed-rate mortgage was the standard choice for most homebuyers. Today, however, lenders offer a wide array of loan types in varying lengths—including 15, 20, 30 and even 40-year mortgages.

Deciding what length is best for you should be based on several factors including: your purchasing power, your anticipated future income and how disciplined you want to be about paying off the mortgage.

What are the benefits of a shorter loan term?

Some homeowners choose fixed-rate loans that are less than 30 years in order to save money by paying less interest over the life of the loan. For example, a \$100,000 loan at 8 percent interest comes with a monthly payment of around \$734 (excluding taxes and homeowner's insurance). Over 30 years, this adds up to \$264,240. In other words, over the life of the loan you would pay a whopping \$164,240 just in interest.

With a 15-year loan, however, the monthly payments on the same loan would be approximately \$956—for a total of \$172,080. The monthly payments are more than \$200 more than they would be for a 30-year mortgage, but over the life of the loan you would save more than \$92,000.

What are the advantages to a 30-year loan?

Despite the interest savings of a 15-year loan, they're not for everyone. For one thing, the higher monthly payment might not allow some homeowners to qualify for a house they could otherwise afford with the lower payments of a 30-year mortgage. The lower monthly payment can also provide a greater sense of security in the event your future earning power might decrease.

Furthermore, with a little bit of financial discipline, there are a variety of methods that can help you pay off a 30-year loan faster with only a moderately higher monthly payment. One such choice is the biweekly mortgage payment plan, which is now offered by many lenders for both new and existing loans.

Biweekly mortgages

As the name implies, biweekly mortgage payments are made every two weeks instead of once a month—which over a year works out to the equivalent of making one extra monthly payment (compared to a traditional payment plan). One extra payment a year may not sound like much, but it can really add up over time. In fact, switching from a traditional payment plan to a biweekly mortgage can actually shorten the term of a 30-year loan by several years and save you thousands in inter-

est.

If you're interested in a biweekly payment plan, make sure to check with your lender. In many cases, lenders also offer direct payment services that automatically withdraw funds from your bank account, saving you the trouble of having to write and mail a check every two weeks.

Making extra payments yourself--do it early!

Another way to pay off your loan



Greg Tolbert

more quickly is to simply include extra funds with your monthly payment. Most lenders will allow you to make extra payments towards the principal balance of your loan without penalty. This is especially attractive to homebuyers who are concerned about their future earning power, but still want to be aggressive about paying off their loan.

For example, if you had a 30-year loan, you might decide to send the equivalent of one or two extra payments a year (which could shorten the overall length of the loan by many years). But if your financial situation suddenly took a turn for the worse, you could always fall back on the regular monthly payment.

One important note, though, is that if you do decide to send extra funds, make sure to do it EARLY in the life of the loan. This is because most home loans are calculated in such a way that the first few years of payments are almost entirely interest, while the last few years are mostly applied towards the principal balance. Thus, you can get the most bang for your buck by making the extra payments early in the life of the loan.

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.

From the website of Judy Sepac <http://www.judysepac.com/content/article.html/38932>

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Business and Professional Women hosts "How to Network" April 2

Whether you're trying to promote your business or find a new job, networking is key. But successful networking is more than just passing out business cards. Successful networking is about building strategic relationships. The Heart of the Ozarks chapter of Business and Professional Women hosts "How to Network" at its next monthly meeting on Wednesday, April 2, 2008, at 5:30 p.m. at Inn at the Grand Glaize in Osage Beach, Missouri. The session is free; dinner is \$12.00.

Suzanne Sharp, national speaker and Dean of Graduate and Continuing Education Studies at Stephens College, offers a fast-paced and interactive session on how to network successfully. Learn how to create a compelling 20 second self-introduction, use "secret missions" to generate goals and

look for resources in unlikely places. In business, you can't make the vital connections you need to prosper in today's economy without a dynamic ability to network. Take advantage of Suzanne's expertise and turn into a top notch networker.

Heart of the Ozarks Business and Professional Women is the Lake area's chapter of Business and Professional Women/USA and is committed to the equity of women in the workplace. This friendly, high energy group invites women from all around the Lake area to join them in helping to shape the future of women in business.

For more information on attending "How to Network" or the chapter in general, please contact Nancy Dille at (573) 216-0180.

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Legislation looks to make Lake more user- and eco-friendly

continued from page 11
to comment on the reports that it contains provisions that would limit boat slips to 55 feet on the Lake of the Ozarks. The thinking would appear to be that limiting the size of the slip will in effect limit the size of the boats and the ecological impact on the Lake shores and property – let's face it - 55 feet is still a really big boat.

One piece of legislation is nearing the end of its "warning" phase. The end of encapsulated foam on our Lake is due by December 31, 2008. Dock owners who haven't re-foamed their docks with the non-encapsulated variety by now find themselves faced with a frantic effort to get that taken care of by the deadline. Failure to comply will result in fines, revocation of the dock permit and privileges and possibly even the confiscation of the dock itself. The latter is only in extreme cases of non-compliance, but the owner of the dock

will be required to pay for any costs relating to enforcement after December 31.

All this legislation is aimed to make the Lake of the Ozarks more user-friendly and more eco-friendly and ensuring that future generations will still be able to enjoy boating in Missouri.

Unfortunately, legislators often find themselves between a rock and a hard place, calling for reactive rather than proactive rules and regulations. Try to bear with them – they are just trying to keep this a great place to live and vacation. And let's face it, without the vacation crowd you'd be looking at a very different Lake area.

You can help by making your opinions known to your representatives in the House and Senate. Representative Wayne Cooper will be available at a Town Hall meeting at 6 p.m. on April 10 at Central Bank in Camdenton to discuss this and other issues.

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Local BPW member to headline at state conference

The annual State Conference of the Missouri Business and Professional Women (BPW) will be held April 25-27 at the Country Club hotel. Peggy Cochran, a member of the local Heart of the Ozarks BPW chapter, will be the keynote speaker at the conference.

A native Southeast Missourian, Peggy Cochran taught speech, drama and English for 21 years in House Springs, Portageville and Chaffee, Missouri. Her husband, Paul, is a retired teacher 35 years as a ninth grade English teacher, and they have three children; daughter Lori is an attorney, and son Dean and daughter Jaimie are both teachers in the St. Louis County area.

Peggy was the first woman to be Executive Director of the now 35,000 member Missouri National Education Association and the first Missouri teacher to hold that position. She served as Executive Director twice as long as any of her predecessors, and she retired in 2006 with 21

years of service with Missouri NEA--making a total of 42 years in Missouri education.

Peggy served six years on the Board of Trustees for Jefferson College--the last two years she served as president of the board. Peggy was recently honored with the Missouri Progressive Vote Coalition's Lifetime Achievement Award and the Missouri NEA Lorna Bottger Legislative Activist Award. In the 1980's, Peggy was a charter member of the Gravois Pioneers BPW Chapter and is currently a member of the Heart of the Ozarks BPW at the Lake of the Ozarks.

She is serving as Chairperson of the Morgan County Democratic Club and President of the Creekers Charitable Group, and she works part-time for the NEA and as a consultant for interest-based negotiations, problem-solving and dispute resolution.

For more information about BPW and the state conference visit their website www.bpwmo.org.



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Lake Area Chamber of Commerce Sponsoring Senior Job Fair and Volunteer Expo

The Lake Area Chamber of Commerce along with the Lake Regional Health System will be sponsoring the 1st Annual Senior Job Fair and Volunteer Expo on Monday, April 7th from 9 AM – 2 PM. The event will be held in the Lake Regional Community Rooms on the 3rd floor of the hospital.

The Senior Job Fair and Volunteer Expo will target individuals age 50 and older that are looking for part-time/full-time employment and volunteer opportunities.

The event is free and open to the public. Businesses and civic organizations are invited to register for a booth however space is limited and going

quickly. The registration deadline is Thursday, April 3, 2008. A variety of employer booths offering full-time, part-time and seasonal positions as well as volunteer organizations will be on hand to share opportunities to get involved in the Lake area. Over the next decade, the number of Americans age 55 and older will increase by almost 30 percent – they will be working well beyond the traditional age of retirement. In the Lake Area, 35% of the population is age 50 and older providing a very active workforce and volunteer base.

For more information contact the Lake Area Chamber of Commerce at 573-964-1008.

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AmerenUE invests \$12.8 Million in Growth and Reliability In Central Missouri and the Lake of the Ozarks Area

In 2007, AmerenUE invested approximately \$4.1 million in electric system infrastructure repairs and upgrades and \$3.2 million in reliability improvements throughout the 3,900-square-mile area of mid-Missouri and the Lake of the Ozarks area served by the company's Central Ozarks Division. The company also spent \$3.2 million on facilities to serve new customers.

On its natural gas system, AmerenUE spent more than \$1.52 million on gas main replacements and other system upgrades, and \$751,000 to accommodate new growth in the Central Ozarks Division service area.

Some specific projects included:

- Installing a new 12,470-volt feeder line on the east side of Jefferson City to enhance reliability and provide for future growth.

- Constructing 4,500 feet of new primary line and performing substation equipment upgrades to boost capacity, improve reliability and provide an additional backup supply for customers in the North Shore area of the Lake of the Ozarks.

- Performing approximately \$400,000 in reliability improvements throughout the Lake of the Ozarks area, including replacing poles, installing devices to improve voltage, coordinating protective devices on AmerenUE's distribution system so that any single outage would result in fewer customers being affected, and installing additional switches to enable service to be restored more quickly when an outage occurs.

- Constructing 2.5 miles of new 34,000-volt line in Gerald for increased reliability and to provide capacity for new growth.

- Replacing more than 67,000 feet of older underground cable to boost reliability.

- Installing radio-controlled switches in the Ottumwa, Florence, Versailles, Meta and Koeltztown areas to boost reliability and speed restoration of service when a power outage does occur.

On the natural gas system, improvements included:

- Replacing more than 28,000 feet of old PVC plastic mains and 302 service lines in the Ashland and Hartsburg areas with more-durable polyethylene pipe at a total cost of \$550,000 (service lines deliver gas from mains to individual homes and businesses).

- Replacing 170 unprotected steel service lines in the Jefferson City area with modern polyethylene pipe.

Reflecting continued growth, the division's 124 employees connected 1,029 new electric customers and 308 new gas customers.

"Enhancing service reliability to meet the needs of the 21st Century is AmerenUE's top priority," says AmerenUE Central Ozarks Division Manager Larry Merry. "With the increasingly critical role that electricity plays in modern society, we recognize our customers not only want us to respond quickly when their power goes out, but to also do more to keep the power on."

Merry says AmerenUE's newest reliability improvement effort is centered on "Project Power On," a three-year, \$1 billion initiative to not only improve reliability and upgrade the company's energy delivery system, but also to enhance the environmental performance of its power plants.

Included in the funding for system upgrades is \$300 mil-

lion for putting more lines underground and other projects to better protect AmerenUE's electric system against severe weather. Every area AmerenUE serves will benefit, with funds allocated based on the number of customers in each county. Nearly \$19 million will be spent on such projects in AmerenUE's Central Ozarks Division over the three-year period.

Systemwide, Project Power On will also provide \$135 million for tree-trimming and other vegetation management—double the amount spent as recently as 2004. In addition, \$84 million will be spent on an enhanced inspection program for poles and other equipment.

More information on this program is available at www.ameren.com/PowerOn.

Besides enhancing service reliability, Merry says community support is also a strong focus of AmerenUE. In 2007, the company contributed more than \$40,000 to local community organizations.

AmerenUE's Central Ozarks Division serves approximately 87,000 electric customers and 28,000 natural gas customers. Besides its headquarters and operating center in Jefferson City, the division also has operating centers in Gerald, Lakeside, Rolla and Versailles.

With residential electric retail rates that are nearly 37 percent below the national average, AmerenUE provides electricity and natural gas to 1.2 million customers in Missouri. AmerenUE's parent, Ameren Corporation, through its affiliates, serves 2.4 million electric and nearly one million natural gas customers across 64,000 square miles of Missouri and Illinois.

Mayor talks about Lake Ozark development

continued from page 14

I wish we had more stuff — more things on the Strip. And I tell them to hang on, it takes time. You've got to have the investors. It's a long process. We're making progress, but it's not as fast as I'd like it.

"I'd like to see all the build-

ings fixed up to where they look good — like Branson. I can remember when Branson looked like our town.

"I think in the next two years we're going to have a lot of activity here year round. I'm really excited about the development coming here. It's going

to put us more on the map."

The bottom line, says Mayor Franzekos, is that the economic activity will translate to plenty of employment opportunities. "We're going to have close to six thousand jobs when they get all of these developments in."

Spruce Up for Spring!

The Lake West Chamber's annual Westside Road Clean-Up is scheduled for Saturday, April 5. From 8 a.m.-4 p.m. large dumpsters will be located in Gravois Mills, Hwy 135-3 at the Hop and Go, lower level lot of the Bank of Versailles in Laurie and at the First National Bank in Sunrise Beach. Look around area roads, and you will see the need to spruce up for spring.

The trash bags are avail-

able at the Chamber office in Sunrise Beach (LR 5-36) and at Laurie City Hall. All we need is YOU! Appliances and tires, picked up on roadside, can be taken to the Laurie site only. (Donations Accepted) Scrap metal will also be taken at the Laurie location. Please get your friends and neighbors together and help with this worthwhile project. Call 374-5500 for more information.

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Steelman announces flood aid

MO State Treasurer Steelman announced that her office will provide special emergency assistance for farms and small businesses affected by the current flooding across the state.

Steelman will provide the assistance through the BIG Missouri

program, which enables qualifying farms and businesses to receive low interest loans. Steelman said she will give urgent evaluation to any and all applications affected by the floods, with same day turnaround in most cases.

The BIG Missouri program has

placed over \$200 million worth of low interest loans across Missouri since its inception in 2005.

"I am happy to offer this assistance, but most importantly I join the rest of Missouri in offering our prayers and support to those who have been affected," said Steelman.

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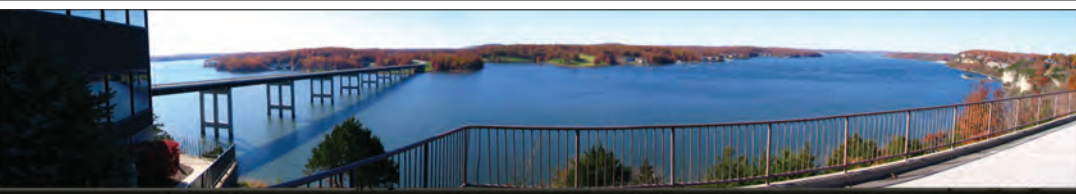
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Mike Page on Dogpatch, Strip

By Michael Gillespie

Mention the Bagnell Dam Strip in the presence of Lake area business people and the name of Mike Page usually comes to the forefront. The friendly, soft-spoken Page is a major player in tourist-oriented stores at the Lake. His three storefronts — Dogpatch, The Leather Man, and Grandma's Candy Kitchen — are among the most popular and well-kept stops on the Strip. And Dogpatch, in business for six decades, ranks as the oldest continually-operated souvenir gift shop at the Lake.



Hannibal native Mike Page finished college in 1975 and started in business in Kansas City with a local chain of luggage and leather goods stores. Like most Missourians he was familiar with Lake of the Ozarks and thought it might hold the promise of business expansion. So with his brother, Joe, he started The Leather Man Store in 1976 and commuted back and forth. Mike moved to Lake Ozark in 1986.

In describing The Leather Man, Mike says: "We have leather goods of all kinds — sandals, moccasins, belts, handbags, luggage items. But a big part of the store now has evolved into a biker apparel business. It's been very successful for us. We don't rely on the tourist business for that store, although we get a lot of it, but we advertise regionally in the mid-Missouri market. A lot of customers on the strip tend to park and browse, but my leather store is a little more of a destination stop."

In 1992, Mike bought an adjacent business — Grandma's Candy Kitchen.

But it was in 1993 that Page took a deeper plunge and acquired a genuine piece of local history — the ever-popular souvenir shop called Dogpatch. "The Tietmeyer family had started Dogpatch in 1947," Page says. "Dogpatch is a gift and souvenir store. I own an arcade, too, between the candy store and Dogpatch, but I lease that to another operator. The ar-

cade was built in the late 60s. I bought that from the Ward family.

"Dogpatch goes way back. First it was just a little gas stop with a snack bar as you came across the dam, then they expanded and added some gift items. Walt [Tietmeyer] started adding a lot of unusual curiosities and expanded the building. The building that I'm in now has been added onto about three or four times. Now it's about 10,000 square feet.

"Walt expanded Dogpatch at one time all the way up the rest of the street to where the church is today. He had a number of gift shops attached to it at the time — and curiosities. My brother, Joe, and I bought all of it."

The original Dogpatch complex included a log cabin and a sham graveyard. The graveyard featured tombstones with comical epitaphs and a boot sticking up out of a grave. And there was a live, caged lion next to a reptile garden with a snake pit. "Anything to get people to stop," explains Mike. "Back in those days you'd advertise that stuff. Walt had chickens that he had trained to play the piano. You'd put a quarter in the slot and they'd peck at the keys on the piano to get the feed to drop down."

With a nod toward the more sophisticated visitor of today, Page did away with the live attractions. "But I do find that people are hungry for that nostalgia," he adds. "We still get a lot of customers who bring their kids and grandkids and want them to see this. They'd like to see all the old stuff reappear, but it's not practical. We try to incorporate a lot of that inside our store. We have an old time player piano, a grandma predicts fortune telling machine, and other amusement-type machines."

Page characterizes his clientele as traditional vacationers: "A lot of them are just visiting as they always did — taking a trip to the Lake of the Ozarks and not knowing what they'll find. One thing I've noticed is that people who come to the Lake and spend a couple of days usually get to the Strip. So we get everybody.

"The tourist-type arcade is still here. There's a market for what we do. It's obviously not what it was back in the old days when a family took a week or two vacation and had a bunch of souvenirs to take back home, but there's still a good market. A lot of the merchandise

continues next page

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Dogpatch

continued from previous page
that we carry has changed. We still sell souvenirs and t-shirts, but we sell a lot of practical gift items as well.

"We get a lot of families — it's the nature of the store. That's what we advertise: family favorites since 1947. We have things for all ages — that's where we go with the store. We're careful with what we carry; it has to be family friendly. In the summertime it's families, in the spring and fall it's usually more couples traveling. Sometimes we get college kids on break or high school kids on senior trips."

And there is still some of the whimsical in Dogpatch — like Grandpa, the animated character that sits just inside the entrance. "He's a newer version," says Mike. "Walt had one of those for years. He had an office with a one-way mirror. He'd sit in his office with a microphone and he would actually talk to people when they came in the door. Ours has that capacity; sometimes we'll hide behind fixtures and do that just for fun in the summertime. It's very comical to watch because people are startled and it's amazing the way people will actually carry on a conversation with it as if it were real — especially kids. But we also have our guy on an automatic motion sensor with recordings."

It wasn't that many years ago when the hillbilly image was a major theme all around the Lake, but Mike doesn't let Dogpatch get carried away with it. "We've got some old-time merchandise in there that's geared towards that," he says. "But the kids nowadays don't identify with that too much. The older folks that come around still enjoy that. I guess if there is a hillbilly place left, it would be Dogpatch. But we try to diversify and not rely too much on it."

Page is one of the key people in the Bagnell Dam Strip Association, which is looking for ways to change what some would call the deterioration of the Strip. Says Page: "I'm glad to see that something is being done. I would like to see it all revitalized. It doesn't help anybody when we have vacancies or underproductive businesses. I don't characterize it as deterioration. We're in a position where we've got some uses that might be better. But people still come and seem to enjoy it; I'm not going to be the judge of what people enjoy. Although there are some shops that don't look quite as good as they could or they used

to, people still come and shop in them. I can't really say that it hurts us, but I think there are things that we could do to improve the overall quality that will help not only us, but everybody. I encourage that."

And what would be good for the Strip? "We can work on improving the look of things," asserts Page. "We've got some vacant parcels; I'd like to see some interesting architecture and some nice shops there — restaurants, sidewalk cafés, coffee houses. Maybe some other types of amusements that we don't have now. If you travel to other places it's not hard to see that maybe there are things there that might work here, too."

"It all has to work together. We have to have parking facilities. We need new sidewalks on the south side of the street. All those things make it a little friendlier for people. That's coming. Of course, the Silver Star project down by the dam is going to bring a lot of families in. They're talking about things like a zoo and possibly a theater of some kind. That will encourage other places to develop as well."

"I would like to see a boardwalk along the Lake, and I'd like to see a public marina so that people could come by water. A lot of our visitors are enjoying the Lake and they'd like nothing better than to have a destination where they can get out and walk up and down the street."

Page says his stores will change, too, as the Strip reenergizes. "We're pretty flexible," he says with confidence. "We adapt to the times and we'll continue to do that. Of course, with our candy store, candy is pretty popular in good times or bad. Our leather store has developed quite a following. If the revitalization of the Strip proceeds as planned I think we'll see a lot of new development and we've got ideas on how we're going to do some things. The Bagnell Dam Strip Association is working on the design guidelines. The architect will provide ideas on what the look will be. Dogpatch has been here sixty-one years; I suspect it will be here another sixty-one years in some form or another."

"We're trying to get that eclectic little mix that you see in Eureka Springs, Arkansas, or Gatlinburg, Tennessee — any of those places where they've managed to maintain that historic character while upgrading as needed. With the Strip we want to do some new things, but we want to keep enough of the old so that it's not just another shopping center."

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Quarry battle is likely to last into summer

continued from page 1

starting a very nice subdivision," Atkisson said. "Then hearing that a quarry is going to move in next door to you when you understand the business inside out and what it does to the surrounding community."

When Magruder Limestone avoided a public hearing for the quarry by pulling their setbacks inside their property lines, Mike said the lack of notice threw him off balance first into the reality of what could be a 20 million dollar plus investment ruined by a needed industry in the state. According to Atkisson, one factor that may have played into his argument is the lack of planning and zoning in Miller County.

"There would be an oversight in the fact that they have a say on that," Mike said. "That is their problem in being a third class county, it goes back to the county commission who virtually says it's hard for us to do anything, we have no authority to issue a permit or deny a permit."

Mike says if it is a municipality

then they have the ability to put regulations and restrictions in place which may be able to stop potentially damaging activity.

Seems like a reasonable argument but there is more to it than even the previous reasons. There may be a precedent set by this case.

"We understand that we're only the third formal hearing that's been allowed to go forward with the D.N.R. in this particular situation, we feel good about that, that there is the process that we can go forward with," Atkisson said. "There's not much history behind this, to really come down on with."

"And they keep talking about the regulation and there are some loopholes in it and they're trying to follow it strictly according to the letter of the law the way that it is written and interpreted by certain people," Atkisson said.

So for Mike, closing the loopholes has become a part of the argument.

"When this situation has been

taken care of then we need to get together and then close the loopholes and re-write the legislation so that this doesn't happen to anyone else, anywhere else in the state," Mike said.

"I'm not anti-business, I'm not anti-quarry, anti-asphalt or anything else," Mike said. "There as necessary as any business that we've got."

"Our concerns are the location that they're putting it and the under conditions that they tried to come in," Atkisson said, adding that the process should be up front for future Missourians.

"They can know up front that somebody's moving in next door to them and they're gonna find out about it. And you're going to have a chance to say what you want to say, doesn't mean that it will change the outcome, but at least you just got fair representation there and got to air your feelings and opinions on this."

Mike Atkisson, lake resident and former member of the unnamed masses.

Magruder Construction (www.magruderconstruction.com) is a family owned and operated business started by Warren and Nonnie Magruder back in 1956, and is now run by their son Mark Magruder. What began with one bulldozer, now 40 years later covers work nationwide including state and federal contracts.

Magruder Construction first came to the Lake of the Ozarks last year to take over a problem limestone quarry and asphalt plant located off of Lake Road 5-45 in the Village of Sunrise Beach with a year and a half permit to operate.

The quarry had previously been operated by Camden County Stone who had received several violations from the Sunrise Beach Quarry Accountability Committee (SBQAC). At that point, Camden County Stone withdrew their operations from the quarry and Magruder stepped in.

At the time Mark Magruder, head of local operations, stated they took over the operation for three reasons. (see LOBJ July 2007 issue) "One thing to get it straightened up, second thing help the industry that's evidently getting a black eye here, that shouldn't be. And the third thing is money, that's what we are in business for."

Magruder also began addressing other issues including a guarantee to the landowner not to drill deeper than he felt comfortable with, and meeting with another nearby landowner and Ameren representatives to develop a plan for dredging out a cove that had been polluted with silt.

The SBQAC said there had been no problems with operations since Magruder took over. Said Dean McDonald, Vice President of Magruder Construction, "Most of the concerns we've heard from citizens seem to stem back to blasting. From the complaints I've heard, real research had not been done regarding blasting issues. In the evidentiary hearing that took place last night, most of what we heard was based on false speculation. In general blasting can be done within close proximity and as close as 20 feet of utility and even natural gas lines, and it is being done on a regular basis all over the country."

The hearing McDonald refers to are the first half of the Land Reclamation Commission meetings which were held in Osage Beach on March 24th and 25th for the convenience of local witness testimony. The second half of hearings will take place April 28th through April 30th and May 2nd in Jefferson City. The Commission will grant or deny permit based on the outcome and recommendation stemming from these hearings. --sidebar by Monica Vincent

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New Osage Middle School facility nearing completion

by Alison Schneider

If you haven't had cause to drive to the Hwy 42 campus for School of the Osage you are in for a pleasant surprise. The new Osage Middle School facility is nearing completion and it's looking like things are going to be completed right on time.

In April of 2006 school officials put a \$21 million bond issue before the voters of the community which was received with overwhelming support by the voters. With the community experiencing unprecedented growth, the district found itself pressed for solutions to accommodate a rapidly growing school population.

The plan was to construct a state of the art facility initially designed to house around 600 students and serving grades 6, 7, and 8 in a more effective manner. The design of the building allows for another section to be added a later date (as needed) which would increase the Middle School capacity to 800 students.

The estimates at the time the bond was put before voters put total costs at around \$21.5 million, and the school committed to putting in \$500,000 from its budget to cover the additional costs. Unfortunately, Hurricane Katrina damages caused the costs of many building supplies to skyrocket and the estimation quickly rose to \$24 million.

Working closely with the school's auditor/accounting firm the district was able to work out the additional funding through use of interest bearing accounts, cutting some corners, and creative thinking to ensure the school built would be the school the students needed and the community would be proud of.

The School Board was also able to add a much needed 12,000 square foot addition to the existing High School building, increasing the number of classrooms by 8 and greatly expanded the Library space, making it much more user-friendly atmosphere complete with casual seating, Wi-Fi access and laptop availability and of course, more books.

The High School addition was begun last spring and

completed in October of this year. The school's library got an expansion and a facelift and was completed before school resumed last fall. Once the 8 classrooms in the new addition were approved for occupancy, the teachers moved in over Christmas break.

"We had roaming classes the first semester, with space at a premium --we had teachers sharing space," said Dr. Mary Anne Johnson, Osage Superintendent. "It was not the best situation, but we had to make it work so that we could eventually get the much needed classroom space we needed. There was just no more space to be found".

Just about a year ago the ground at the new site was broken and construction began in earnest. The Middle School will include a rotunda shaped commons area with a lobby entrance and administrative offices located just off the commons. The facility itself is divided primarily into two sections -- an activities section and academic section.

The activities section is located just off the commons to the left and boasts a full size competition gymnasium as well as a multipurpose room with a stage, allowing this room to double as a theatre for performances and presentations.

The board was able to add a mezzanine level to the gymnasium, making prudent use of otherwise "lost" ceiling space and adding additional classroom space, weight room location, and storage as needs arise.

The activities wing also houses the band room, the choir/music room and locker facilities, and space to accommodate some optional classrooms.

The academics area consists of two ells/wings that are located to the right of the commons area. The academic wings will initially be 4 floors with classrooms, library space, special class rooms (art and sciences) computer labs and exploratory rooms. 51 classrooms will be available to house the 6th, 7th and 8th grade students that will make up the student body of the Middle School.

continues on page 37

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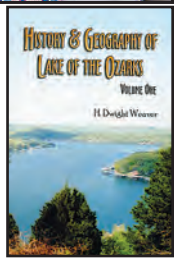
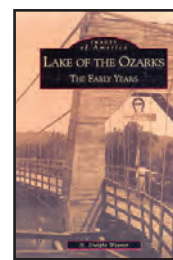
The Landing on Main Street - Osage Beach

PLA-PORT LIGHTHOUSE - Take a trip on the Lake and you will discover that miniature lighthouses seem to be just about everywhere. They crown retaining walls, sit on hillsides, perch on decks, docks and buildings and are even mounted on decorative foundations of native rock. They range from a few feet in height to prominent structures towering 12 feet or more. Lighthouses are typically seashore edifices that serve an essential navigation purpose and have been around for hundreds of years. At Lake of the Ozarks, small lighthouses have been popular lawn-and-lakeside decorations since the 1930s when roadside pottery stands and gift shops began to sell them to visiting tourists.

The largest lighthouse structure to ever crown a shoreline point at Lake of the Ozarks was the Pla-Port Lighthouse built in 1933 on Observation Heights at the 19 mile mark. The peak of the Lighthouse was 130 feet above the water, as seen in the 1935 photo shown here taken by an unknown photographer.

Although built only as an attraction for an early resort operation and unnecessary for navigation upon the Lake, it was nevertheless a functioning lighthouse with a green and white rotating light at its top. At night the light could be seen out upon the Lake for a distance of 14 miles. Below the tower the three-story structure held a suite of rooms that became popular among honeymooners. The resort also had individual rock and frame cottages on the grounds, a coffee shop, restaurant, dance pavilion, and other accommodations for vacationers, all of it surrounding a park-like setting upon its peninsula at the end of what today is called Lighthouse Road in Osage Beach. The Pla-Port Lighthouse stood for 26 years before new owners

demolished it. Today, Lands End Condominiums crown the point where this lighthouse once stood when its proud owners claimed that it was the only operating inland lighthouse in the United States.



This vintage postcard is from the collection of H. Dwight Weaver. The photographer and publisher are unknown. Weaver is the author of three books on the history of the Lake of the Ozarks. "History & Geography of Lake of the Ozarks, Volume One," his newest book, is available from Stone Crest Book & Toy in Osage Beach, or by mail. For information, contact the author at dweaver@socket.net.

Or call him at 573-365-1171. Other books by Dwight Weaver are available online at lakeoftheozarksbooks.com.

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New Osage Middle School facility nearing completion

continued from page 35

Right now, the interior is being readied to allow the school to begin the move as soon as possible without disrupting the regular class work going on in the current Jr. High. The gymnasium floor is being laid, tile is in place, walls are being painted and the whole place is coming together.

And what about the current Jr. High? What happens to it?

School of the Osage officials maintain that the building will stay in the hands of the district. The administrative offices which are currently housed there will remain and it looks like it will be used for some classes next year, just on a smaller scale.

Mills Elementary, located on the Bagnell Dam campus is currently at capacity with 425 full time students K – 2 and an additional 61 preschoolers. The Upper Elementary School currently houses 561 3rd graders through 6th graders and the 75 year old Jr. High building is near capacity with 267 7th and 8th graders in its halls daily. Dr. Mary Anne Johnson, Superintendent of Schools has serious concerns about these numbers.

"Aside from looking ahead and recognizing that our existing space was insufficient to accommodate the area population growth if it continues at its current pace we need to be able to provide more diverse course opportunities for our students to keep them competitive," she said. "Once we have a little breathing room, though, we have to look into the crystal ball again and try to plan for the next changes in size and curriculum".

The immediate plan is to move the 6th graders from the Upper Elementary building across the street to the new Middle School facility with the 7th and 8th graders. The 6th graders will occupy one section of the new school and kept separate from the 7th and 8th grades. They will be assigned to a classroom teacher as their primary and will alternate with two other classrooms for various subjects.

The 7th and 8th graders will be on the same block schedule they currently use, with a home

room teacher and locker assignment in which to keep their books and personal items. All students will use the common facilities on a rotating class schedule (music, art, P.E., etc.).

At the Upper Elementary, also nearing capacity with the 4 grade levels in residence will be able to increase the classrooms available as needed to keep the student/teacher ratio as low as possible once the 6th grade has left the building. They will also be better able to accommodate special needs students and have more available space for specialized instruction called for by NCLB (No Child Left Behind).

"The new addition at the High School will allow us to better accommodate the 570 students currently enrolled in that building plus about another



<http://www.osage.k12.mo.us> - The district's website has progress photos.

er 100 or so before we run into space issues again," said Johnson. "It's a challenge all schools face in growing communities and we are fortunate to be in an area where our voters recognize that challenge and support our need to keep ahead of the area growth. Without that support, we would be looking at a very different set of problems in the next few years."

Things are moving right on schedule and the desks and books will start moving over to the new facility the day school is out for the summer. Next fall School of the Osage 6th – 8th graders will be in a brand new state of the art building and the school board can breathe a little easier; but not for long. The community is growing and the signs are that it's not going to stop anytime soon. The area school districts now have to figure out how to stay ahead of the game – or the students will suffer. And we can't have that now, can we?

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Kiwanis to sponsor third annual 'Run for the Beach' April 5th

The Kiwanis Club of Ozark Coast will sponsor a 5K Run/Walk entitled "Run for the Beach" on Saturday, April 5th in Lake Ozark. This is the third year the club has sponsored the run.

The event will begin at 10 am at the Mills Elementary School on Business 54; all ages are welcome. Prizes will be awarded in nine categories. Participants must register no later than March 29 by calling 573-434-6029 or by going online at www.ozarkcoastkiwanis.org.

According to event chair-

man, Aaron Spieler, "The run will commence at Mills Elementary School, follow business 54, then cross the Community Bridge and back. We're looking forward to another great event."

Spier indicated that sponsorship opportunities are still available. All funds raised at the event will stay in the local area to continue the effort of emergency relief to local children and families.

The Kiwanis Club of Ozark Coast has helped area families since 1988. They meet weekly in Lake Ozark.

Pauls' Fine Wine, etc.

All across the news there is talk about rising prices, fueled in large part from supply and demand from the global economy. I found this article that particularly points out one side of "supply and demand" that could potentially be avoided, and I thought it was a good read, so here it is:

Ethanol's impact on food prices
"This is what happens when government interferes with free markets with subsidies: Across the globe, people are discovering it's a new contributor to world hunger. Led by the United States, governments are paying companies billions to make ethanol from corn and other crops. The result: these crops are diverted from the food supply, creating artificial shortages and higher prices.

Even record harvests haven't suppressed food prices. Instead, prices are soaring to all-time highs.

Corn that traded around \$2 a bushel just two years ago is now well over \$5 a bushel. The impact ripples through the food chain of milk, butter, eggs, flour, pasta and everything else, because dairy cattle, beef cattle, poultry and swine depend on the corn for their feed. When chicken feed doesn't cost chicken feed anymore, then neither does anything else.

Other grains, like wheat, are also at record highs because farmers are planting less wheat and

more corn, thanks to the ethanol incentives. Less supply, plus more world demand, means higher prices for wheat products, too, from flour to bread to pasta.

And the solution is freedom: As usual, free enterprise offers the best solution. As The Heritage Foundation's Ben Lieberman and others have suggested, we should be repealing the ethanol man-date instead of expanding it.

Taxpayers would save billions that now flow out of the federal Treasury, plus our food would be more affordable. And the Third World wouldn't face as many food shortages.

Ending the subsidy is easier said than done, of course. As the New York Times has noted, the ethanol lobby is now "an entrenched political force." Years of multi-billion dollar subsidies have turned a small group into a wealthy and effective lobby on Capitol Hill.

Washington should give an ear to some common sense instead. But expecting that to happen may be just plain ... corny. The lesson is centralization (dependence on Washington DC) creates problems that decentralization (free market enterprise) will solve. But, today's political leaders refuse to urge the people to have faith in themselves and not be government dependents. Remember what JFK said, "ask not what your country can do for you - ask what you can do for your country." Written by Steven Sibson at sibbyonline.blogspot.com

Steven Hermann
Paul's Supermarket

Ethics Commission: House leaders can keep over-limit donations

by Chris Blank

(AP) The state Ethics Commission is allowing nine lawmakers and two mayoral candidates to keep some campaign donations that exceed state limits but were collected while there was no cap on fundraising.

The state Supreme Court last summer tossed out a law that repealed the fundraising caps and indicated that it should apply to donations received after the law was passed but before the court ruled it unconstitutional.

But the Ethics Commission was allowed to let candidates keep over-limit donations if the politicians could show they relied on the law in place while raising the money and that re-

funding the donations would pose a hardship.

The Ethics Commission granted 11 hardships at its meeting March 13 but didn't publicly announce them until now.

In all, the commission is letting the 11 politicians keep more than \$205,000 in over-limit donations. And if lawmakers approve new legislation to remove the fundraising limits, an additional \$121,000 won't have to be returned.

A bill to lift the limits and install new reporting requirements has already cleared the Senate.

Among those granted a hardship are four House leaders: Rep. Ron Richard, who will be the next speaker if Republi-

cans keep control of the House; Majority Leader Steven Tilley; Budget Committee Chairman Allen Ictet; and Majority Whip Brian Nieves.

None of the major statewide candidates have sought a hardship from the commission.

The commission's interim executive director, Stacey Heislen, on Friday declined to comment about any outstanding hardship appeals but said the 11 announced this week accounted for the majority.

According to court documents filed during a lawsuit about whether the hardship hearings should be open meetings, 160 candidates accepted over-limit donations from Jan. 1, 2007, through July 19, 2007.

'For All We Call Missou' campaign reaches 90 percent of goal

Donations to the University of Missouri pushed the For All We Call Mizzou (FAWCM) campaign total to 90 percent of its \$1 billion goal. Since the campaign started in 2000, alumni, friends, corporations and foundations have given \$913.67 million to the state's flagship university.

"We are excited to see this level of outside investment in the future of the University, which increases MU's ability to serve our students, our state and our nation," MU Chancellor Brady Deaton said. "We appreciate our alumni and friends who serve MU in so many ways through their generosity of time and donations."

One of the gifts received in February that helped MU reach this milestone was a \$5,000 gift given to support the Thompson Center for Autism and Neurodevelopmental Disorders. Ron and Carol Ashworth, major donors to MU from Chesterfield, gave the gift. Ron Ashworth, who earned bachelor's and master's degrees in accountancy from MU, is chairman of the board of Sisters of Mercy Health System in Chesterfield. Carol Ashworth attended MU's College of Arts and Science.

"The University of Missouri is providing leadership in

many areas, including its work to solve the mystery of why so many children have autism," Ron Ashworth said. "This has inspired me to become more involved. As an alumnus, I am moved by the fact that thousands of alumni are helping MU achieve more through the For All We Call Mizzou campaign."

Gifts to the campaign in the past seven years have made a significant impact.

1,500 more scholarships: Contributions of \$189 million have allowed MU to fund an additional 1,500 merit and need-based scholarships. Recent gifts include \$100,000 from journalism alumna Louise Black Jadel for strategic communications students and a \$100,000 gift from the Leucadia National Corporation for finance students in the Trulaske College of Business.

85 new endowed faculty positions: Donors have contributed \$69 million to help create 85 new endowed faculty positions. Last October, Richard Miller, Columbia, donated \$1.2 million to fund a new mathematics education chair. A \$2.5 million gift from Sam Cook, Jefferson City, will fund a chair in the Department of Economics in the College of Arts and Science.

Dave and Mardel Lillard, Prairie Village, Kan., gave \$100,000 for a faculty fellowship in the College of Engineering.

Enhanced programs and facilities: The campaign has raised \$448 million to enhance programs and facilities. Angus and Betty McDougall, Columbia, donated \$846,000 to create the McDougall center for Photojournalism. Tom and Betty Scott, Mission Hills, Kan., contributed \$2 million to the MU College of Veterinary Medicine. Last October, MU announced that its College of Business was officially renamed the Robert J. Trulaske, Sr. College of Business in recognition of a series of generous gifts by the Trulaske family.

More private research funding: The University has received \$206 million in grants administered by the Office of Sponsored Programs during the FAWCM campaign. MU's faculty researchers are working to solve many of society's problems including curing diseases and searching for alternative fuels. The \$913.67 million campaign total includes gifts from alumni, corporations, foundations, friends, grants, organizations and students. The majority of donors to the campaign are individuals.

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LAKE STORIES WITH MICHAEL GILLESPIE

Remembering Roach and the Rock Island

Two items come to Lake Stories this month. Though seemingly unrelated, they both add to the lore and tradition of the lake area.

ROACH

With nearby hamlets bearing names like Nonsuch and Here 'Tis, one might reasonably suspect that the village of Roach was named as a joke. But that assumption would be a mistake, because the tiny crossroad settlement located on Route AA, just north of Highway 54, was named after one of the more distinguished families in the area.

The Roach family migrated to Missouri from Tennessee in 1831 and laid claim to a tract of land near Linn Creek. L.I."Jack" Roach was born on the property in 1837. Orphaned at the age of three, Jack eventually came to live with the Crain family.

At sixteen, Jack began working as a crewman on Osage River steamboats, and by his twenty-fourth birthday he had passed the examination for a pilot's certificate on the Osage and lower Missouri Rivers. The Civil War interrupted his career; he served in the Union Army for the duration of the war.

In 1866 Jack married Frances Crain, a daughter in the family that had raised him.

Soon after, he was elected to a series of county offices, including county clerk, circuit court clerk, probate judge, and sheriff. In 1883 Jack became prosecuting attorney of Camden County. He owned a mercantile store at Gunter's Springs, later called Ha Ha Tonka. He died in 1886.

One of Jack Roach's six children, Sidney Crain Roach, attended law school in St. Louis and opened a practice in Linn Creek in 1897. Following in his father's footsteps he served as county prosecutor from 1898 to 1909. He married Edith King; eventually the couple would raise four children. In 1909 Sidney was elected as a Republican representative in the Missouri General Assembly. He served in that capacity for four years. Sidney then returned to his law practice while remaining active in party politics. He subsequently was elected to the United States House of Representatives in 1920 and served two terms.

After his stint in Washington, Sidney Roach moved to St. Louis in 1924 where he again resumed his career as a lawyer. In 1932 he served as co-counsel for the plaintiff in the celebrated Snyder Estate versus Union Electric condemnation trial. On January 26, 1932, he collapsed from a

heart attack after delivering an impassioned final argument in the case. Never fully regaining his health, Sid Roach died in Kansas City in 1934.

Prior to the coming of Lake of the Ozarks, the old Roach homestead with its several fenced pastures and gardens, and the family cemetery, was located just west of Old Linn



The cast of Petticoat Junction posed for a publicity photo.

Creek, at the mouth of Possum Hollow. Since it would fall well below the lake waters, the family home and cemetery had to be relocated on higher grounds in 1931. Being more fortunate than many others, the family owned additional property west of Ha Ha Tonka. Here they reburied their dead and built another home. This, then, became the village Roach.

THE ROCK ISLAND LINE

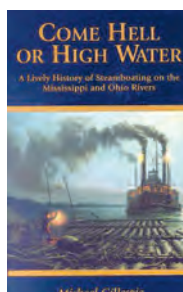
Those who drive along Highway 52 between Eldon and Cole Camp get an occasional glimpse of an abandoned railroad track that runs parallel and slightly south of the highway. An abandoned rail line may not be so unusual, but this one has a connection with a popular 1960s TV sitcom.

The railroad was once the Rock Island Line — "a mighty good road," as the old song goes. Completed in 1904, this particular line ran between St. Louis and Kansas City. In its day it carried both freight and passengers, and even advertised Lake of the Ozarks as a nearby vacation attraction.

Back in the 1920s, a young lady named Ruth Barth lived in Kansas City. Her grandparents, Willis and Martha Burris owned a hotel in Eldon. The Burris hotel was located near the Rock Island railroad depot. It got to be a yearly ritual for Ruth and some of her female cousins to take the train from Kansas City to Eldon and spend summer vacations with the grandparents. This bevy of beauties attracted the attention of all the young men in Eldon, and Ruth recalled that before long the boys were lining up to make a date with the city girls. As may be imagined, being the center of attraction to a whole town of boys made for some dreamy summer memories.

Well, by and by, Ruth grew up and got married — not to an Eldon lad, but rather to a promising Independence boy named Paul Henning. Young Paul had a gift for writing and would soon move with his bride to Chicago, where he began penning radio program scripts. One thing led to another, and eventually the Hennings moved to California to write for television. Paul's big break came in the early 60s, when he created and produced the hit series *The Beverly Hillbillies*.

Soon after the launch of *The Beverly Hillbillies*, Paul began looking for ideas to develop into another TV show. He recalled the stories that Ruth



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

Steamboating".

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

had told him about her grandparents' small town hotel and the train that took her there. With a little artistic license, the Burris hotel was moved to the country and renamed the Shady Rest, and the daily Rock Island passenger train was retrograded to a turn-of-the-century vintage Cannonball. Thus began the series Petticoat Junction and its spin-off, *Green Acres*.

Ruth Henning later said that the Burris hotel didn't look at all like the Shady Rest, but it was a popular place for dining, thanks to her grandmother's good cooking. One can also imagine that the three sisters in the TV series were based on Ruth and her girl cousins who came to call each summer.

Incidentally, the Rock Island ceased operations in 1980 after an unsuccessful attempt to recover from bankruptcy. The rails and trestles were left in place — apparently to rust away. But that may not be the end of the story. The right-of-way to Kansas City is owned by AmerenUE. It still exists because it carries underground fiber optic cables. And if Ameren can find on-line shippers, they intend to rebuild the railroad. If that happens, I hope they name two of the sidings Hooterville and Pixley.

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Local BPW president meets with congressional staffers



Laura Gajda, president of Heart of the Ozarks Business and Professional Women (BPW), met with representatives of Senator Christopher Bond, Senator Claire McCaskill, and Rep. Ike Skelton on Feb. 14 in Washington, DC, as part of Business and Professional Women's annual Policy & Action Conference.

Laura Gajda, president of Heart of the Ozarks Business and Professional Women (BPW), met with representatives of Senator Christopher Bond, Senator Claire McCaskill, and Rep. Ike Skelton on Feb. 14 in Washington, DC, as part of Business and Professional Women's annual Policy & Action Conference.

"I am delighted to have met congressional staffers to discuss economic equity for women in the workplace, specifically about advancing the Fair Pay Restoration Act," said Gajda.

Gajda joined with more than 200 other BPW members from across the nation at the annual Policy Conference to discuss

workplace equity and work-life balance issues. In addition to individual lobbying visits with their representatives in Congress, conference attendees engaged in networking activities and grassroots organizing workshops. The conference brings workplace equity and work-life experts, policy analysts, and several hundred business and professional women to the nation's capital to address the status of women in today's workforce. Panel discussions and workshops focused on legislative and corporate remedies to workplace discrimination and the challenges of balancing work and family.



The Lake Area Chamber was on hand to welcome new member Mid Missouri SkyLights with a ribbon cutting. For more information visit www.midmoskylights.com or call Tim at 573-286-9801. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors are: Michelle Cook, Lake Area Chamber Dir. of Marketing; Tim Gibson, GM (w/scissors); Robin Evers, Lake Area Chamber Board Member.

Camden County Commissioners hire new Director of Emergency Management

Denise K. Russell has been named the new Camden County Emergency Management Director, replacing Harold Ward who retired after 15 years.



Prior to moving to Port Hueneme in Oxnard, California in 2003 when her husband was transferred with the U.S. Marine Corps, Denise served as the Division Chief of Administration and Administration Assistant at Sunrise Beach Fire Protection District. She has been working in fire services and emergency management since 1995.

"We're excited to have Denise join the Camden County team,"

said Presiding Commissioner Carolyn Loraine. "With her experience and expertise, I think she will be able to take our emergency management program to a higher level."

She was the founding coordinator and administrator of the Lake West Critical Incident Response Team from 2000-2002. She developed, implemented and managed the Emergency Resource Book for 30 Fire Districts under Lake Ozark Mutual Aid Association.

From 1995-2002, Denise was a volunteer firefighter and emergency medical services (EMS) responder and was awarded the "Hometown Hero Award" from the Camdenton School District.

From 1999-2002, she conducted and assisted in fire service personnel training and conducted public education related to Fire and EMS in the local area.

She has certifications in Hazmat Awareness, FEMA Emergency Management Institute, and the University of Missouri Fire & Rescue Training Institute

in Columbia.

She is an active member of the International Association of Emergency Managers and the International Critical Incident Stress Foundation. She served as a member of the Lake Area Wildland Coordination Team, Missouri Association of Fire Protection Districts, and Women in Fire Service.

She received her Master of Arts in Emergency and Disaster Management from the American Military University in Manassas, VA in 2006 and earned a Bachelor of Science degree in Education from Saint Mary College in Leavenworth, KS in 1994.

Denise is married to Ron, who will be retiring from the U.S. Marine Corps after 22 years, and has two grown daughters, Katie, in Kansas City, KS, and Abigail, in Oceanside, CA.

"I'm very excited about the opportunity to give back to my home county and to raise the bar for the emergency management services afforded the citizens of the lake area," said Russell.



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2007 tax return facts

continued from 16
statement. A charity's written acknowledgment also is OK. 2007 is the last year to claim the credit for certain energy-efficient home improvements, as long as you didn't use it up for 2006.

The alternative motor vehicle fuel credit can still be taken for 2007 purchases of certain hybrid and alternative fuel vehicles. But the credit is phasing out or disappearing for many such vehicles as manu-

facturers reach 60,000 vehicles sold. Check the IRS Web site at <http://www.irs.gov> for a list of vehicles and credit amounts.

FREE E-FILING: The IRS' Free File Alliance with tax software companies allows taxpayers with incomes of \$54,000 or less to prepare and file returns online for free if they access the tax prep program through the IRS Web site.

REFUNDS: The IRS will split a taxpayer's refund into three different financial accounts, such as checking, savings and retirement accounts.

File electronically to get your refund within days if you have your money deposited directly into an account. Paper tax returns and refund checks can take up to eight weeks.

To check refund status, go to the IRS Web site and click on "Where's My Refund?" on the left. When prompted, enter your Social Security Number, filing status and exact amount of the refund shown on your 2007 return. Or, call 1-800-829-4477. This is also the phone number for recorded information on various tax topics.



Cops Corner

**Sergeant Arlyne Page,
Osage Beach Department
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• If the lights are completely out, the intersection should be **treated as a four way stop.**

• The driver reaching the intersection first may proceed before the other drivers only after coming to a complete stop.

• If two vehicles arrive at the intersection at the same time, driver's **must yield to vehicles coming from the right.**

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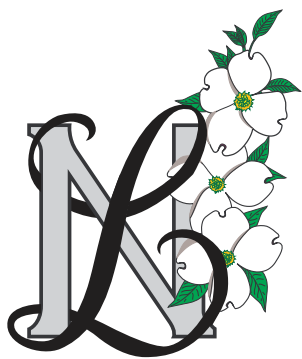
You, as a responsible motorist must do everything you can to avoid a collision with another vehicle or a pedestrian whenever you turn that key.

We are going into our stormy season bringing with it severe thunderstorm that result in power outages. These outages may involve the electric stop lights. If this happens, please remember your rules of the road. It is not a race to see if you can make it through the intersection before the next vehicle. The photo finish may be a representative from your insurance company taking photos of your crashed vehicle.

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• A flashing red light means the same thing as a stop sign.

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Polar Bears 'plunge' to new record high

Special Olympics Missouri (SOMO), along with local sponsors KRCG, Mix 92.7, KQUL, Lamar, Charter Media, TanTarA, Mid America Wireless, TanTarA, Inn at Grand Glaize, Resort at Port Arrowhead, Lake of the Ozarks Golf Council, Lake Galleon, Forever Resorts and others, held the 13th Annual Polar Bear Plunge Feb. 22nd and 23rd at the Lake of the Ozarks. The event was "A splashing success, raising \$152,413.52" according to Sue Stegeman of SOMO.

The organization reports a record 505 brave men and women from around the area donned costumes and swimwear to take a chilly dip into the Lake of the Ozarks. Also, a record 149 determined men and women participated in the 7th annual (5K) Polar Bear Strut Fun Run. Eight men and one woman took the ultimate challenge and participated in the new to 2008, 24-hour "Super Plunge" for which they plunged an agonizing 24 times in 24 hours over the two days. All of these men and women had a 'Reason for Freezin'... the athletes of Special Olympics Missouri. It is not too late to join the effort-- online fundraising is open until April 24. Donations to support your favorite polar bear can be made at www.somo.org/plunge.

The Lake of the Ozarks Polar Bear Plunge began 12 years ago and now similar Polar Bear Plunges are held in other locations as the signature special event for Special Olympics Missouri. Each Polar Bear Plunge is coordinated with local law enforcement agencies because law enforcement's charity of choice is Special Olympics worldwide. This year's event was just one of 12 held across Missouri. The new Super Plunge was supported by Forever Resorts who donated the use of two houseboats for the Super Plungers and their support team.

"This year marks a milestone because it puts us over \$1,000,000 being raised by all Polar Bear Plunges in the past 13 years at the Lake of the Ozarks. This is a milestone we

can all celebrate!" said Susan Stegeman, Plunge Coordinator.

The Polar Bear Plunge was hosted by Osage Beach Department of Public Safety and the entire City of Osage Beach. This event is supported by the Department of Natural Resources Missouri State Parks, the Missouri State Water Patrol, the Osage Beach City Ambulance Service, and the Mid County Fire District and Lake Ozark Fire District who provided the divers. The U.S. Marines Motor Transport Instruction Company from Fort Leonard Wood made all the difference with their labor, parking and security assistance.

According to Chief Dave Severson with Osage Beach DPS, "This is a labor of love to put such effort into such a worthy project as Special Olympics. This is a very special purpose and a great thing to do. We have a tradition here at the Lake and want to continue to build upon it."

Presentingsponsors include: KRCG, Mix 92.7, KQUL, Lamar, Charter Media, TanTarA, and Mid America Wireless. Prize sponsors include: TanTarA, Inn at Grand Glaize, Resort at Port Arrowhead, Lake of the Ozarks Golf Council, as well as various other lake-area hotels. Supporting sponsors included Lake Galleon and Forever Resorts.

For more information about the Polar Bear Plunge, visit www.somo.org/plunge.

Special Olympics Missouri is a year-round program of sports training and athletic competition for children and adults with mental disabilities. More than 15,311 athletes participate in 19 Olympic-type sports throughout the state. Special Olympics provides people with mental disabilities continuing opportunities to develop physical fitness, demonstrate courage, and experience joy as they participate in the sharing of gifts and friendship with their fellow athletes, their family and friends, and communities across Missouri.

Strut results:

Top finisher was Jacob Standley with a time of 18:22.56

Top female finisher was Heather Frelin with a time of 23:16.62

Top law enforcement finisher was Pete Leyva with a time of 24:20.45 (Pete is from Osage Beach Department of Public Safety)

Top fundraiser was Carla Jesse who raised \$716

Top SOMO athlete was Joel Moss with a time of 54:25.15

Top Plunge individual fundraisers included the following:

1st Place Fundraiser - Gary Wilbers, Mid America Wireless - \$5,003

2nd Place Fundraiser - Greg Crader, Platte Co. Sheriff's Dept. - \$1,930

3rd Place Fundraiser - JT Gerlt. KS 95 - \$1,860

Top Fundraiser (18 and Under):

James Moeckli, \$577

Top Fundraising Team:

"Shiver Me Timbers" team from Mid America Wireless with \$13,800 and counting!

Largest Heet:

Algoa Correctional Center with 26 people

Competition for the Golden Plunger was steep this year. Polar Bears are encouraged to come in costume and compete for the chance to take home the "golden plunger." Judges were Warren Krech with KWOS, Matt Grant with KRCG, and Shawn Hill, Quarterback for the San Francisco 49ers. They had a tough job and were looking for winners in 3 divisions to recognize even more winners this year.

Law Enforcement Division:

1st Place - "The Davis Dawgs" Algoa Correctional Center who plunged in honor of Capt. Davis who passed away last year and who coordinated their participation in the Polar Bear Plunge every year. Code 3 donated a light bar system to the Algoa Cor-

rectional Center.

2nd Place - Jefferson City Police Department. Kustom Signals donated a Handheld Radar Unit to the Jefferson City Police Department.

3rd Place - "Hippies" who were Pete and Anita Leyva. Pete is a patrolman with Osage Beach Department of Public Safety.

Team Division:

1st Place - "Capitol One" from Woody's Bar & Grill

2nd Place - "The Presidents" Jefferson City High School teachers

3rd Place - "SBU Pin Pals" - students from Southwest Baptist University in Bolivar dressed as bowling pins and a bowling ball.

Individuals:

1st Place - Leon Moore as "Shrek"

2nd Place - Bobby Sones as "Elvis"

3rd Place - Tom Seeley, a Special Olympics athlete from Troy who was assisted into the water by 2 aids. Tom wanted to plunge even though he is in a wheelchair.

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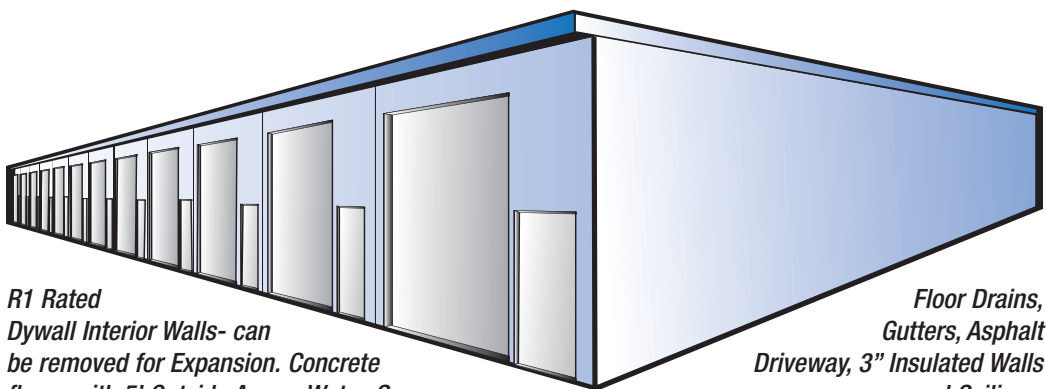
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New local website is family-oriented

The need for a single, comprehensive directory of quality family-oriented activities, businesses, and informational resources particularly necessary to families visiting, living, or relocating to the lake area is now available to the public on the World Wide Web.

Lakefamilyresources.com was the vision of local resident, Denise Decker.

She relocated here from Colorado two years ago with her husband and their two children. She knows first-hand the frustration of searching for family activities and basic services.

Decker says "We were frustrated in finding local services, such as sports contacts, cheer-leading instruction and family activities at the lake."

Decker contacted Pegysus Web Design with her idea and after several months of research and development, that vision has become a reality February 2008.

Ms. Decker's website provides "an entertaining mix of local history and flavor, combined with valuable resources like maps of the Lake, area school district boundaries, and a directory of local churches".

There is also a shopping directory and a list of youth activities to include auditions and tryouts.

Whether you're new to the area, a longtime resident, or just vacationing at the Lake you are sure to find something of value at www.lakefamilyresources.com.

Adopt-the-Shoreline organization honors members at 2008 kickoff event

More than 100 people were on hand as the Adopt-the-Shoreline organization at Missouri's Lake of the Ozarks held a recognition dinner, March 13, to kick off the 2008 Spring Shoreline Beautification Cleanup. 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 April 1 and continue through April 30.

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 Louis DeVries of Creel Resort for his past dedication to the Adopt-the-Shoreline program. Louis and his volunteer group have cleaned 13 miles of shoreline near the 26 mile marker of the lake since

1996 and have removed more than 35 tons of trash and debris.

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

AmerenUE sponsors and provides 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 in 1994 with nine civic clubs adopting 89 miles of shoreline, Adopt-the-Shoreline has grown to include more than 100 businesses, organizations and individual property owners, with more than 600 miles of shoreline adopted between Bagnell Dam and Truman Dam. The groups expect to provide more than 600 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 573-365-9252.



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The Lake Area Chamber of Commerce was excited to welcome new member CertaPro Painters with a ribbon cutting. For more information or a free estimate contact 800-GoCerta (800-462-3782) or visit www.certapro.com. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors are: Michelle Cook, Dir. of Marketing Lake Area Chamber; Chris Damron, Owner & daughter Lydia (w/ scissors); Shannon Damron, Owner; Barb Painter, Lake Area Chamber Board Member.



The Lake Area Chamber of Commerce was excited to welcome new member Eclipse Technologies with a ribbon cutting. Call 573-680-1760, visit www.solutionsbyeclipse.com or email help@solutionsbyeclipse.com. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors are: 1st Row: Susanne & Carl Medley (w/scissors); Michelle Cook, Lake Area Chamber Dir. of Marketing; 2nd Row: Bryan Henderson; Erica Gage; Larry Seneker; Robin Evers, Lake Area Chamber Board Member; 3rd Row: George Griswell, Bruce Kohen; Ritchie Jenkins; Nick Varcho, all partners and associates of Eclipse Technologies.



The Lake Area Chamber of Commerce was on hand to welcome new member Energy Doctor of Missouri with a ribbon cutting. For more information, visit www.energydoctorinc.com or call 573-442-3901. Pictured in the ribbon cutting along with Lake Area Chamber Active Volunteer Ambassadors are: Michelle Cook, Lake Area Chamber Director of Marketing; Scott McVay, Sales Mgr. (w/ scissors); Steve Ruffel, Sales.

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Two new 2007 tax breaks help homeowners struggling with mortgage

by Eileen Putman

In a year of bad mortgage news, there's a bright spot or two for homeowners: Foreclosure comes with a tax break, and 2007 mortgage insurance payments may be tax-deductible.

Congress acted on both provisions late last year, extending the mortgage insurance deduction for three more years and creating a new tax break for homeowners facing foreclosure.

The mortgage insurance deduction will help certain low and moderate income homeowners, especially first-time homebuyers and those struggling with higher house payments as adjustable rate mortgages reset.

By the way: This type of insurance should not be confused with the homeowners' insurance you take out on your home and its contents in case of fire or other disaster. It's also not the same thing as

mortgage protection insurance, which is a form of life insurance some people buy to pay off a mortgage when they die.

Mortgage insurance is required by government and private lenders on home purchases in which the buyer makes a down payment of less than 20 percent. Often, these are first-time buyers or people with lower incomes. The insurance protects the lender if the borrower defaults on the

loan-- a very real prospect last year for homeowners who took out adjustable mortgages with low teaser rates that have since risen.

For the first nine months of 2007, about 16.7 percent of the estimated \$1.98 trillion in new mortgages originating during that period had private or government mortgage insurance, according to Inside Mortgage Finance Publications, which researches and tracks the residential mortgage business.

Typically, homeowners pay an average of \$50 to \$100 a month in mortgage insurance on a median single family home price of \$217,600, according to the Mortgage Insurance Companies of America, a trade association.

The new tax deduction could save taxpayers who itemize as much as \$300 to \$350 in federal taxes, MICA estimates.

There are restrictions. Only taxpayers with adjusted gross incomes of \$100,000 or less can take the full deduction, which gradually decreases for incomes above that and is eliminated altogether for those with AGIs over \$109,000.

And only insurance on mortgages taken out in 2007-- new or refinanced-- qualifies for the deduction. If you simply continued paying mortgage insurance in 2007 on a loan taken out in an earlier year, you cannot deduct those payments.

To be deductible, the insurance must have been paid on "home acquisition debt"-- debt incurred to buy, build or substantially improve a principal residence or second home.

Most tax experts interpret this provision as meaning that if in 2007 you refinanced your home to take out extra cash from your equity-- then used that cash toward building a home addition or making a substantial home improvement-- insurance on that added mortgage debt is deductible along with insurance on the old mortgage amount.

But if you simply refinanced your home to take out extra cash for other purposes, the portion of a mortgage insurance premium that covers that additional amount isn't deductible, only the amount

that covers the original mortgage debt.

The 1098 form from your mortgage lender should specify the amount you paid in 2007 in mortgage interest and mortgage insurance. Claim the mortgage insurance deduction on Schedule A, Line 13. Further details are in IRS Publication 936, "Home Mortgage Interest Deduction."

Late last year, Congress approved a measure to help homeowners fighting foreclosure as the mortgage crisis took its toll. Taxpayers who were granted forgiveness of mortgage debt in 2007 don't have to pay taxes on the amount of that forgiveness, up to \$2 million (\$1 million for a married person filing a separate return). Only debt forgiveness on a principal residence is eligible.

The provision applies to restructured mortgage agreements entered into after Jan. 1, 2007. Previously, such loan forgiveness was often taxed as income.

Several other common tax benefits are in effect for homeowners who itemize. They include:

Mortgage interest deduction: interest you paid to the lender in 2007 on mortgages for your principal home and a second home for your personal use, providing the mortgages are secured by the home.

Points: certain fees, computed as a percentage of the loan amount, that you paid to obtain your mortgage; for second homes, these must be amortized over the life of the loan. For your principal home, points are fully deductible in 2007 if you took out the mortgage that year and certain conditions were met. (There are nine tests, spelled out in Publication 936.)

Refinancings: points paid for refinancing are usually not deductible in full during the year you refinance, but are instead amortized over the life of the loan. But if you refinanced in 2007 and used part of the refinancing proceeds to substantially improve your home, you can deduct in full the points on that part of the loan; the remaining points are amortized.



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Tenth Crossover comes June 12-14 Stoneridge Amphitheater

The Crossover Christian Music Festival, now in its tenth year, comes again to the Stoneridge Amphitheater in Camdenton, bringing in nationally-known top christian bands.

The festival planners, headed by Jim McDermott of Spirit FM 91.7, starts lining up the talent almost immediately after the previous years' show.

Said McDermott, "Crossover started when Joel Pottinger walked into my office, and said 'what can we do to create a christian event for the Lake of the Ozarks?'. I said 'let's do some concerts'."

These 'concerts' have grown steadily over the years, and now draw nearly 10,000 people annually over the three-day event.

"McDermott has had an uncanny ability through the years to choose artists who then later go on to win major industry awards, says Kelly Pirtle, one of the events' volunteers.

McDermott dismisses the idea that Crossover has become a stepping stone for up

and coming christian acts, but did agree that it became easier to recruit bands for the event.

"There are now groups out there who are now looking forward to playing at Crossover," McDermott said.

Food and merchandise vendors spread out over the long weekend at Stoneridge, lining the venue with everything from Funnel Cakes to T-Shirts and CD's. Children's activities are planned and coordinated, parking is free and spacious.

This year's artists include headliners Skillet, Barlow Girl, Building 429, 33 Miles, KJ-52 and Jeremy Camp.

Along with these, other talent includes Remedy Drive, Downhere, Jael, This Beautiful Republic, House of Thomas, Gabriela and Richie McDonald, lead vocalist for the country act "Lonestar".

New for 2008 is the addition of a side stage, that will feature up and coming acts while the main stage is vacant-- these include Ruth, High Flight Society, Brooke Barrettsmith, Francesca Battistelli, Wavory and Addison Road.



Rock band Building 429 on Friday



Rockers "Skillet" on stage Friday

Provident Label Group will bring a new National Talent Search event to the festival. Regional winners will be selected at events around the country this year, and 12 top 12 finalists will then be invited to compete in Nashville in September.

"More than 200 volunteers -- from teens to retirees -- come together from many different denominations to plan and work at this event year after year," Pirtle says. Adds Alan Sullivan, festival director: "They are the people who make Crossover happen. From parking cars to feeding the artists to working the stage to weed-eating, every individual volunteer is appreciated."

"The Crossover Christian Music Festival truly is a quality festival," Sullivan says. "Crossover attracts thousands of people and that's great for the local economy."

Two-day tickets can be purchased for the event online at www.itickets.com/events/184623.html, for \$40 through April 15th. Afterwards \$45 through June 11.



The group 33 Miles takes to the Main Stage Saturday

Tickets are \$60 the day of the event. One-day passes are \$21 through April 15th, and \$25 afterwards, \$30 the day of the festival.

Friday (June 13): Main Stage

Skillet, Remedy Drive, Barlow Girl, Building 429 and Downhere

Friday: Side Stage (starts at Noon)

High Flight Society, Ruth Brooke, Barrettsmith and Francesca Battistelli.

Saturday: (June 14) Main Stage

Jeremy Camp, Jael, KJ-52, 33 Miles, This Beautiful Republic, House of Thomas, Gabriela and Richie McDonald.

Saturday: Side Stage Wavory and Addison Road

Stoneridge Amphitheater is on Highway 5, just North of Camdenton. For more information on the event, go to www.crossoverfestival.org or call 1-800-393-2393.



The all-girl group Barlow Girl takes to the Main Stage Friday



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