

LAKE OF THE OZARKS

BUSINESS JOURNAL

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Tempers flare over Eldon school tax levy

by Monica Vincent

In 1993, the State of Missouri passed their new Foundation Formula and named "hold harmless" school districts whose state funding would be frozen at their current levels. Districts whose assessed evaluation was high enough fell into this category, and the districts who did not were subject to any and all increases and decreases in statewide funding. (See June issue of Lake of the Ozarks Business Journal) Eldon has been a victim of decreases in the last three years to the tune of \$1.3 million in cuts. Those losses have been felt in every area including facilities, staffing, programs, security, test scores, and graduation and dropout rates.

Certainly not alone in this statewide funding crisis, what differs in the Eldon school district is the emotional upheaval that has taken place with voters over the school's upcoming August 2nd request for more local support.

On Friday, July 1st, Mayor Ron Bly of Eldon called an emergency city council meeting to address the situation between citizens on both sides of this voting levy and a conflict that appeared to have grown out of control. Earlier that day a

group of 'Vote No' picketers sporting signs with Nazi swastikas had gathered outside the Capital Regional medical offices of Dr. Scott Griswold, a 'Vote Yes' supporter. Bystanders and picketers exchanged words, television news crews and newspapers took interviews, and the police were called. Soon after, 'Vote Yes' adults and children sporting banners took up residence on the sidewalks outside of the home and business of 'Vote No' supporter Gene Bauer, Professor of Business and Economics at State Fair Community College.

Chief Rodney Fair reported to the city council that the organizers of the Griswold picket had called beforehand to make sure they were legal to picket. Fair said the picket was initiated over a disagreement between Jim Ferguson, a 'Vote No' supporter, and Dr. Griswold wherein Griswold chose to decline his medical services to Ferguson, an existing patient. As reported, the decision was based on the conflict of interest between the two and potential liability. Fair said the pickets ended peaceably.

Mayor Bly felt the emergency meeting was necessary because he was "afraid things could escalate and get ugly."

The council released a press statement at the conclusion of their meeting: "We're confident that the police department is prepared to keep peace regarding this matter and we urge cool heads to prevail on both sides of the argument. We support any necessary actions of the Chief of Police to maintain peace in the community."

Rumors of harassment on both sides had been surfacing since well before the school's first unsuccessful request for an increased tax levy in April. The so far unsubstantiated rumors range from phone calls to property damage, and the incidents of verbally abusive public exchanges have continued to rise. Along with such, has come opinion in the form of paid advertisements in the local newspaper, predominantly from the group Citizens Against the Tax Levy.

The use of these often accusatory ads may prove to be the undoing of those responsible. On July 25, the school district received a letter from R.F. Connor, the Executive Director of the Missouri Ethics Commission stating: "Please be advised that at the July 21, 2005 meeting of the Missouri Ethics Commission, the complaint filed against Citizens Against the

Levy, Jim Ferguson, Treasurer, was considered. The Commission found sufficient evidence to refer this case to the Office of the Attorney General for the preparation of the filing of a formal complaint and possible hearing before the commission."

For every emotionally charged and often misleading accusation, there are also valid arguments on each side of the issue.

Said City Councilman, Greg Sullens (First Ward), "The animosity is ill-founded. People who are violently opposed to the levy need to look at how they were able to raise their own children and the shortfalls they faced. The world is a much more competitive place today, and we can't afford to continue letting our children fall behind."

The tax levy in question was denied in April. The district had requested an additional 39¢ to add to the school's operating levy of \$2.75 – among the six lowest in the state. Missouri established a state performance levy recommendation of \$3.43. The current average levy is \$3.26.

The August 2nd request has been lowered to 30¢ in response to increased property

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Denny Benne	Monica Vincent	Michael Gillespie
Editor	Chuck Poe	Mike Bissell
Darrel Willman	Production Assistant	Monica Vincent
	Corey Scott	Dwight Weaver

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EDITORIAL

"Our liberty cannot be guarded but by the freedom of the press, nor that be limited without danger of losing it."

— THOMAS JEFFERSON, 1786

Everyday Heroes

In preparation for the August issue, my plan was to highlight the area fire departments, much like the police departments were discussed in the July issue. During the course of the interviews for the police articles, it struck me at the time just how little the men and women serving were compensated for risking their lives daily. During the interviews I conducted with the fire chiefs this month, I found the same to be true.

In the days and weeks immediately following the terrorist attacks on the World Trade Center in September 2001, an outpouring of love, compassion, grief and respect was directed toward the fire and police departments of New York City. National awareness toward fire and police departments heightened, and Americans remembered just how much these people put on the line in the performance of their duties.

I have always thought Policemen and Firemen (and women) were heroes. When I was growing up, I was sure that I wanted to be a fireman, or a cop, just like those I saw on the television or in real life. It didn't work out that way,

but the admiration and respect lingered. Today, when we think of heroes, our thoughts go toward the men and women of the armed services (and rightly so) who are defending our freedom in foreign countries. Yes, they are heroes. Each fallen soldier pays the ultimate price for freedom on our behalf. Simply putting on the uniform brings risks in many parts of the world.

While we honor our nation's military, let's take a moment as well to remember the local men and women who risk their lives daily protecting and serving. These are the everyday heroes. They are there 365 days a year, every year. Protecting us and the ones we love—and the ones they love.

The medals are few, the rewards are modest. But it's readily apparent that they aren't in it for the glory or the money. It takes a special kind of person to put on those uniforms each day. It takes a hero.

The next time you see a firefighter or police officer, maybe take a moment and say "thanks" for the work they do, and the lives they save.

■ Editor



Henley Jewelers, Inc.

Henley Jewelers, in Downtown Eldon, is a second-generation family-owned business that has served the Lake area since 1948. They are a full service jewelry store where customer satisfaction is their number one priority.

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Tempers flare over Eldon school tax levy

continued from page 1
assessments for the counties and residents who fall inside the district. Said Eldon school Superintendent C.J. Huff, "We're trying to be sensitive to Morgan Co. residents because we knew they were taking a hit. The increased property assessment will give us approximately \$600,000 in additional funds, but this comes on the heels of \$1.3 million in cuts."

For Eldon that has meant a loss of 40 positions and 11 programs. Huff continues, "Things are not getting cheaper either. Operating costs, fuel, health insurance, everything goes up."

Said Huff, "We are also applying for several grants - healthy schools, preschool, volunteer, but the problem with grants is that there is a stopdate on them and then we have to figure out where to come up with the money to continue the programs they were funding. The levy would generate \$1.9 million in state money over 7 years. That's a little better than dollar for dollar."

Despite the obvious need for funding, a tax levy in this school district is no small thing. Even though the district has an average assessed evaluation, the poverty level here is 55% — double the state average of 26%.

The district also has a large number of retirees. Ken DeBoer, a 73 year old Eldon resident, and 'Vote No' supporter is one of them.

Says DeBoer, "I retired 10 or 15 years ago and everything was cheaper. Now everything just keeps getting more expensive. They want raises, while as a retiree I have to do with less. Sure, I could go out and run some more cattle and try to raise my income, but at 73 I shouldn't have to and don't want to." He continues, "I've spent 30 some years in Eldon and I've voted for every levy the school ever had, but I can't see that it ended up doing them any good."

One option for retirees like DeBoer may be the Missouri Homestead Preservation Act which enables senior citizens and disabled persons to obtain a credit against their property taxes for an increase to their taxes that exceeds 5% in a reassessment year and 2.5% in a non-reassessment year. Some of the qualifications include a minimum age of 65 for at least one

spouse, and income cannot exceed \$70,000. Property owners who fall into the correct age category should consult their accountant for qualifications.

If the issues were money alone, things may not have grown so heated in this district. However, there are many more incendiary concerns.

The following text is an edited version of a letter provided by Mr. Gene Bauer, Professor of Business and Economics at the State Fair Community College, and a local business owner. Mr. Bauer has been a driving force behind the efforts of the Citizens Against the Tax Levy. The edited portions of the letter contained accusations and/or anecdotes, involving unnamed parties, which were unable to be verified. Other repetitive portions were edited for brevity.

"We the people, the concerned citizens opposing the school tax levy, want to improve the total educational experience for ALL of our children. Our priorities revolve around our children's immediate and long-term scholastic needs.

Our previous and current school board, and current administration, have made some serious blunders in fiscal and personnel management, thus creating our current situation. The School District is top-heavy in all levels of management, as well as being extremely over paid. Our schools are lacking responsible, ethical and moral leadership from some school board members and our schools present administration. We demand accountability! We are losing our good teachers because of their lack of staff management! We must hold our school board and administration accountable for their lack of supervision and inadequate attention. They must not be allowed to continue to ruin our schools. We entrusted to them our most precious possession — OUR CHILDREN. And look what is happening! We have a 27% drop-out rate and our children barely score higher than a monkey! Our pleas have been ignored too long! We must replace the incumbent board members and school administration with new blood - forward thinking people. Remember that we are in this position because of personal agendas, narrow-mindedness, and inept fiscal management by this administration and previous boards!!!

It is my belief that the following are true facts...

1. Our administrators are inadequate and lack integrity. They are responsible for recent alleged cheating and other improprieties on the states MAP testing program.

2. Because of our administrations ineptness concerning state guidelines and rules regarding curriculum, we are being placed on probationary status by the state board of education. Our administrators (not our children) are responsible for scoring an unacceptable 75 on the states last district audit!

3. A few weeks ago, one of our teachers was issued a warning citation for endangerment to a minor by the Eldon police for having school children in the back of a pickup truck dumping good computers and school desks in various dumpsters throughout town — THESE CHILDREN WERE SUPPOSED TO BE IN SUMMER SCHOOL at the time of the occurrence! Why didn't they hold an auction for this good equipment, or donate them to the needy?

4. I do not believe that giving the teachers a \$500 raise, a \$1355 increase in benefit pay, a .5% increase in the retirement (approximately \$250) totaling about \$400,000 (thus gobbling up the lions share of the reassessment tax monies) is going to make them CARE for our children. Is this going to bring up our test scores? I think not. And what did our secretaries, janitors, kitchen staff and bus drivers get?...NOTHING! Confused priorities!

5. Our tax dollars are supposed to be spent for kindergarten through 12th grade. Why then is our administration taking \$500,000 of our tax dollars and

spending it on head start programs? Could it be because they have preschool children that they want us to pay for? We are having enough trouble funding what we already have!

6. I have not seen a 3 year or 5 year plan. WHY? Don't they have a plan?

7. Why have they already abandoned the priority list that came out last month?

8. Did anyone mention that this tax levy isn't going to fix the problems?

9. Our administrators have not been awarding bids to the low bidder, thus damaging our schools integrity and wasting the tax payers hard-earned money!

10. Why are some school employees the highest paid people in Miller County? Did you know the approx. pay package of some of the school support staff?

Superintendent	\$130,000
Asst. principal	\$61,000
Asst superintendent	\$94,650
Librarian	\$54,000
(2) Asst. to the Asst. superintendent	\$55,000
Kindergarten Guidance counselor	\$58,000
Transportation director	\$55,000
Special education director	\$62,500
Principal	\$87,750
Nurse teacher	\$66,000

Mr. Bauer attributes his list of problems to 3 things:

1) CARE! If more of our teachers really cared about the education of the kids

and took a positive, proactive approach to try to accommodate the childrens hierarchy of needs, we wouldn't have the problems in our school today.

2) Greed - A majority of the teachers are only interested in what we can do for them, and not what they can do for our children and/or the rest of the community. Our community at large is making half of what the teachers make (on a 9 month contract) and being asked to tighten up their belt even more so the teachers can have a raise!

3) Self interest - Good teachers see that our community is struggling as a whole. The bad ones blame us for why our school is disfunctional and have taken NO RESPONSIBILITY for our children scoring at an unacceptable 38 percentile on state testing!

We don't have a revenue problem — we have wasteful spending problem and an apathy problem!"

These are examples of the arguments the school must overcome in order to be successful in their quest for funding on August 2nd.

We present an examination of the validity of the arguments made above in the accompanying article beginning on page five. ■

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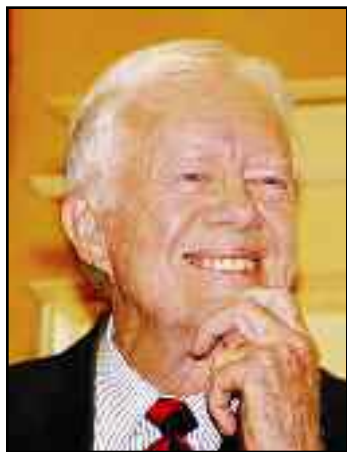
No cost infant eye assessments save sight

Survey Shows Mothers Unaware of Need for Early Evaluation of Infant Eye Health

NEW YORK— InfantSEE, a no-cost public health program developed to provide professional eye care for infants nationwide, was launched today by the American Optometric Association (AOA), in partnership with The Vision Care Institute of Johnson & Johnson Vision Care, Inc.

Under this program, supported by former President Jimmy Carter, who serves as honorary national chair and spokesman, participating optometrists will provide a one-time, comprehensive eye assessment to infants in their first year of life, offering early detection of potential eye and vision problems at no cost regardless of income.

Public health experts agree that visual development is most dramatic between 6 and 12 months of age and that early detection can prevent and help reduce the threat of serious vision impairments.



Jimmy Carter

In fact, one in every 10 children is at risk from undiagnosed eye and vision problems. However, a survey fielded by BabyCenter.com, on behalf of the AOA, reveals that nearly half of new and expectant mothers mistakenly believe that because a baby's eyes are changing and their vision is developing in their first year of life, it is best to wait until the child is older to get them screened by an eye care professional.

Further, while 97% of mothers said they do everything they can to ensure their children's health, only 13% of mothers with children younger than 2 said they had taken their babies to see an eye and vision care professional for a regular check-up. This discrepancy suggests a lack of understanding about the importance of early intervention.

If left untreated, eye and vision problems can impact learning and may lead to permanent vision impairment.

"As parents, we regularly take our children to the dentist to help prevent cavities. Likewise, we should take our babies to the optometrist to help prevent potential eye and vision problems," said former President Carter.

"Given my family's experience managing vision problems that were not caught early, I strongly encourage all parents with babies to visit an optometrist for an InfantSEE assessment during the first year of their child's life and I applaud

AOA for providing parents this opportunity."

The BabyCenter.com survey also showed that the large majority of mothers feel confident that their pediatricians have the time and resources to identify potential eye and vision problems.

Actually, a typical well-child visit to the pediatrician, including care and services performed by all personnel, lasts an average of 22.1 minutes according to the American Academy of Pediatrics, which is effective for detecting only readily identifiable eye problems. Significant risk factors to eye and vision disorders, however, are typically not detectable by base-level infant eye screenings.

Optometrists, through their clinical education, training and experience, have the means to provide the most effective primary eye and vision services to children, as a complement to routine well-care exams given by pediatricians," said Scott Jens, O.D., F.A.A.O. and InfantSEE

chairman. "The AOA and InfantSEE volunteer optometrists look forward to working with pediatricians to offer expanded eye care to infants nationwide."

As part of the national launch, former President Carter will issue a call-to-action through a public service announcement, which will educate parents about InfantSEE and urge them to take advantage of the program. The PSA cites his personal experience regarding his grandchildren's eye problems. His granddaughter was diagnosed and treated as a toddler for amblyopia, often referred to as lazy eye, a leading cause of vision loss in people younger than 45, which will affect one in 30 children. His grandson's amblyopia was not identified until grade school and may never be fully corrected.

To learn more about InfantSEE, call toll free (888)396-EYES (3937) or visit www.infantsee.org.

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The facts behind the Eldon school tax levy controversy

by Monica Vincent

Information for this analysis was obtained through public records available locally and statewide through the Missouri Department of Elementary and Secondary Education (DESE), as well as a direct interview with Superintendent of Eldon School District, C.J. Huff.

When searching DESE records, we decided, for the sake of thoroughness, to run a six-way comparison of the 2004 annual reports on school district data.

Eldon's school district was compared not only to statewide Missouri averages, but also to two nearby communities – Versailles and Osage, and two communities with comparable enrollment, assessed evaluation and budget sources – Clinton, MO and Chillicothe, MO.

These are some of the many statistical categories available through DESE (www.dese.mo.gov):

2004 Enrollment

Eldon – 1996
Versailles – 1569
Osage – 1675
Clinton – 2000
Chillicothe – 1971

2004 Assessed Evaluation

(Does not take into account latest 2005 assessments.) The bulk of funding comes from Miller Co. which received a 6.5% overall increase. Morgan Co. is a distant second source of monies with a 25% overall increase, and Moniteau Co. is a much smaller source with a 6.5% increase. In monetary terms, this is an overall increase in assessed evaluation of \$18 million, which translates to an additional \$600,000 for the Eldon school district. Versailles, and Osage most dramatically, will also see increased assessed evaluations.)

2004 Assessed Evaluation

Eldon -- \$128,682,462
Versailles -- \$167,355,553
Osage -- \$339,966,196
Clinton -- \$129,454,696
Chillicothe -- \$110,241,562

Percent of budget from local, state and federal sources:

Missouri average:
Local 57.9, State 33.3, Federal 8.8
Eldon:
Local 53.32, State 34.39, Federal 12.3
Versailles:
Local 64.29, State 24.43, Federal 11.27
Osage:

Local 76.23, State 14.33, Federal 9.44
Clinton:
Local 51.61, State 38.58, Federal 9.81
Chillicothe:
Local 48.15, State 42.69, Federal 9.16

2004 Adjusted tax rates:

(There has been some confusion regarding the tax rate. Tax rates are broken down into several categories. The Incidental and Teachers categories constitute the operating levy – which is the portion being voted on August 2nd. There are other areas of funding which include Debt Service and Capital Projects.) Most communities have some form of taxation for Debt Service (mortgage). The average adjusted tax rate for Debt Service for the state of Missouri is \$0.39, and Eldon currently has a Debt Service of \$0.51, and no Capital Project taxation. Versailles, Osage and Chillicothe also have Debt Service, and Versailles and Osage also have Capital Projects. For our purposes we will be looking only at the Incidental and Teachers category – the operating levy in question. As a reminder, Osage and Versailles are "hold harmless" schools, with their level of state funding remaining frozen since 1993. What this means is that their assessed evaluation was high enough to support their growth needs through local funding. See their high levels of local budget source above. Osage's assessed evaluation has continued to grow so dramatically they have not needed to seek additional tax levy. (Eldon is not a "hold harmless" school and falls far below the state average and the two comparable districts of Clinton and Chillicothe.)

2004 Adjusted tax rates:

Missouri average -- \$3.28
Eldon -- \$2.75
Versailles -- \$2.75
Osage -- \$2.05
Clinton -- \$3.3145
Chillicothe -- \$3.22

2004 Average spending per pupil:

Missouri average -- \$7,394
Eldon -- \$6,202.33
Versailles -- \$6,200.90
Osage -- \$7,023.37
Clinton -- \$6,177.04
Chillicothe -- \$6,880.97

2004 Student to classroom teacher staff ratio:

Missouri average – 19
Eldon – 18
Versailles – 17

Osage – 19
Clinton – 19
Chillicothe – 20

2004 Graduation rate:

Missouri average – 85.1%
Eldon – 75.9%
Versailles – 83.6%
Osage – 86.6%
Clinton – 88.1%
Chillicothe – 84.2%

2004 Dropout rate:

Missouri average – 3.9%
Eldon – 7.5%
Versailles – 4.2%
Osage – 1.2%
Clinton – 3.9%
Chillicothe – 3.2%

The following is an analysis of some of the arguments made by the Citizens Against the Tax Levy.

Argument #1: "The school is going to receive over \$1.1 million in new funding this current school year because of property tax reassessment, and increased federal and state funding."

Said Huff, "False. We are anticipating an increase in revenue this next year of a little over \$600,000. A more telling number is to look at the revenue/expenditure numbers from the 2001-2002. Our total revenue/expen-

diture in 2001-2002 was \$14,570,067/14,515,143. Projections for the 2005-2006 school year...\$14,863,204/14,600,288. With increases in insurance, utilities, fuel, and cost of living in general we are still well behind where we should be. Not to mention the facility and equipment needs that must be addressed in the near future to maintain safe buildings and transportation services."

Argument #2: "The school district is top heavy with administration." Said Huff, "Of course being the superintendent I would say that this is false, but let me give you some hard facts to help you decide for yourself. First of all, we currently do not meet the administrative staff requirements of the Missouri Department of Elementary and Secondary Education. A 2003 study conducted by the U.S. Bureau of Labor and Statistics shows the following ratios of employees per administrator in these selected industries.

Elementary & Secondary Schools: 15.2 : 1
Health Care & Special Assistance: 11.7 : 1
Transportation & Warehousing: 10.3 : 1
Construction: 6.5 : 1
Utilities: 5.7 : 1

Manufacturing: 5.6 : 1
Public Administration: 4.4 : 1
Information: 3.6 : 1

How does Eldon R-1 compare? Huff says: "We have 12 administrators and 310 employees. That is a 25.8 : 1 ratio. Not to mention the 2000 students we serve."

We add student to administration averages provided by the Missouri Department of Elementary and Secondary Education.

2004 Student to administration staff ratio:

Missouri average: 207 students per administrator
Eldon: 224 to 1
Versailles: 174 to 1
Osage: 239 to 1
Clinton: 202 to 1
Chillicothe: 183 to 1

Argument #3: "No consideration has been given to the needs of the kids and buildings... only to the greed and self-interest of staff and administration." Said Huff, "Absolutely false. This is probably one of the most frustrating myths I have heard to date. This statement was made in reference to the Eldon R-1

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The facts behind the Eldon school tax levy controversy

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School Boards recent directive to address teacher compensation. The last raise given to the hard working teachers and staff in Eldon was in 2003. At a special budget meeting last evening the Board voted to give teachers a \$500 raise to the base salary schedule.

This decision was the right thing to do given the fact area schools are bypassing us in terms of compensation packages which makes it more difficult for our district to compete with area schools by attracting caring, compassionate, high quality educators for our children. In addition, it is also a morale issue. Keep in mind that this is a gross pay increase of about \$2.67 per day.

As far as consideration for the needs of kids and buildings, a close look at the budget will demonstrate that this commitment is strong given the circumstances. We are going to be addressing a number of facility and safety needs, and have budgeted a much needed increase for textbooks, library updates and technology upgrades. What we cannot do is add a lot of reoccurring costs such as new programs/personnel. This would impact our reserve balances immediately and put the financial stability of the district at-risk."

Shannon Melton is a former elementary teacher in the Eldon school district. Despite earning her Master's in education, Melton left teaching for a new profession at the end of this school year due to her frustrating experiences in the district. "The lack of resources and the lack of community support was too much." Along with 25 year old textbooks and a leaking roof, she explains, "Say someone comes to you and says 'You worked really hard this year, and next year you're going to have to work even harder with less to meet higher goals, but we're not going to give you a raise.'"

Huff continues with a lengthy budget explanation, "The levy increase will provide us an opportunity to do the following over the next 2 years:"

Year One
New Revenue: \$892,109
\$468,882 State

\$423,227 Local

Estimated Expense = \$890,250

Programs and Services for Kids One Preschool Classroom (two sections) one teacher and one aide. Service for approximately 30 children. We currently have a waiting list of preschool students needing additional support so they can be successful when they enter kindergarten. This is the key to reducing the high school drop out rate in the future. Approximate cost \$60,000*

Reinstate Preschool Transportation Bus service for ALL Early Childhood Students. Many of our neediest families who would like for their child to receive a preschool education do not have transportation available to get them to school. We want early childhood services to be available to every child—not just those who can afford it. This will provide that opportunity. Approximate cost \$25,000*

Resource Rooms at South, Upper, and Middle Schools - three paraprofessionals. Needed to support the district discipline program. This program allows the teacher to maximize teaching time by providing a "time out" type situation for students who are disrupting the educational process. The paraprofessionals will be trained to help these students reflect on their decisions and help them transition back into the regular classroom quickly. Approximate cost \$54,000*

Before and After School Tutoring at the High School. At this time we have limited support for kids needing extra assistance. This program will provide students with before and after school tutoring to meet the needs of our high school kids' busy schedules. Approximate cost \$12,000*

Safety and Security Issues. Wiring at South Elementary and Eldon High School— [a] serious safety concern. [It] needs upgrading to handle electrical demand. We have many areas where we can not run air conditioning and computers at the same time. The wiring in the old part of South Elementary is nearly 40 years old. Approximate cost \$80,000

Playground Safety — our playgrounds have a number of safety issues. In addition, equip-

ment available to Preschool Students is not age appropriate. Approximate cost \$40,000

Building Security. Our schools have been broken into numerous times this school year. In addition to catching thieves who have been damaging our schools and leaving our kids feeling unsafe, security cameras help reduce bullying and other discipline problems during the school day. [We] recommend video cameras at the High School and motion detectors at all buildings. Approximate cost \$130,000

School Buses— we need to budget for two additional school buses this next school year. This would bring our bus fleet up-to-date and ensure that we are putting the safest buses on the road. Approximate cost \$111,000*

Class Size Reduction. First grade is a critical age for the learning of reading and writing. Small classes better support those students. This was a position reluctantly cut for the 2006 school year when the levy failed in April. This position needs to come back. We also have large class sizes in fifth grade and the middle school (a dually-certified Social Studies/Science teacher needed.) Approximate cost \$129,000*

Textbooks— we are currently

short textbook money. A \$100,000 cut was made to textbooks. At all buildings the textbook dollars available are not enough to sustain a textbook rotation. Many of the high school texts cost \$90 or more. At this time we are unable to provide a textbook for every student. Every child deserves to have textbooks that can be taken home and studied. Cost \$120,000 in year one and \$90,000 in year two.

Assistant Principal at South Elementary. This position was cut when the levy did not pass in April. This position is necessary to meet the requirements established by the Department of Education. There are almost 800 students at South School and 85 staff members who must be evaluated. Additional administrative support is necessary to ensure there is the accountability and instructional leadership needed to move this building forward. Approximate cost \$33,000*

Computer Lab Instructors— we have computer labs at South Elementary, Upper Elementary, and the Middle School that aren't being used effectively due to cuts to these positions. We need full time instructors at South and Upper, as well as a certified technician at the Middle School to teach part time and help with

district technology support. Approximate cost \$79,000*

Substitute Teacher Pay— we are behind all area schools in substitute teacher pay (\$55 per day). We need to remain competitive in this area in order to attract quality substitute teachers to this district. I recommend increasing substitute teacher pay by \$7 (\$62 to day) Approximate cost \$17,250*

Amounts marked with an "*" are recurring costs to the district.

Year two estimated costs - \$815,750— We will receive less state property tax revenue in year 2 as the new formula is phased in. Approximate recurring costs from year one are \$520,250.

Alternative Education Placement/Program— at the High School to Address the Drop-Out Rate. Our drop out rate has climbed over the past several years due to cuts to programs and services available to kids at-risk of dropping out of high school. A high quality drop-out prevention program is needed to help these students by providing them the services they need to be a successful graduate. These children become members of our community and we all need to support these kids so that they

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The facts behind the Eldon school tax levy controversy

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have a better chance of becoming productive members of our society. Approximate cost \$100,000

Family and Consumer Sciences Program— (Formerly called Home Economics). FACS, this program was cut last year. This program provides additional electives for high school students. Students will have the opportunity to learn important life skills for healthy living. Approximate Cost \$45,500.

Additional Early Childhood classroom— one Early Childhood classroom (two sections) one teacher and one aide. Service for approximately 30 additional pre-school age children, approximate cost \$60,000.

Textbooks, cost \$90,000.

Argument #4: "The school district just approved \$400,000 in raises for teachers." Said Huff, "False again. Once again their "numbers" are completely off track— this time by 294%! The total cost of giving our teachers and staff a much deserved raise was around \$117,737. Again, this increase of \$500 to our base salary was given to boost morale, keep the good teachers we have, attract new teachers, and remain competitive with area schools. To put it in perspective, a classroom teacher will be paid an additional \$2.67 per day."

We add more statistics from the Missouri Department of Elementary and Secondary Education (DESE) regarding average regular term teacher salaries and total teacher salary averages for the year 2004.

Average regular term teacher salary:

Missouri average -- \$38,247
Eldon -- \$34,533
Versailles -- \$32,696
Osage -- \$38,913
Clinton -- \$33,879
Chillicothe -- \$35,481

Average total teacher salary:

Missouri average -- \$39,827
Eldon -- \$35,162
Versailles -- \$33,469
Osage -- \$39,759
Clinton -- \$35,100
Chillicothe -- \$39,032

Argument #5: "Exorbitant administration pay packages."

Says Huff: "Each of these salaries is a total pay package which included retirement and health insurance.

Superintendent: \$130,000 – This is very close to accurate. Assistant principal: 61,000 – This number was low, the correct amount is \$63,000. Assistant superintendent: \$94,650, also accurate. Librarian: \$54,000. This refers to one librarian who has been with the school for over 30 years. Librarians contract to longer terms. Assistant to the Assistant Superintendent: \$55,000."

Said Huff, "[I] don't know who that person is, but if they existed we would put them to work. Kindergarten guidance counselor: \$58,000. This is another nonexistent position. Transportation director: \$55,000. This person also performs the role of athletic director. Special education director: \$62,500. This is accurate. Principal: \$87,750. The correct number is \$85,300. Nurse teacher: \$66,000. The correct number is \$58,700 and this is a 12 month contract.

We referred to DESE again for average salaries.

2004 Average administrative salary:

Missouri's average -- \$71,470
Eldon -- \$67,729
Versailles -- \$61,239
Osage -- \$82,317
Clinton -- \$65,659
Chillicothe -- \$68,818

Argument #6: "The district is using \$500,000 of taxpayer money to fund preschool programs."

There are no local monies being spent to fund preschool programs. The school district currently has 3 preschool classrooms, all of which are entirely funded through federal programs.

Said Huff, "Eldon has a few different preschool programs – church, Montessori, HeadStart, etcetera, and there is a waiting list at every one of them. It's been common knowledge for years that a good preschool program is necessary for the long term success rate of a student. Our preschool classes are set up to service the most needy of the children in our district. They must qualify for Title One or Special Education Early Childhood pro-

grams, both of which are federal programs.

Argument #7: "The Administration has not been awarding bids to the lowest bidder."

Says Huff: "The school sent out bids this year, as we do every year, for our propane. MFA came back with a bid of \$1.25 per gallon, and Gasco came with a bid of \$109.9. It was obviously a typo

and Mr. Simmons came down, corrected the decimal and initialed it. However, our Missouri School Board Association legal department said we could not accept the altered bid and we would have to accept MFA's bid or request the bids again. We did so in the hopes that we could still fall less than \$1.25. This time MFA came back with \$124.9 and

Gasco came back with \$1.25. We took the Gasco bid based on last year's fuel usage and the price of cylinders. We used \$61,000 gallons last year, so the difference between the two bids would amount to approximately \$61. The savings would be more than reaped by going with Gasco because the price per cylinder was over \$20 per cylinder less



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than MFA and we knew we would be using at least four cylinders."

Argument #8: "The Administration is responsible for alleged cheating and improprieties on the MAP testing."

When some tests were discovered on which it looked as though some answers may have been changed, the assistant Superintendent John Wilson contacted Walt Brown, in charge of testing at the Department of Education. He conducted an investigation on the school district's procedures for securing the MAP test. They met all state guidelines. Despite meeting all requirements, the school district still took it upon themselves to tighten their security measures.

Argument #9: "Our school is going to be placed on probationary status by MSIP."

Said Huff, "MSIP is the Missouri School Improvement Program. They set the expectations for schools across the state and it is our job to meet those expectations as well as the expectations of our community. Is our district in danger of being placed on probationary status? The remote possibility exists due partly to the programs and services that have been cut to date. One area where we will not receive credit on our MSIP review this next spring is on our drop-out rate.

We are struggling as a district to keep kids in school. Our drop-out rate has been on the rise since the loss of the Alternative School and GED Options program. Upon passage of the levy we will address this problem head on. It takes quality people and quality programs to save our most at-risk kids. We stay in constant contact with our state supervisor. As of my conversation with him July 13th...we will pass our MSIP review next spring."

Argument #10: "A teacher was issued a citation for having students in the back of a truck dumping good computers and desks."

According to Huff and the Eldon Chief of Police Rodney Fair, these are the facts: State law requires a school to either store or auction any materials that are no longer of use. Over the last three years, the Eldon school dis-

trict has held three separate public auctions which were advertised in the local paper, utilized a local auctioneer, and did not require a minimum bid.

The auctions were held on May 19, 2003, October 23, 2004, and June 24, 2005. Anything that did not sell was put back into the storage room. The room was full and needed to be used, so the decision was made to throw out the unclaimed and unpurchased items which amounted to computers from the early 1990's and had been parted out at a previous auction, along with old, broken and unsafe desks and chairs.

A couple of students were riding in the back of a truck while it crossed a single city street from the campus to a dumpster. Officer Chapman stopped them to inquire what they were doing, and no citation was issued. The driver's operator's license was not even requested. According to Chief Fair, state law allows special circumstances for passengers in the back of a truck, and that neither the driver nor the students were breaking any laws.

Chief Fair states he offered a copy of this law to Mr. Bauer and he refused it. Students who took items to dumpsters in another part of town were part of the student work program. Another auction will be held at the end of September this year.

Argument #11: "The Board of Education has a conflict of interest because their spouses and relatives work for the school."

Said Huff, "That is true for five of the seven Board members. Keep in mind these individuals are elected by the people of this community to serve a three year term with absolutely no pay for their volunteer service. Anyone can run for school board. As for the conflict of interest, many of the programs and positions cut the past several years have had a direct impact on the spouses and relatives of these Board members.

I imagine it would be difficult to find people to run for the Board of Education in this community that don't have a relative working in the schools.

We have a great Board of Education. They allow me to do my job and truly have a focus on the kids and learning. They want good things to happen in the schools and I greatly appreciate

their support in making good things happen in spite of the tough times our district has been through."

Argument #12: "There is no 5 year plan."

The process to develop the 5 Year Plan began last July when the first Board Retreat was held.

The newly hired Superintendent, C.J. Huff, was entrusted to put together a district level team representing a cross-section of the community to help in the development of a new mission, vision, and goals.

After three days last November, this group of students, citizens, and school personnel finalized their vision for the future of the district and developed six new goals to achieve this vision, covering important topics such as communication, accountability, school climate, student achievement, character education and the dropout rate.

The next step was to involve more members of the community in the process by establishing action teams to address each of the six newly established goals. Nearly 110 people responded and approximately 85 individuals came to the action team kickoff meeting on January 20, 2005.

After hundreds of man hours, a final product was received from each of these committees

in May and were presented to the District PLC Team on June ninth. Each of these plans were reviewed by the team with consideration given to the vision and goals adopted in November.

Here is an overview of the final product – the 5 year plan.

Outline of the Eldon R-1 School District Comprehensive School Improvement Plan Outline 2005-2009

Goal 1: Develop and implement plans to effectively communicate with our school community.

Specific Results:

1. The District will maximize use of a quarterly printed newsletter to increase communications with the community, with the goal of every mailing address in the District receiving a copy.
2. The District will maximize use of a printed newsletter to increase communications with the community, by insuring it is an appealing print document, designed to reach a wide audience.
3. The District will hire or assign a website coordinator, to support the District website as a means of increased communication with students, parents, teachers and patrons.
4. The District will maximize use of a website to increase communication with the community by presenting a coordinated effort, with specific guidelines for each building to submit information.
5. The District will train teachers to maintain web pages on the District website, as

a way of increasing communication with students, parents, and the community.

6. Features for newspaper publication will be developed on at least an annual basis, to assist in increasing the district's presence in local media outlets.

7. The district will re-establish a High School Journalism class, to increase student presence in local media outlets.

8. The Administration and staff will represent the Eldon R-1 School District as a quality and professional organization, in dealings with media outlets.

9. The District will offer on-going training for non-certified personnel, to empower employees at all levels to better perform their jobs and put forth a professional image.

Goal 2: Develop and implement accountability structures.

Specific Results:

1. Assess Eldon R-1 staff evaluation process.
2. Develop a legislative action committee.

Goal 3: Provide a positive learning climate.

Specific Results:

1. Implement anonymous line of communication for students to report safe schools violations.
2. Fully implement a Behavior Intervention Support Team (BIST) program.
3. Each building will create a designated area for visitors with informational materials that promote our schools.

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4. Provide morning greeters to welcome students and direct visitors in each building.
5. Implement positive communication strategies between school staff, parents, and community.
6. Create a recognition and celebration program for student successes and staff achievements.
7. Establish a school resource officer at the high school.
8. Provide training for all support staff in each building on positive communication and establish district customer relations guidelines.
9. Conduct needs assessment of availability of telephone access in each building.
10. Promote pride in the Eldon R-1 Schools by promoting student ownership in facilities.
11. Establish or expand a district-wide parent/community involvement program.

Goal 4: Model and reinforce positive character traits.

Specific Results:

1. Implementation of seventh grade camp with a primary focus on character education.
2. Provide school district staff, parents, and community members training in developing positive character traits and increased self-esteem in youth.
3. To utilize the concepts and components of Caring School Communities in Pre-K through 6th grade.
4. Implementation of homeroom classes at the Middle School and High School.
5. Implementation of character education in-service for all faculty.
6. Creating a positive environment for students and faculty through daily morning readings.
7. Develop and implement teacher-advisory groups to provide a one-on-one assistance group to each student for the purpose of support and positive character.

Goal 5: Improve student achievement.

Specific Results:

1. Establish scheduled contract time for PLC teams to collaborate.
2. Implement a structure of teams responsible for a data-driven professional development plan.
3. Create a pyramid of systematic academic interventions at each school building.
4. Develop in each building a learning lab (computer lab) utilizing PLATO software for alternative (intervention, enrichment, reteaching) curriculum delivery to improve student achievement for all students.

5. Increase the amount of time the learner spends actively engaged in learning (ALT).
6. Implement a program of Instructional Coaches to partner with educators to improve instruction using research based instructional methods.
7. Schedule weekly whole grade level team or department meetings to plan together the lessons for the coming week in the core subjects to ensure that grade level expectations and MAP objectives are covered. i.e. communication arts, math, social studies, and science.
8. Provide incentive programs for achievement on MAP test.
9. Develop and implement a merit pay system.

Goal 6: Decrease the drop-out rate to 3.5% or less.

Specific Results:

1. Include goal-setting for all students K-12.
2. Establish Care Teams in every building for the purpose of identifying at-risk students and developing behavioral and academic interventions.
3. Develop student/parent/community awareness of earning a high school diploma through a series of posters for placement in schools, businesses, and other public venues four times a year.
4. Implement a district-wide policy for contacting parents upon absenteeism.
5. Reinstate the FACS program to reinforce life skills/ employability skills.
6. Implement mentoring program K-12. (i.e. Student Ambassadors, homeroom looping, and/or triage)
7. Hire a social worker to support at-risk students.
8. Develop an off campus alternative school.
9. Provide a reward system for and recognize good attendance (K-12).

Says Superintendent C.J. Huff, "The process you have observed over the past year is the new way we will be doing business in the Eldon R-1 School District. I couldn't be more proud of the final product that is being recommended as our new Comprehensive School Improvement Plan. I don't intend to put every program back in place as was. We are taking a conservative position."

Concludes Superintendent Huff, "Mr. Bauer and Mr. Ferguson claim the community should have input into what they call "a broken system" in order to "rectify the situation." Where were these gentlemen when the school district called out to the community to participate in the

development of our five year plan? They didn't answer the countless calls via e-mail, newspaper, radio, and television in which our district personally invited members of the community to participate in the process of strategically planning for the future of our district. Well over 100 members of our community stepped up to the plate.

They did not. It is easier to

stand on the sidelines and criticize than to be a part of the solution and it is easier to tear down a community than to build it up. After almost a year of hard work, the community— not the school board or myself— developed a five year plan to help us achieve our collective vision.

It is a solid document that is going to get stronger over time as our community works together

to create one of the best schools in the nation. They have used every means available to cloud the issue placed in front of the voters. This issue is simple—it is about the kids, that has all it has ever been and should be about. When this issue passes, good things will happen not only in our schools, but in our community." ■



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Shoplifting - stop being a victim

by Darrel Willman

It is estimated that shoplifting costs retailers up to \$31 billion annually. It is said to be responsible for one-third of all small-business bankruptcies. Further estimates indicate that only one in every 35 shoplifters is caught, with even fewer prosecuted. Costs arising from shoplifting add three percent to the price of goods, resulting in an extra \$300 for the average family of four.

We spoke with Sergeant Arlyne Page, Public Relations Officer for the Osage Beach Department of Public Safety. She told us Osage Beach is no stranger to shoplifting.

"In any given month we handle at least 30 cases of shoplifting," Page said.

Shoplifters fit no neat pigeon hole when it comes to profiling. There is no specific segment of the population covering them.

They come from all walks of life.

But some statistics are available.

Nearly half of all shoplifters are teenagers. They shoplift for the thrills, to get attention, gain acceptance from peers or even in response to a dare. They predominantly take jewelry, makeup, CD's and DVD's, electronics, clothing and toys.

We asked Arlyne to categorize the suspects she and the department sees. "I think it depends on one, the day of the week. If it's a bunch of kids, then it's opportunity. I don't think it has to do with being bored, I think it's opportunistic. Some of them may be a dare. Makeup, jewelry, and we're not talking expensive stuff. We're talking costume kinds of jewelry."

About ten percent are poor. These people steal to survive, seeing no other alternative. The other 40 percent are made up of vagrants and alcoholics/drug abusers, kleptomaniacs (a mental illness) and professionals. The last group is the opportunist. These are the people who did not set out to shoplift, but were presented with an opportunity to do so, and a desire for the merchandise.

Page says there are more of the "professionals in the area than one would believe. And, they are sophisticated in their approach and methods.

"Your retail stores are getting hit by the more professional type of shoplifter. They're not quite in

our area- they're north of us... they come in and then leave, and make take several thousands of dollars worth of merchandise. Clothing, it's easy to get out and easy to sell. Electronics-- they're doing tag changes on those. LCD's DVD players, some of the items are big items that they are changing the barcode on, I would call those people professionals because they know how to do it. What they'll do it take it to another store chain and get a gift card or they'll exchange it for cash, and they just work their way up the line. They can actually make between five and ten thousand dollars a day."

Additionally, nine in every ten shoplifters can pay for the goods they shoplift. Forty-five percent are middle-income, nearly half are high school graduates, and fully 20 percent have a college degree.

While it may be difficult to classify the shoplifter, the losses they inflict are easily illustrated. For example, we'll say John C. Manager, ABC Department Store, orders 100 compact discs for his music section. When ordering, he tries to cover a spread of diversity that will accommodate his buyer's tastes in music. He may order some new music, some older music and a smattering of unusual titles, to try and have a little for everyone. Of the titles he deems to be the most in demand, he will order several those with less appeal one or two, and for the esoteric, perhaps only one copy of each. His average cost for each CD we will assume is \$10, with a retail price of \$15. For the 100 CD's ordered, he can break down the shipping costs to be 90¢.

If eight of the most popular titles are stolen, we can deduce immediately that the losses are \$80 in product, and \$7.20 in shipping. These "hard" costs are easy to determine. The "soft" or perceived loss costs are less defined. The costs of moving them from the warehouse, unpacking and pricing them, arranging the on the shelves, these can be categorized as "soft" costs.

After the thefts, John must incur additional costs in ordering replacements, restocking the product and paying shipping on those. And now, instead of a \$410 gain on his order, he will only



Clothing is a preferred target for shoplifters, it's easy to steal— and to sell.

realize \$377 if all of the titles are sold. And, if the less popular titles fail to sell, he will mark them down, further reducing his profit.

His sales may also be affected by consumers who, looking to purchase a shoplifted title and not finding it, shop elsewhere. 21 additional CD's must be sold simply to make up for the costs and lost profit on the eight stolen CD's.

Page estimates retailers in the area are prosecuting less than half of the shoplifters that are caught. She says, "A large reason is that one, they want their merchandise back so they can sell it. Now we do have a deal with the prosecuting attorney whereby if we follow statute, and we get the photograph and we have the item with the retail person, then we can release these items back to the store. We don't have to hold the item, the photograph is the evidence. We have let all of our retailers know that. What many don't know is that the photograph can be digital, it doesn't have to be 35mm. Because we're not going to "doctor" those.

With the often staggering losses by business to shoplifting, it is easy to see why retailers are getting more aggressive when it comes to prevention. Most use some sort of basic deterrent, but the largest have adopted state-

of-the-art loss-prevention systems.

Electronic Article Surveillance (EAS) systems: The largest retailers use implanted and store-applied RFID strips that react to transmitters located at the exits. These Radio-Frequency Identification systems contain a miniature disposable electronic circuit and antenna.

The devices respond to hoop-shaped transmitter/receivers at the store's exits, warning an RFID tag has not been deactivated, hence, stolen. RFID tags can add between 15 cents and \$100 to the price of an item.

Electromagnetic systems: Use a magnetic, iron-containing strip that is then demagnetized at the checkout using an intense highly specific magnetic field. These essentially low-tech strips (although detection and neutralization equipment costs are substantial) can be added for pennies.

Accousto-magnetic systems: Also rely on a transmitter/receiver, but allow for a greater coverage area, such as wide, double door entrances. These operate on a single frequency, and are passive. These are also low-cost as compared to RFID.

These electronic loss-prevention systems do not eliminate shoplifting, but experts say theft can be reduced as much as 60%

through their use.

For smaller stores, the answer may lie in more common-sense prevention that is inherently less expensive.

What can you do?

Surveillance: The most commonly used passive surveillance deterrents are the corner mirror and closed-circuit cameras, whether actual or dummy. Shoplifters pick up on these rapidly, and may look for easier prey. Video cameras some argue, allow shoplifting, but advocates say they allow for the identification of repeat offenders. Dummy cameras can be positioned around the building at very low cost, increasing the effectiveness of live or taped camera systems.

Training: A retailer's staff may be the best weapon against shoplifting. Adequately staffing during busy times, and training against loss-prevention gives you eyes in all parts of the store. Good training on where to look for and how-to spot shoplifters along with policies on dealing with them if discovered, lowers losses dramatically.

Design: Reducing the number of exits and "blind spots" by arranging aisles properly and designating rear exits "emergency only" with alarms reduces the number of opportunities

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Shoplifting

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shoplifters have to conceal and remove merchandise. Keep small, valuable, easily concealable items inside displays or behind the counter.

Awareness: Prominently displayed signage alerting shoplifters you prosecute can be a deterrent. Frequently "checking in" on customers to see if they need assistance can give shoplifters a sense they are being observed.

Prevention: Greet customers on entry and make eye contact with them. Staple shut bags from other stores when brought in, or provide lockers at the entrance where customers can place bags while shopping.

Use perforated sales tags that come apart when removed, thus cannot be placed on top of or replace other tags. Use two tags on items, the backup identifying the correct price if one is removed. Use reusable dye packs or needle badges for clothing items. Require customers to get a key for locked fitting rooms. Display only one of items that are sold in pairs.

Use non-working display models for high-ticket items like cameras or small electronics. Establish a check and balance system for large, high ticket items, with the department releasing and the checkouts accepting transfers via intercom or phone.

Employee losses: Use caution and check references when hiring. Require sales receipts for all sales and returns including

employee transactions. Offer discounts to discourage theft. Require a management signature on all employee sales. Balance all cash drawers after each shift, watching for suspicious activity on the register.

Apprehension: Missouri law states that the theft has occurred when the thief conceals the merchandise. Don't wait until they leave the store. You have the right to reasonably detain them to await the authorities.

Do not use force, search or accuse the suspect of anything. Know what it is they are believed to be shoplifting and where it occurred. Take them into an office or in the back away from the merchandise so they cannot "dump" the evidence.

Watch them closely until law enforcement arrives. Prosecute them. If your store is labelled as an "easy mark" because you let a thief walk with a verbal warning or banishment, you can bet they'll be back with friends, or let others know of your unwillingness to prosecute. Letting thieves know you are serious is a strong deterrent.

But Page boils it all down for us. "[They] do not have to leave the store. They don't have to leave the last point of sale, which is the policy of the majority of the stores. They don't even have to get to the register, once it's in their pocket, it's a done deal.

Stores need to— one, be able to identify what the item was, if you can't tell us, we can't just walk up to someone and tell them we need that "whatever" it

is underneath your shirt. We get a lot of "I think they stole something"-- I need to know they stole a pink blouse with a white ruffle, an Epson CD player, etc.

If they leave the premises, Page says identify them. "We need to know the physical description of the person and what they're wearing. If they get into a car, we need the what

make, model, license number and state of origin."

"Two—I want them to call us - I want them to prosecute." But she doesn't want business employees to physically detain the suspect. "Some of these people are dangerous. They're like a cat in a cage. The person who tries to put that cat in the cage is going to get hurt. Call us if you

even suspect that you have a shoplifter. I would rather catch the bad guy. Our presence is there. If the bad guy is there, then we'll be there. They'll beat feet and get out of town. And they'll know these people are prosecuting and they're serious about it. You have to prosecute-- if you don't they're going to hit you time and time again." ■

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An executive report card

A look at Governor Blunt's first six months in office

by Darrel Willman

With the budget behind him, and the veto session looming ahead, we spoke with Governor Blunt on the past six months and his plans for the future.

Gov. Blunt had a lengthy list of issues he wanted the legislature to examine in the 93rd General Assembly, and with the assistance of a Republican-lead House and Senate, he was able to get the majority of them passed, mostly bills that were pro-business.

"If you look at the state of the state, everything we set out to do this year, virtually everything that I said we ought to do in the legislative session, we were able to do. With the rare exception—I'd like to expand the transportation commission. I still think that's a good idea, to go from six members to eight. We'll try and do that again at next year's legislative session."

Bills that encouraged new business, limited pay-outs in damages, reigned-in malpractice suits, and of course the tumultuous budget bills. Getting Missouri to "live with it's means" and be a "responsible steward of

taxpayer's dollars" meant state-wide cuts, both in programs and personnel.

In all 194 bills, not including the budget, passed across the Governor's desk. In a move not seen in decades, Blunt vetoed only two. Was it the majority, or a realization of need? Blunt chalked it up to teamwork.

"I think it demonstrates that my staff and I were reaching out to legislators as they crafted their bills, certainly and particularly on major issues—to craft legislation that I could sign. A lot of times folks have great ideas and we want to make sure that we don't jettison that great idea because of a couple of technical provisions for example, that we wouldn't be in favor of. So it's important to us to work with the general assembly throughout the session, so that we produce quality bills—bills I can sign. It's a waste of everyone's time to pass bills only to see them vetoed."

He used his constitutional line-item veto power sparingly as well, eliminating a handful of expenditures.

"Some of those line-item

decisions, we really need to go into the core budget and say 'not only can we not afford it this year, but we can't afford it next year, or the year after that—or at any point over the course of my administration. Definitely I think the right step was to use the line-item veto to balance the budget.'"

Out of a \$19.2 billion budget, Blunt vetoed some \$36 million in general spending. Many of the line item vetoes fell upon programs that the legislature had funded above the levels proposed by the Governor.

Missouri's tourism division lost a quarter of it's budget, he eliminated all research funding for Alzheimer's disease, and cut some \$15 million in state and federal spending on Medicaid pharmaceuticals. His administration stated it wasn't in opposition to these programs, it was just a particularly bad fiscal situation. The legislature had purposely over-spent in some areas, knowing the Governor would make cuts he deemed necessary. This kind of action was unprecedented.

But not all of the measures he had sought won approval. And



Governor Matt Blunt

some of the bills the Governor signed had flaws. The General Assembly will meet again in a veto session in September to address the changes necessary, and to enact legislation concerning abortions.

Blunt defends the decision to call a special session—at an estimated cost of \$100,000 a day.

"I felt that one of the few omissions from the regular session was the ability to pass legislation that reduces the number of abortions performed in our state, when there are clearly defined things you can do to reduce the number of abortions that occur. For example, the

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An executive report card

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clinical privilege language that's out there. It would say that if you're going to have an abortion clinic, it's going to be safe, doctors are going to have admitting privileges to hospitals should there be an emergency. To try to reduce the flow of minors across the state lines, particularly to Illinois to get an abortion without their parent's knowledge or consent. I think if we can reduce the number of abortions by an measure through the special session, I think it will be worth the investment."

Right-to-life groups were particularly disappointed in the pro-business agenda the legislature took. They had looked upon this session as a chance to make headway. Blunt was perceived as a friend to pro-life. He defines his position on the difficult distinction between abortion and stem cell research, in a moral and ethical grey area where groups are divided as to when conception occurs, and whether or not cloned cells represent human life.

"I believe like lots of Missourians that life begins at conception. So I believe we should ban any research that involves con-

ception. There's one form of stem-cell research that is called Somatic Cell Nuclear Transfer, creating stem cells with essentially embryonic properties. But it doesn't involve the fertilization of an egg. I think that seems to be a responsible research procedure, not the sort of think we have to criminalize in our state. I think we should ban stem cell research that involves the creation of new human life, and I would continue to take that position."

In somatic cell nuclear transfer the nucleus of an unfertilized egg is removed or destroyed. The nucleus of a somatic cell (a cell other than a sperm or egg cell) is then removed and put in the emptied egg. The egg, now containing the nucleus of a somatic cell, is stimulated in such a way that it begins to divide. The resulting cells are, ideally, genetically identical to the original; embryonic stem cells are harvested when dividing cells have formed a blastocyst.

Blunt says that ethical beliefs form part of who he is, and shape his decisions as Governor regarding sensitive issues like abortion and stem cell research. "It comes from my values. I think it's impossible to disconnect

yourself from your values as you make decisions about public policy."

He also said the session would deal with other issues.

"We're going to try and do it as quickly as possible and we're doing it in conjunction with the veto session. They've got to come back anyway— and we have other important areas we need to address, to take care of some technical problems with bills. There's a number of different provisions, some of them conflict with one another. I went in and signed all the bills, because it didn't really do anything to undermine their existing statutes. But we need to sort out those conflicts that exist. So abortion is not the only issue

we'll be dealing with in the special session. It's always an important one, it's an important ethical issue for lots of Missourians. I think most Missourians agree we ought to do things in public policy that reduce the number of abortions that occur in our state."

"I think we're off to a great start. We've made some fundamental changes to the state's entrepreneurial climate, we're transforming Missouri's government, making it more efficient. There's lots of reasons to be optimistic about Missouri's future."

As to the future of his administration, the governor states that his office is still in a planning stage as to what they may try and

get accomplished. He has however, one new issue he is obviously excited about.

"This year, we've really encouraged the production of Ethanol. I'm the first governor to have full funding for the Ethanol Incentive Fund in the budget. Next year we're going to focus on a 10% requirement in the use of ethanol. All gas in the state would have 10% ethanol in it."

Now, if you're in St. Louis or Kansas City, which are EPA attainment areas, because of air quality, they're already using reformulated gasoline. So most gas you buy in St. Louis County or the St. Louis region is reformulated gas."

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"I feel we should do that across the state. There's one state that's already done this— Minnesota. When Minnesota went to 10% requirement, they actually saw that prices went down. Because you reduce the number of blends of gasoline that exist. This is when gasoline prices were low. Prices went down because you reduced the number of blends and it makes it easier for suppliers to provide retailers with gas. I think it would have an even greater impact today when ethanol's very cost competitive with gasoline, with high oil prices. That's one reason. Another is it would help and again encourage farm families that are investing in ethanol cooperatives. It's great for the rural economy, rural economic development and very good for those farm families.

I think it is exciting to think about the fact that we could produce all that ethanol here. We have the ability— the capacity, with some additional facilities. We could meet that 10% requirement. Missouri farmers would be fueling 10% of all the miles travelled in our state. Every time you filled up at the the pump, 10% of what you put in your car would be a Missouri produced product. So it's something we can do at the state level, and reduce our dependency on foreign oil and then finally and most importantly, ethanol is good for the environment, it's good for air quality. Not just maintain, but really improve the

air quality that we enjoy today and can pass on.

Finally, we discussed the struggle over the state's school funding, particularly the lawsuit brought against the state by school districts. The legislature worked to produce a bill that would eliminate the need for the lawsuit, but despite its passage, the lawsuit remains.

"I think many school districts need to really take a hard look at the new [school foundation] formula— a formula that increases funding for education consistently over the next seven years. It's much more equitable— it's based upon the needs of the Missouri student. I think when they take a look at that new formula, they're really going to question whether they ought to be in the lawsuit. We've already had some districts drop out. Even some of the districts that stay in the lawsuit, I think they'll be engaged with a lot less zeal because they realize that the new formula is a good formula."

Governor Blunt's work is obviously not done, and neither are his ideas for improving the state. But he taken a great deal of heat for his decisions. There is no sure indicator it will lessen over time. Approval polls released July 12th by SurveyUSA showed a 33% positive rating, with 60% of those surveyed disapproving and 5% unsure. Republican approval stood at just 57%, with only 21% of Democrats approving of the job Blunt has done so far. ■

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Camdenton's police department works hard

by Allison Schneider

There are 13 officers in the department, says Chief Laura Webster. Those officers, including herself, two sergeants and three school resource officers cover the area 24 hours a day, seven days a week.

While most folks probably think they just handle traffic problems, they are much more involved in the community than that. "Recently," says Webster "our department participated in an Aggressive Driving Campaign". Operation Safe-way, as it's known, reminds drivers to be courteous and safe drivers and not to let the little things turn into a big case of road rage. "Often, we find that "rage" incidents are caused by the littlest things; someone not using a blinker or driving slow in the passing lane or cutting someone off inadvertently". The program just tries to get everyone to recognize that there are a lot of drivers on the road and they are all trying to get somewhere, too. Just be more patient.

The fifteen officers are also thinned out from time to time, primarily during the school year, as three of those officers are on a share-time basis with Camdenton School District. "We have two school – resource officers and a D.A.R.E officer in the buildings," says Webster. "The school pays for the time the officers are in the schools, but they are officers on the Camdenton Police Force at all times".

They work their 40-hour week in the schools, but still have to report incidents and finish out their schedules for the city. When they are not in school, (or in case of emergencies) such as during summer vacation, the officers are patrolling the streets.

"The Resource Officer Program is great", she says "because it gives the students the opportunity to view the officers in a different setting". "The officers get to know the students and are more involved in their daily lives, and some-

times that could stop a teenager from making a bad choice – just because they know the person that will have to handle the situation." The school officers also teach classes in crisis mediation, drug and alcohol awareness and constitutional information to students and adults while in the school buildings. "Overall, a great program for everyone".

Webster feels that she has adequate staffing at this time. Their dispatch runs through the county switchboard and the incarceration facility is the county facility as well. Both services are tracked and charged to the city based on usage. "It's a good system", she says, "Most smaller towns share with the county facilities – with just a holding cell in the local Police stations".

While sometimes the responsibility lines are a bit blurred and cross the Camden County Sheriff's office, the city police handle complaints within the city limits. Usually, these are traffic related, but obviously also account for domestic situations, personal altercations, robbery/theft issues and other oddities that come up daily. The department was short on personnel earlier this year, and with a reported increase of activity up 21%, that was a problem. "I'm really proud of my team", she says, "They go through rigorous training and are dedicated professionals". "It's easy to forget that they have reports to take care of after every incident" and that takes precious time, too. At the end of May 2004, there had been 490 reports filed while at the end of May 2005, there had been 625 filed, an increase of 28% according to a recent press release.

At this time, Webster sees no need for additional officers. Although, if the city continues to grow and annex more property they may have to look at those numbers again. In the meantime, they will just keep doing their jobs as best they can. ■



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"I've often thought that the process of aging could be slowed down if it had to go through Congress"
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Where were you during the big 'Quake of '05'?

by Allison Schneider

There you were.... July 4, 2005, safe at home after the firework extravaganza you chose to attend when you heard one last big BOOM! It kind of shook the house and you hoped it was a firework and that no one was hurt. Guess what? That wasn't an explosion of any kind – it was, in fact, and earthquake.

At 10:59:06 p.m. the New Madrid Fault grumbled a little and the result was a loud boom, or maybe a small shudder heard or felt over three counties. The epicenter was approximately 12 miles southeast of Camdenton and registered a meager 1.8 on the seismic scale. Nothing to write home about, but definitely something to think about.

Small earthquakes actually occur in Missouri quite frequently. Thousands have been recorded since the early 1900s. Most of the time the residents of Missouri are unaware of the shudders, but in more recent times taller buildings have been known to move a little and plaster has cracked in some homes. Most of the quakes are followed

by smaller aftershocks that are pretty much unnoticed by all but the geologists who track them for a living. About 200 quakes are detected each year in the area of the New Madrid Seismic Zone – a part of a mid-continent fault zone that covers seven states. It is considered to be one of the more potentially dangerous earthquake regions in the country. However, although quakes rating as high as 4.6 have occurred in the New Madrid area in 1990, 1992, 1998 and 2003 and most people are completely (blissfully) unaware.

The New Madrid Seismic Zone is the most active seismic area in the United States east of the Rocky Mountains. Located in southeastern Missouri, northeastern Arkansas, western Tennessee, western Kentucky, and southern Illinois. Southwestern Indiana and northwestern Mississippi are also close enough to receive significant shaking from large earthquakes occurring in this zone. The actual faults of this zone are hard to study because they aren't visible from the surface. They are hidden thousands

of feet below the surface and beneath 100- to 200-foot thick layers of soft river deposited soils called alluvium that quickly erode or may be rapidly covered by new deposits, effectively hiding the fault lines. Faults in places like California, where rocks are at or near the ground surface, are much easier to study because the faults are readily found, seen, measured, and analyzed.

While earthquakes in Mid-Missouri are probably not ever going to be like those dramatized in Hollywood – Mid-Mo is definitely shaking up a bit. Geologists suggest that we are about 30 years overdue for a category VII quake in the New Madrid area. Are we ready?

In 1983 the central states, including Missouri, formed the "Central United States Earthquake Consortium" or CUSEC. CUSEC was set up to improve awareness and education, create planning for earthquake awareness, response, preparedness and recovery and encourage more research of the New Madrid faults. In 1990, the USGS

issued a plan for intensified study of the New Madrid Zone and as a result earthquake education is being taught in our schools. In 1993 CUSEC geologist began to map all earthquake hazards in this area and in 1995 they completed a regional soils map that is used to locate areas likely to get a little more shaken up than others. Most of the CUSEC states (including Missouri) have adopted building codes according to earthquake standards to make them more likely to sustain a good-sized quake. Highways, bridges and overpass construction are also now earthquake "proof" as a result of CUSEC. So, we are making progress.

Strong earthquakes are certain to occur in the NM zone in the future. The series of quakes that occurred in the early 1800s were felt as far as 200 miles away and the aftershocks reportedly rang church bells in Washington, D.C. These quakes weren't recorded by instruments, so we don't really know how they rated on the seismic scale although it is estimated that they were in the

7-8 range. What is certain is that the three largest of these quakes caused great destruction and changed some of the topography of the boot heel region of Missouri, including changing the course of the Mississippi River and created the Reelfoot Lake in eastern Tennessee. No one really knows what is to come in the future with this fault. But, as Missourians, we need to remember it's there and it's active. The July 4th occurrence was very minor, but definitely noticed. While steps are being taken to educate Missourians of the possibility of earthquakes, many laugh it off as "nothing to worry about". Worry? Maybe not – but forewarned is forearmed and it's best we don't completely forget about the New Madrid fault – or it might just have to send us a little reminder.

The New Madrid is the most earthquake prone region of the US east of the Rockies. ■

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The Vandervort Report

They say time flies when your having fun. If that's the case, than I must be having the time of my life! It's hard to believe that the end of summer is only a month away. It seems like only yesterday that every business at the lake was working like crazy to prepare for the summer season. In a month from now we will all be wondering where the summer went? After a long winter most area businesses can't wait to see the summer get here, and by the end of September most are glad to see it go; for a week or two anyway. There is no place like the Lake; and for most of us who are fortunate enough to call this paradise home, we know that some of the best times of the year here are between September and May.

The seasons keep getting longer and longer. I remember 7 years ago when I first started keeping the Horny Toad open year round, everyone advised me against it and said no one would drive all the way down Bittersweet in the winter to have dinner. That mind set amazed me; being from the city where people will drive 20 miles to for a good meal without giving it a second thought. No doubt the first couple of years were difficult to say the least. I remember days in the middle of January, we were glad to get one table for dinner. Fortunately persistence and consistency paid off. Don't get me wrong, we will still do more business on a good day in July than the whole month of December, but year after year that off-season business has steadily grown.

More and more people are realizing that the lake is just as beautiful in the off-season as it is in the summer. Some, including myself would argue that it is even more beautiful. They have also realized that we don't just close the streets up at the end of September. Most businesses now stay open year-round. Shopping, restaurants, activities & events keep the lake economy buzzing longer and longer each year. The Toll Bridge has changed the dynamics of our year around economy more than anyone could ever calculate.

The key to all of this is Development! New commercial development gives tourists and second homeowners something to do all year long, as well as create jobs that employ a lot of the people who grew up here and attracts more people to relocate here. All the new residential and condominium developments bring people to our community twelve months out of the year. We have only just begun to scratch the surface of our potential.

I know that not every one shares my enthusiasm for growth and development at the Lake. Many would just assume things stay the status quo. I would be the first to admit that my favorite time of year is when things slow down here, but for those of us who have invested our futures in this area and this economy the status quo is not an option.

As the summer season starts to wind down and fall approaches, I would encourage every one to patronize our local businesses, especially those locally owned and operated; those are the businesses that have got this community to where it is at today, and they deserve our continued support! If you have been too busy with all of the hustle and bustle to get out to the new Horny Toad this summer, I look forward to seeing you out there this fall!

Merlyn Vandervort, CR,CGR
President,
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Merlyn Vandervort

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Protect yourself from Identity Theft

by Darrel Willman

Sergeant Arlyne Page, Public Relations Officer for the Osage Beach Department of Public Safety, organized an informational meeting inviting members of the media, internet providers, law enforcement, banking and others to attend.

"We were approached by members of a local bank who were concerned about identity theft. They said they wanted to put together a coalition of people together, with the police department heading it. That way it wouldn't look like one bank was trying to take over the duties of another bank. And I was going to do that anyway, so it all worked out well.

We wanted to get the banks involved, businesses involved, other law enforcement agencies, anyone who would be a potential outlet for identity theft prevention information. And we wanted computer knowledge people involved, so that they could guide us and help us change the verbiage, so that all the messages that we send aren't over everyone's head. The simpler, the better.

Our ultimate goal is to decrease the number of victims," she said.

The Osage Beach police have faced an increasing number of cases that they define as identity theft. There have always been cases in which criminals use a credit or debit card illegally, forge checks and other crimes better classified as "stealing". The cases of true identity theft are very serious, and often involve thousands of dollars and irreparable damage to the victim's credit rating and reputation.

Sergeant Page said "We didn't see what you would call identity theft until a few years ago. Until then, we would see the credit card [cases], where they were used. Maybe it was just that it wasn't reported to us. We are getting more and more cases. In just the last week, I've had six."

She described two of the more recent cases, in which the victims had been unaware of the crime until some time later when the damage was discovered. Page says in some instances, six months can pass between the time of the crime and when the victim discovers it. This is directly attributable to

people infrequently checking their credit reports.

"One individual was purchasing a home, and they found that they had been sent to collection by a [business]. A relative of the victim had stolen his identity and was using it. There were also three warrants for the victim in St. Louis. He [the perpetrator] was stopped for driving while intoxicated, and said he didn't have an ID. He gave them the victims' social security number and date of birth, passing himself off as the victim. Unfortunately, the arresting agency didn't AFIS his prints as they should have. If they would have, they would have found out who this guy is—a career criminal."

In this instance, Page says, the thief had completely taken over the relative's identity, assuming his name when stopped by police, and when treated for illnesses which she thinks were likely drug related.

"Another incident was where the lady somehow had her banking information stolen through purchases on the internet," Page continued, "All of her funds were cleaned out."

She also stresses that prosecuting these cases is difficult, if not impossible. This was affirmed at the meeting by other members of law enforcement. The logistics of these crimes often involves many jurisdictions, states and even countries. A subpoena issued in Missouri for information regarding a crime can be ignored by companies and agencies outside the state. They don't cooperate because they simply don't have to.

And Federal authorities are no more responsive. Like local law enforcement, their case loads are enormous, and funding has either remained static or decreased for the investigation and prosecution of these types of cases. Simple prioritizing will mean most of them are ignored as a result of the flood of larger, more important crimes.

"We're not going to catch the

bad guys, they're always going to be there. You know, we'd like to be able to say that we're going to catch these guys, but let's face it.

You know, we're not going to be able to go to South Africa or Florida or wherever these things originate. We just want to be able to educate people enough so they won't become victims," Page said.

So what is Identity Theft exactly? From Sergeant Page's materials at the meeting, it is defined



as: "the wrongful use of another person's identifying information such as credit card, social security, checking account number, or driver's license numbers, to commit financial or other crimes. Identity theft is generally a means for committing other offenses such as fraudulently obtaining financial credit or loans."

The Federal Trade Commission (FTC) defines identity theft as "a fraud which is committed or attempted using a person's identifying information without lawful authority."

Law Enforcement defines identity theft as: the victim of identity theft is a person whose identity has been fraudulently

assumed by another with the intent to obtain credit, goods, or services without the victim's consent. No financial loss is necessary. Identity theft includes the criminal assimilation of someone's name, address, credit card information, driver's license, social security number, or other personal data.

Page's materials raised a few important points to consider.

- Identity theft is a (often) cross-jurisdictional crime where the victim resides in one community and the crime occurs in another.

- Law officers reported that very few identity theft cases are solved because of the crime's anonymity, the jurisdictional challenges, companies' lax security measures and lack of cooperation with law enforcement.

- It may take weeks or even months from the time a search warrant for records is obtained and the appropriate records are received.

- In the majority of cases, the crime is not discovered until the victim attempts to obtain credit and discovers that his/her credit score has greatly decreased or a notice from a credit card company/financial institution is received.

- Identifying the suspect is problematic. There are no prints, no suspect photos, no true name associations and the suspect may be thousands of miles away.

- Locating the suspect is pure luck.

So how do we combat identity theft? By educating you, the reader. If you are better informed and prepared, your chances of falling victim to identity theft are reduced. Fewer victims means fewer cases.

How to protect yourself:

- Do not give out personal information to anyone on the phone, through the mail, by answering an e-mail or on the internet unless you are sure who you are dealing with. Let's stress that. Don't give out personal information to anyone. Even relatives and friends have been known to abuse confidential

information.

Instead, contact the individual or company that needs information yourself. Tread carefully, and only give as much information out as is needed. Remember, these types of companies and institutions will not ask you to reveal sensitive information over the phone or through an e-mail link. These are not secure. Instead, they will ask you to contact them in person, or in some other secure method, and then verify your identity before proceeding.

Criminals pose as employees of credit card companies, retailers, banks, government agencies and internet companies in an effort to obtain your social security number, your bank account number, passwords, pin numbers, your mother's maiden name and other personally identifying information.

Armed with this information, thieves can access virtually any part of your life and dealings, and take what they want. They do not even need all of them. One or two bits of information can give them enough to get the rest.

If you are contacted over the internet through e-mail:

- Close the e-mail and manually enter the website for the company you are contacting. Do not click any link in the body of the e-mail. Do not cut and paste the address of the link. Go to the site yourself and log-in with a secure user name and password to access your information.

- Companies will often put information about scams currently being used on their website or e-mail bulletins. Check their website, or call them to see if your contact is valid before you proceed.

- Block images from loading in your e-mails. This is often easily done through the "Tools" menu of your e-mail program. If you are unsure about how to do this, ask a friend or someone knowledgeable about computers to help you. Your bank may be able to assist you.

- Do not carry your social security card with you. Keep it someplace safe.

- Lock up or hide personal information in your home, especially if you have roommates or guests and relatives over to visit.

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Protect yourself from Identity Theft

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Same thing goes when you have work done in your home, or have an appliance serviced.

- When using credit cards, debit cards or checks while shopping, don't let someone look over your shoulder to see account and pin numbers. Don't let clerks keep the carbons from credit card purchases. Don't discard receipts or transaction reports from ATM's and purchases—shred or tear them up at home.

- Don't let personally identifying information get thrown in the trash intact. Tear-up or shred charge receipts, credit applications, insurance forms, physician's statements, bank statements, expired charge cards and credit card offers you've received. (I use these to start my barbecue grill). Statements from banks and credit card companies have your name and account information on them. Credit card offers and activation letters tell thieves how to get credit in your name easily.

Better yet, if you don't want credit card solicitations, call 1-888-567-8688 to "opt-out" of receiving these offers. You'll have to give them your SSN to identify your file so they can remove you from the list. This will stop most, but not all of the offers, some companies use lists other than the credit bureaus.

- Get your mail promptly. Don't let statements and other personal information sit in the mailbox where thieves can have access to them. Also, letters from you containing information that could be stolen are best put into a postal mail drop box, or handed to your carrier in person. Don't let these sit in an unsecured mailbox or paper-clipped to the door.

If you are going to be away, ask a trusted friend or neighbor to collect your mail. Better yet, tell your carrier to hold your mail while you are gone. You can call 1-800-275-8777 and ask the U.S. Postal Service for a vacation hold. They'll deliver the accumulated mail on the date you

have specified you'll be back.

- Watch what you take along with you daily. Keep a list of all of your credit and debit cards in a safe place in case they are stolen. People often forget all of the banks issuing the cards, and their numbers for reporting them stolen. Carry only the identification and cards you think you will actually use.

- Place passwords on your credit card, bank and phone accounts. This will keep unauthorized people from gaining access to or changing your information. Use a unique password made up of letters and numbers. Don't use things like your mother's maiden name, your birth date, the last four digits of your social security number, your phone number or consecutive strings of numbers (1,2,3,4).

- Take the initiative and ask people who have access to your personal information, how it is secured and who can access it. Your place of work, the doctor's office, utilities who require a

social security number—these are areas of risk. Ask how this information will be disposed of when it's no longer needed. Ask if you can keep your information confidential should they need to share it with anyone else.

- Don't use your social security number as an identifier. At the driver's license bureau use an issued number instead. If other companies want to use your SSN as an identifier give them the driver's license number instead.

Generally, and this is a lot of information, guard your privacy. If someone wants information from you, ask why. Watch what you type into your PC, and don't let sensitive information go out with the trash. A little thought can save you a lot of trouble in the end.

Internet Concerns:

Don't keep social security numbers, financial records, tax returns, birth dates, passwords, account numbers or other information unsecured on your com-

puter. Get it off onto a floppy disc or CD-ROM. Quicken files, Tax preparation files, copy them off. If they can't be kept separate, try to keep your computer safe.

- Get antivirus software, and keep it up to date. (A list of software is at the end of this article)

- Use a modern operating system and keep it up to date. Windows XP, some Linux distributions and Macintosh System OS X all have automatic updates. Use the bundled software firewalls if available. Not computer savvy? Ask a friend or consultant to help.

- Do not open attachments to e-mails. Do not open attachments to e-mails. Do not—well, you get the idea. Even someone you know and trust can unwittingly expose your computer to a virus or other malicious software.

- Don't blindly use file-sharing or music downloading software without understanding the risks involved.

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House of Butterflies offers cool solace from the sun

by Darrel Willman

If you're looking for a quiet, peaceful retreat from the Summer sun, The House of Butterflies may be the spot you've been looking for. Henry and Ruth Weinmeister came to the Lake of the Ozarks from Chicago 12 years ago, Henry having retired from his job there as operations manager for a cable television company. Being over 60 didn't stop him from venturing into a newfound love of butterflies.

But he soon found out that they required a great deal of

knowledge, and that there was a steep learning curve.

Henry explains that butterflies, like plankton in the ocean, play a critical role in the ecosystem. With four times the protein of beefsteak, they are the staple food for small mammals like birds, bats and other animals. Without them, everything else on the food chain suffers.

But butterflies have requirements too. They need flowering plants from which they get pollen and nectar. The current drought, he explained has most flowering plants struggling for survival, and so unable to flower. No flowers, no butterflies. But there are other problems facing them, he says. Today's greenhouses and garden centers, along with discount stores sell flowering plants that are hybrids. Hybrids he explains, don't produce enough food for butterflies, and so they'll move on.

"What are hybrids?" Henry asks, ever the teacher. "They're

sterile, like a mule. They can't reproduce hybrid seed. They reproduce and go back to the naturals [varieties]. And usually, they don't have hardly any nectar or pollen. So if you don't have nectar and pollen, what good do they do [butterflies]? They're designed for aesthetics."

Rattling off a string of retail centers, he pauses and again, teaching, explains the needs of his butterflies and moths.

"I have nothing against hybrids, it's an aesthetic thing. We all have things in our homes for aesthetic [value]. But you have to have certain things for the butterflies. If you don't have it, you won't have butterflies. Good old fashioned plants like Zinnias, Maryolds, Cosmos, Lockspur, Honeysuckle, Lantana. So, I tell people, you [plant just hybrids] you help to destroy the butterflies, the moths and birds, all at the same shot, and pay to do it while you're doing it."

"You ain't fooling no butterfly. Not for two seconds. He'll pick out [the hybrid flower] by coming to it, and just ignoring it.

There's nothing there [for them]."

Some butterflies are further selective. Like Pandas and bamboo, certain butterflies will only feed on the nectar and pollen from a given plant. And some will only lay eggs on a given species of plant.

As hard as it was to get everything right, Henry says they do it for the butterflies, not for the money.

"We try to educate. We take

preservation of the butterfly and moth. In the wild, we lose 98 percent of [butterflies] to birds, and everything else."

Releasing raised butterflies into the wild is the main way in which they help, but there is an unusual way for couples to help them.

"We do weddings. We'll give them certain species of butterflies and they'll turn them loose. And that helps reestablish those in a new environment."

House of Butterflies is on Hwy. 54 just South of the Hwy. KK Junction on the way to Camdenton. They're open for educational tours every day of the week. Monday through Friday, 10 a.m. to 6 p.m., Saturdays 10 a.m. to 1:30 p.m. and on Sundays, 1:30 p.m. to 5:30 p.m.

Tours are \$8 for adults (age 13 and over), and \$5 for children four and over. Children under four are free. Senior admission (62+) is \$6. There is no charge for relaxing in the gift shop while you visit with Henry and Ruth Weinmeister. ■



Henry and Ruth Weinmeister



The butterflies require a tropical environment.

the knowledge from all these sources from all over the country and try to translate it to you in a way that is simple and easy to understand. To try to get you to be an active participant in the

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Protect yourself from Identity Theft

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- Use a hardware firewall and a software firewall if you can when your computer is connected to the internet through a constant connection. Don't know what these are? Ask a friend to help. DSL, ISDN, cable internet users, this means you. Dial-up users have much less risk of intrusion.

- Use a secure web browser (Internet Explorer is a web browser). Keep it updated with available security patches. Ask a friend if you don't know how. Opera and Firefox are two other good (secure) choices. Thunderbird and Eudora are good e-mail program choices. Read the documentation and help files with these programs to understand how they work.

- Securely erase information from your computer before you sell, throw or give it away. See the

software list for a free program that will erase all information on your hard drive.

Your personal information is potentially dangerous to you in the wrong hands. If criminals obtain it, they can steal everything you have and leave your credit and your life in ruins. It is yours, learn to protect and defend yourself against identity theft. If you have questions about the things in this article, e-mail or call us. You can also call your police department, your bank or the Federal Trade Commission at 1-877-FTC-HELP (382-4357) — they will assist you in learning more.

Portions of the information provided in this article was based upon materials obtained from the Federal Trade Commission. Their website at ftc.gov contains a wealth of informational publications for the public. ■

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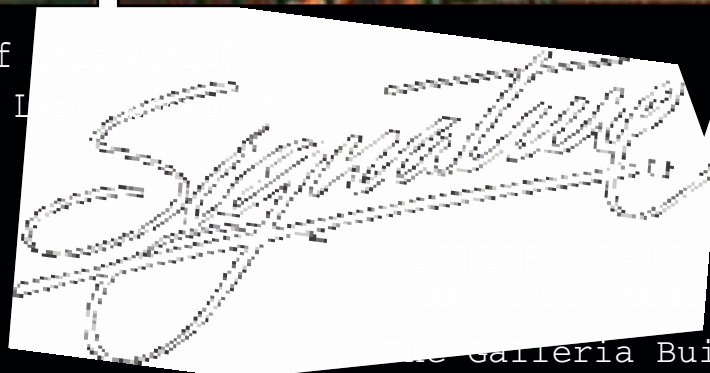
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Curran's Corner

Mechanic's Liens

SMALL BUSINESS OWNER BEWARE

Small business owners should always be aware of the impact mechanic's liens can have on their livelihood.

Any construction project, no matter how small, is susceptible to the impact of mechanic's liens. Mechanic's liens can be very deadly in terms of affecting the budget of small business owners. For example, if the business owner pays the concrete contractor for constructing a retaining wall or pouring a driveway, the business owner, if not careful to require lien waivers from the cement supplier before paying the contractor, could wind up also paying the company who supplied the cement to the concrete contractor. This amounts to a double payment for such cement; once to the concrete subcontractor, and once again to the cement company.

Missouri's mechanic's lien law is codified in Chapter 429 of the Missouri statutes. The purpose of the mechanic's lien law is to protect those persons whose labor/ materials enhance the value of real property, by providing them the right to execute upon specific real estate and ultimately sell your real estate at public venue.

Bottom line: if contractors and material suppliers don't get paid for their labor and materials, they have a right to file a mechanic's lien against your property up to six months after the last day work was performed or materials were supplied.

The priority of mechanic's liens is often misunderstood. Even though a contractor did not do work on a project until five (5) months after the project started, his lien begins all the way back to when the project began. This "first spade" rule often overtakes and makes permanent financing mortgages on real estate construction second in priority to a mechanic's lien. Also, a mortgage/deed of trust that is recorded after work is commenced on a project is subordinate to all mechanic's liens arising out of the project. Construction loans secured by mortgages or deeds of trust are always subordinate to mechanic's

liens regardless of when filed.

Anyone who supplies labor or materials for a project can file a mechanic's lien. A lumber supplier such as Lowe's can file a mechanic's lien even though it contributed no labor to the project. A prudent business owner should always get verification from his contractor that such material suppliers have been paid. The usual procedure is to require the general contractor to supply lien waivers from all subcontractors and suppliers of material before being paid.

Furthermore, title insurance does not typically protect owners against mechanic's liens. By law a lien can be filed up to six months after the last day of work on the property so title insurance companies are usually reluctant to insure against such. It would be wise for any small business owner to always attempt to get coverage from the title insurance company for any property being purchased or at the very least obtain lien waivers from all contractors, subcontractors and material men who have been involved with a particular construction project.

So, before you add any improvements to your business property or before you purchase new property, be aware of the potential for mechanic's liens, and take the necessary steps to minimize your business's exposure to them.



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



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25,000 sq. ft. Tri-County YMCA building underway

It's been eight years and counting but it looks like all of the hard work is finally paying off. The Tri-County YMCA building is currently under construction. If you take a drive out Airport Road in Osage Beach you will see the foundation, still being erected and a beehive of activity readying the site for the

construction of the new facility.

"In the past eight years the Tri-County YMCA has been able to raise 2.25 million so we're well on our way," said JoAnn Rutherford of the YMCA. "We felt this was something the community desperately needed and with the continued growth of the lake area, it's more important now

than ever that these young people have a place to thrive in a positive environment."

The actual structure will be 25,000 square feet and feature a gymnasium with two basketball courts, gymnastic area, walking

track, aerobic fitness center, weight room, offices, conference room, full child care facility and soccer field. The pool and other amenities will be in phase II. The estimated cost of the project is 2.5 million. Any shortfall will be

made up by established fund raisers.

The projected completion date for the new Tri-County YMCA facility is January of 2006.



The Al Elam Column

With Bobby Wilson

Common Sense Mortgage Tips.

Added Principle Payments. You probably have heard the concept of making extra principal payments to reduce interest and payoff your loan early. The concept is simple, but it is rarely practiced. A typical promissory note amounts to incredible interest over thirty years. For example, on a thirty year \$100,000 loan at 9%, you will pay over \$189,000 in interest.

By making extra principle payments, even small ones, you can save significantly on interest. This is because interest is charged on the outstanding balance owed.

For example: If you paid an extra \$50/month on the loan described above, you would save \$49,000 in interest and pay off the loan balance six years earlier. If you paid an extra \$100 per month, you would save over \$75,000 in interest and pay off the balance ten years earlier.

Avoid Late Fees. If you are in danger of paying your mortgage late, send your payment via overnight mail. The cost of doing so is probably much less than your late payment. For example, a 5% late penalty on a \$1,000 payment is \$50. Sending the payment via Federal Express will cost you less than \$15.

Bi-Weekly Payments. Change your payment frequency from once per month to making half-payments every two weeks. By converting a monthly mortgage payment of \$1,000 to \$500

on a bi-weekly basis, you will make 26 one half payments over a year's time. That's the equivalent of 13 monthly payments.

For example: Take a \$100,000 loan at 8.5% on a 30 year mortgage. Instead of making one monthly payment of \$1000, a bi-weekly payment of \$500 will have the load paid off in 22.6 years instead of 30. Instead of paying \$176,809 in interest, you will spend \$125,075. A total savings of \$51,734. With time and money savings like this, you cannot argue the results you'll get by using this payment method.

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



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11th Annual Three Rivers Run raises \$25,000 for Tri-County YMCA

by Denny Benne

On July 13th, 2005 at 7:30am 136 riders boarded their personal watercraft below Bagnell Dam on the Osage River for the Three Rivers Run—a day long ride filled with fellowship, fun and fantastic views of the Osage, Missouri and Mississippi rivers. This 210 mile journey begins with each rider selling raffle tickets to win a new Polaris ATV. Each rider must raise \$1,000 to participate.

The Osage River is the most scenic of the three, but it can also be the most challenging as well depending on the amount of water being discharged by Bagnell Dam. Lower water levels mean the occasional gravel bar in places you might not expect, so you have got to be alert and follow the veterans of the run who are familiar with the course. The Mari Osa Delta can also be a challenge, but the thrill seekers and more aggressive riders look forward to this portion each year. Some (including me) opt for going over the spillway to a soft landing below.

Then it's on to the Missouri and wide open running between the barge bouys. An occasional stop to enjoy a refreshment with fellow riders builds bonds that will last for years to come, then on to a lunch stop in Washington, Missouri at the beautiful riverside park with lunch furnished by Chico's Mexican Restaurant.

The Mississippi is the shortest leg of the journey with several miles through a canal that leads to the Alton Lock and Dam. After everyone enters as a group, the gates close and the water levels rise. The chutes open to display the St. Louis riverfront and only about five miles further to the Gateway Arch.

JoAnn Rutherford, executive director of special events for the Tri County YMCA, was pleased with the fundraising effort and is quick to point out that the

Polaris Three Rivers Run has played an integral part in the building of the YMCA. Rutherford said, "I can't thank Tim and Debbie Seebold from Seebold Sports enough for their commitment to the YMCA, along with the volunteers, and participants

who have made this event so great."

Tim Seebold said, "We're already looking forward to next year. It's great to have played a role in an event like this that has continued to raise a lot of money for such a worthwhile cause." ■



A rider smiles for the camera during a stop on the run.



Jeff Karr of KLOZ-FM pauses to refuel his Polaris watercraft.



Riders stop in Washington to eat lunch and re-fuel.

Unwired

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Shopping for Wireless-Buying Online Vs. Locally

Shopping for wireless service can be confusing; there are so many offers, so many carriers, and so much fine print.

You have to consider different carriers, handsets, data plans & accessories. You can shop online, from a National Retailer's store, a Carrier owned location or Authorized Representative or Local Dealer location.

Most carriers keep pricing the same over the different channels of distribution so beginning online is not a bad idea to compare the different carrier's rate plans but only if you have a good understanding of the differences between the carrier's services and handsets.

Most customers are well advised to deal with a dealer or company owned store near them to take advantage of the knowledge that a live cellular representative offers.

A local location can advise you of local promotions that may not be available online, plus their staff is specially trained to assist you during

and after the sale.

A good wireless rep will ask you questions like where you live, work and play to determine if the coverage will suit you. They will discuss how you plan to use the service and your budget to help you choose the correct calling plan and features. They can also give you a demo line to try before you buy.

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Camdenton coming alive with growth says Christensen

by Allison Schneider

"Things are really looking up in Camdenton," says Scott Christensen, Director of Community Development and Planning. With new construction up, renovation of existing businesses in town and the prospect of the Highway 5 bypass he has good reason to be so positive.

The City Hall offices will be moving into a new facility on Highway 54; a state-of-the art building which not only allows for more badly needed room, but also will offer the opportunity for higher visibility and easier access to the community officials. The 15,000 square foot, two-story building will house the offices of the Camdenton Police Department, court room and city offices. KCI Construction of St. Louis has the estimated cost for the facility as \$2,129,176.

Another seemingly small but noticeable improvement is going on in the square of Camdenton. Businesses facing the square are refacing their properties making them more attractive and more cohesive with the other buildings in the area. There is new planting going on at all four corners, and new benches and sidewalks. The beautification will

also include new lighting in the style matching the new facades and the old county building.

"In Camdenton the Mayor and city council welcome business expansion", says Christensen. "There are several big projects in the works". In the area of the new 185,000 square foot Super Wal-Mart (the second largest store in the chain), plans are in place for a 15,000 square foot retail facility being leased through Thomas Realty. In the area of the new post office, there are plans for a convenience store/gas station and a dollar-type store as well. Hopes are high that other retail or restaurant businesses will fill in as well. "Camdenton is a great place to bring businesses"

The Municipal Airport is undergoing an expansion, which will add 4,000 square feet of runway and two additional hangars. This will add 15 new spaces that Christensen says will allow for bigger, longer aircraft to use the airport and will provide for even more business opportunities for the area. The Galva Foam operation, for example added 45 new jobs to the community. Their location decision was based on the area and the new Executive

Business Park in town. The new park has large plots available and provides for sewer and central water, including an 8" line for adequate fire protection. The lots are five-acre plots and there has been a lot of interest from possible tenants drawn by the beauty of the area, availability of employees, easy accessibility and the added incentive of no city property taxes.

Housing is a serious consideration that the Camdenton city officials are optimistic about. "The east side of town is probably the most favorable" for construction at this time, says Christensen, "although there is a lot of opportunity all over the city." Miller Construction is one company working on a multifamily project and the Lawrence Place duplex development is looking to add more to their existing 32 units. "Affordable, obtainable housing is selling as fast as it's being built". The renovation bug is in place in the housing concern as well, though with the 30-plus units at Whispering Pines apartments having been purchased by a group from out of the area and completely revamped. "The complex was at one time kind of run down and

"troubled", but these folks saw an opportunity and took it" The result has been great. The units are filled and the facility looks great. "Camdenton is a great place to live" says Christensen "and with all the new business in Osage Beach, we feel those people would love to live in our city".

"The new Highway 5 project will create excellent opportunity" he says, and will alleviate some of the traffic crunch that occurs in the square area during school and other high traffic times. "I think it's great for the city", says Christensen. It will allow cross-county travelers to

get where they need to get and allow those having business in town the ability to do so without all the heavy traffic.

The city is on the move; looking to attract businesses and jobs, provide attractive, obtainable housing for the workers in the area and trying to look ahead for more opportunity. Christensen and the city administrators are doing everything they can to help the city continue to grow and are proud of the work they've done so far. "The city is coming alive again" and it's a great thing to see. ■



The new City Hall is nearing completion— offices are already being filled.

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Venomous Predators (Part II)

what you don't know can hurt you

by Denny Benne

While deaths from snake bites are relatively rare, there are snakes throughout the region that are dangerous and easily identifiable when you know what to look for.

The most common venomous snake is the Osage Copperhead. The head may have some pink or orange color from which its name is derived and color across the back will be grayish tan or pinkish tan with hour glass shaped crossbands

that are dark gray or brown. Lengths average from two to three feet. Look for the copperhead along rocky hillsides in dense trees and brush along side streams. There are no recorded deaths from the bite of the copperhead, but medical treatment should be sought immediately.

The Timber Rattlesnake is Missouri's largest venomous snake and can reach lengths of up to five feet. This snake is generally tan or yellowish tan and has dark brown markings along

the back that look like blotches on the neck and bands near the tail. There is a rust colored strip down the middle of the back and a large rattle at the end of its tail. As the name suggests, the timber rattlesnake lives on rocky, wooded hillsides.

The Western Cottonmouth, or it is often referred to, as water moccasin. The cottonmouth gets its name from the white colored lining of its mouth. When this snake is alarmed it opens its mouth exposing the white col-

ored lining. The body color is generally black or dark brown with darkish crossbands on its back and will be 30 to 40 inches in length. The cottonmouth is generally found in rocky streams and river sloughs. Young cottonmouths often look like copperheads, neither one should be approached. The cottonmouth can deliver a potentially fatal bite and require immediate medical attention.

Most snakes tend to be active at night in search of food or prey

and during warm weather. As a precaution, hikers should wear boots and long pants, and avoid stepping on large rocks as they may provide a home for snakes.

In the event you are bitten, apply a pressure bandage, ice, and immobilize the affected limb, then proceed immediately to the nearest emergency room for treatment. ■



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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

LOWELL'S BOAT DOCKS, Camden-ton, MO – Elmer C. Lowell built Lowell's Niangua Bridge Boat Docks about 1940 at the west end of the U. S. Hwy. 54 Niangua Bridge, which is

west of Camdenton. The business was close to the bridge on the downstream side. Lowell billed himself as a "pioneer in fine boating and fishing service." He was a distributor for

Johnson Sea Horse Motors and provided sales and service at his camp. His camp became so popular in the late 1940s that on weekends dozens of cars would be parked up and

down the highway on both sides near his place.

His best-known fishing guide was Ray Carroll, who was born and raised in Camden County on the Osage River. Carroll enjoyed fishing in Ha Ha Tonka Cove, which he and his fishing buddies called "Tonky Cove."

Lowell sold the business in 1951 and new owners renamed it the Camdenton Boat Dock, which was in business for only a short time. Thereafter the business property sat vacant for many years. Recent development quarried away the hillside and condominiums now rise from the banks



of the Niangua where Lowell's place once stood.



Vintage postcard image, photographer and publisher unknown, from the collection of H. Dwight Weaver.

This brief feature on the Lowell's Boat Docks has been adapted from his newest book "A Guide to the History and Geography of Lake of the Ozarks, Volume I," scheduled for release later this year.

He is also the author of the book "Lake of the Ozarks: The Early Years," available from Stonecrest Book & Toy in Osage Beach or online at www.lakeozarksbookandphoto.com



Buffalo Creek Winery - a tasteful experience

by Michael Gillespie

The hand painted sign points west down State Route T, off Highway 135 between Laurie and Stover. Nine scenic miles later the road tops a hill overlooking the Warsaw arm of the lake and ends in a gravel lot sandwiched between a home and a small barn-like structure. A sign over the barn entrance announces that this is the winery building--Buffalo Creek Winery, the proud establishment of Eldon native James Stephens.

The main floor of the rustic winery is a combination gift shop and tasting room. T-shirts,

wine racks, and antiques are offered for sale. Around the corner stands a counter with dozens upon dozens of wine bottles lining the back wall. Overhead a wooden beam carries the carved message: "A day without wine is like a day without sunshine." An outdoor porch with tables and chairs faces the forested shores and gray bluff faces of the Big Bend region of the lake. Nearby a patio deck overlooks yet another expanse of open water. The lake is quiet here. There is an ambiance that favors easy conversation--and wine tasting.

Stephens is a soft-spoken,

urbane man who has the knack of making visitors feel at home. About twelve years ago Stephens took early retirement as a mechanical engineer with the Department of the Army and returned home to the lake area. He and his wife bought an old farm with a few acres on Possum Trot Road, at the end of T Highway. The idea of starting a winery came from his son who lived in France. "I had the soil tested, and it was favorable to growing grapes," said Stephens. The rest came from hard work and study.

The vineyards--11 acres in all--are located about two miles up the road. Obviously well tended, the neat rows of grape vines are surrounded by a high barbed wire fence--"mostly to keep the deer out," says Stephens. Harvesting the grapes starts in mid-August or the first week of September, depending on how fast the grapes are ripening. "We have a crew of local neighbors and part-time people who work picking grapes--about 6 or 7 people," he says. "It takes about two weeks to pick all of it depending on the weather. Generally it's in hot weather, so we only work in the mornings."

The grapes are brought to the

cellar of the winery. "Red grapes are put directly into the fermentation vats after crushing and destemming, and yeast is added," explains Stephens. "The basic fermentation process takes about four or five days. If it's white grapes and white wine we press the juice out and make the wine from the juice. We put the juice in a cold room to ferment it. This takes two or three weeks."

But that is only the first fermentation process. "After the primary fermentation is complete we rack the wine into a tank and airlock it and let the fermentation finish without oxygen. This is when most of the alcohol is formed. After the wine has completed fermentation, which we can tell by measuring the sugar levels, we will let it set in that condition for awhile and then rack it again off the sediment."

Next the wine goes through a cold and heat stabilization process. Heat-stabilization is obtained by adding chemicals. Cold-stabilization is done in the winter merely by opening the doors. By this time the wine is clear enough to begin bottling. "We bottle one bottle at a time," says Stephens. "We pump



James Stephens, winemaker

photo by Mike Gillespie

through a filter, which gives us a very clear wine. We sterilize all our bottles. We hand cork them. We also label them. So this process goes on mostly through the winter, and then our tourist season starts."

Twelve wines are listed on the current menu. Stephens describes them as "across the spectrum from dry reds to sweet white wines." His fruit wines are persimmon and peach, and the grape wines are varieties of Foch, Vignoles, and Seyval Blanc. The red is Ruby Cabernet, Marshall Foch, and some blends. Stephens has named a few of them with a bit of local lore and

continues next page



The winery and tasting room

photo by Mike Gillespie

Eldon's Fire Dept. needs funding

by Darrel Willman

Eldon's Fire Chief Randy Vernon has been on the job since August 1997. The Eldon Fire Department has been fighting fires since 1900.

"We considered ourselves in the 70's in 1997, since I've taken over, we've made it into the 90's. We've been fortunate to get a lot of grants, that helped us purchase equipment. Self-contained breathing apparatus, you name it. We were totally volunteer before February of 1997. I was the first one hired, as Battalion Chief. Since then, now I have one firefighter on duty 24 hours a day, seven days a week. We've hired three full-time firefighters. And then I have my assistant chief, who is also the code enforcement officer. He's on duty eight a.m. to five p.m. He's our building inspector. New construction, remodeling, he takes care of inspections."

Along with the department's five full-time employees, Vernon also relies heavily on volunteers and mutual aid.

"We have 22 volunteers right now, with seven trucks across three stations. A brush truck, a heavy rescue truck, small rescue,

two pumpers, support operations trailer, emergency response trailer, generator trailer."

Vernon faces the same kinds of staffing problems the other area departments do. The inability to get funding for additional firefighters forces them to fill out the ranks with volunteers.

"It's hard to recruit and retain volunteers because of the requirements that are mandated now. We do so many different things. We do HazMat, emergency medical, fire prevention—and everybody has to be trained to a certain certification to do it all. It takes a lot more time [on their part]. Some people have two jobs, it takes a lot of time away from their families."

Vernon wishes he and his department could run more fire prevention programs for the public, and interact with schools, but staffing cuts and limitations don't allow it.

"We don't have the staffing to go and do a lot of the fire prevention. We do as much as we can, and try to make a lot of the programs that are in town. Since they removed one firefighter from us, it's hard to do. We try to get grants for those programs,

but you still have to have someone to go out and do them."

The drought conditions have meant more work for the Eldon department, although mostly in the form of mutual aid. Within the city, they can control and observe burns. "We've seen a slight increase in mutual aid. We go and assist Rocky Mount and Moreau on natural cover fires. We've been able to catch them before they get too far, so far."



Eldon's Fire Chief, Randy Vernon

Buffalo Creek Winery *continued from page 30*



Hand bottled, hand labeled fruit of the vineyard

photo by Mike Gillespie

whimsey. There is Show Me Red, Osage Chief, and 70MM. The latter is named after the winery's location on the lake: the seventy mile marker.

These are award winning wines. Nearly all of Stephens' vinos have won medals at various competitions. "Our champion wine has been our Osage Chief, which received a Chairman's Best of Class for non-vintage Chardonnay at the Long Beach Grand Cru wine competition last year," says Stephens as he points to the medal. It was an especially gratifying award for him. "There were about 3,000 wineries participating in it—mostly from California but some from around the world," he says. With justifiable pride he points out that he beat the California wineries at their own game.

Current production is 4,000

gallons a year, which translates to 20,000 bottles or 1,667 cases. "Most of our wine is sold right here at the winery," says Stephens. "We have a dock on the lake and about 60 percent of our business comes off the lake." Along with wine tasting, Stephens offers light meal fares for picnicking on the deck, including cheeses and crackers, sausages, and fresh fruits. He also operates a small motel on the property.

Since 1994 Stephens has been delightfully surprising visitors with his winery. He notes that boaters come from both ends of the lake—from Bagnell Dam to Truman Dam—to enjoy the fruits of his vineyard. He's never had to advertise, he says. The reputation of Buffalo Creek Winery gets around by word of mouth. ■

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In the line of duty - Firefighters

Chief Kevin Rucker, Osage Beach Fire Protection District, took a moment to talk with us about the department. The Osage Beach Fire Protection District was formed in 1981. Their coverage area encompasses over 75 square miles. Their district operates five fire stations and employs over 20 full-time firefighters.

Almost all of the funding for the department comes in the form of a separate tax levy on property. But Rucker explains, a small amount of money comes in from other sources.

"We end up with some revenue that comes in from building permits. Right now our area is in a building boom. And, we have been fortunate enough to get some grants. Right now, we have a grant that we're hoping we're going to get, that's going to possibly assist us on some personnel. We've applied for that and we're just going to have to wait and see. But other than that, the district is basically unfunded through taxes. We were fortunate back in 2001, the voters approved an issue that allowed us to set up a capitol improvement program. We have revenue that comes in every year that is dedicated to replacing the equipment, structures and that kind of stuff. About \$290,000 per year comes into that. That's just barely making it."

Aside from grants, the district, like many others around the area, relies on taxes generated from assessed property values. The recent boom in commercial and residential building at the Lake will bring extra money to these agencies.

"We're starting to see some increase in our assessed valuation which will be helpful. We've got a 20 year program-- we replace all the staff cars over five years, the brush trucks every ten years and we replace the pumpers every 15 years. We replace the other trucks like the aerial and the rescue squad that don't get used as much every 20 years. We're not ahead of



An Osage Beach ladder truck.



stock image

Fire fighting at the Lake of the Ozarks isn't like many other areas. Because of the terrain, departments around the area face some unique challenges. One main artery highway in and out. Narrow two lane roads going down to the waterfront in all directions, with hairpin corners and steep grades. Throw in a lack of hydrants and some summer tourist traffic (on and off the water) and you have the ingredients for a bad situation.

the game, but the projections we have made indicate that in another seven or eight years we will start to catch up. In about ten years, we'll be at a position where we'll have to readjust. But we've got a game plan now that says this truck is going to get replaced in this year— those kind of things. Even with the growth of the building boom we're having, we're usually three to five years behind that growth. That's when you get the revenue. So even though everybody's seeing this stuff, that's great today, but it's usually three to five years by the time the revenue starts coming in because when they start construction, start building, that's when we've got to start providing service. But they don't start paying taxes on it until it's completed, and all done. And it may have to get sold before it starts getting real estate taxes charged to it."

The added revenue generated through taxes and grants will hopefully allow Rucker to add much needed personnel. Relying on volunteers and mutual aid has worked so far, but with the explosion of growth the area is experiencing, Chief Rucker sees a need to beef up the full-time staffing.

"As far as the base budget of the district, we're in good shape, the district's financially solid. We just have to work on the personnel. We have 5 full-time firefighters on duty a day, a total of fifteen that are assigned to shift work, we also have five and a half office staff— two and a half of those are signed to the building

Chief Gary Woodson heads up the four stations that make up the Lake Ozark Fire Protection District. We sat down and discussed his department. Area departments including Lake Ozark, have seen a massive increase in the number of properties they have to protect, but haven't seen a corresponding increase in funding or personnel.

"That's the challenging part. We're still working on the same 30¢ tax levy that was in place when the fire district was formed. Yes, our assessed value has gone up, but it's an ongoing challenge.

Unlike many fire departments around the area, Lake Ozark Fire Protection District also provides emergency medical capabilities with advanced life saving, with two ambulances and cross-trained firefighters. This addition gives them four additional people that can either fight fires or treat emergencies.

"We're a combination department. We've got 29 full-time people, and between 30 and 40 volunteers— it varies. When Scott Frandson was Fire Chief here, Scott had a secretary, himself and a paid fire marshal— and one paid driver. Well, we're running two advanced-life support ambulances, so we're staffing eight people per day."

The district has four stations, including the training facility between Eldon and Lake Ozark. All four locations have vehicles and equipment. Three of the four are manned with career personnel.

"We've tried to spread our resources out— we've got eight per day if every-

body's here. We run three at station four in Mead's Flats, if everybody's here. And we run two at our number two station Horse-shoe Bend and we run three out of the headquarters station on Bagnell Dam Blvd. That was one of my challenges after I started here— they were talking about closing the Dam down for a period of time. So we said— let's be proactive— before they close the Dam down, let's move and reallocate some resources.

So we've got advanced life-support capabilities at three of the four stations and also have myself and another chief officer that are paramedics. We carry advanced medical equipment in our staff vehicles in case all of the other units are tied up. That way we can still provide advanced paramedical care until an ambulance is available to transport."

What's in store for the district? Woodson says, "We're developing a two, five and ten year plan. Where do we want to be? Something's got to give. Yes, property values are going up, but they have not kept up with what the expenses are doing over the last five or ten years. The health insurance costs for our employees has skyrocketed. We've had double-digit percentage increases for the last three years, and they're talking that way for next year. Worker's compensation insurance has doubled. So it's just hard— unlike the state budget, we don't deficit spend, we end up having to rob Peter to pay Paul."

Funding is just one of the challenges facing Woodson. A lack of money brings other problems, like hiring personnel. Paying for the firefighters' training only to have them move on to larger areas where the pay is better once they have the needed experience.

"It's really hard to attract and retain firefighter paramedics. We tend to be a revolving door, unfortunately. Not that we're a bad place to work— we pay fair wages for the Lake area, but when guys can leave here and go to St. Louis County or the Kansas City metro area and double their salaries, you can't blame them for that. They get the experience and the training here, and then move to somewhere else. It's just hard to compete. We're limited on what we can pay by the funding, but we have trouble convincing people of that sometimes. I can't submit an unbalanced budget to the board."

Then the water— there is a virtually limitless supply of water in the Lake. It's merely getting it to where you need it.

"Water supply issues have definitely improved. We're working closely with the water districts and the city water department because we are getting fire hydrants. We still have tankers— because there are areas that we cover that do not have hydrants there.

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Osage Beach Fire Dept. cont.

department, because of the building boom that's going on.

The 24 hour staff is where we want to add to. We have two people assigned to this station and three people assigned to the station out off of KK. If somebody's on vacation, perhaps its down to two and two at each station, and that's starting to get a little thin. We have about 25 volunteers, but those are people that work full time. It depends on where they are working, and when the call comes in as to whether they can get away or not.

We need at least 12 to 13 people to get started at a fire. We respond both our stations, we have our volunteers come in, we also have mutual aid. If there's anything to the situation, we'll strike what is called a second alarm. This brings in more personnel, and some more equipment, and brings in some other departments. It brings their first line people in as well. We all help each other in that way."

Chief Rucker explains just how many people he can be guaranteed of having at a fire.

"Four firefighters, then if it's a structure fire, my office staff— myself, my deputy chief, and my two fire prevention people— their hats can change. Instead of me sitting here and working on budgets and doing the paperwork, it will be time for me to put my hard hat on. So we have four more people that we can get out there. Then we'll have three people coming in on a mutual aid company, which gets us up to eleven. So, if we pick up a couple volunteers we're starting to get there, but we do need more staff. Actually, with the area as big as is is, and the response [times], we need 3 more per shift, which is nine people. And open up another station— station three, which is out there close to Big Surf.

We cover from the 17 mile marker, which is basically the community bridge, all the way up to Linn Creek Cove, the 31 Mile Mark. Then we go down the Glaze Arm, down towards the park and the party cove, and all that area down there. So we've got quite a bit of the Lake that we cover."

In addition to the trucks and rescue vehicles, Osage Beach can pump directly from the water to fires near the shore.

"We have two fireboats, but of course those aren't manned. When a call comes in for something on the water, the engine company leaves here or two house, whichever one. One of our boats is at Tan-Tar-A, and the other is at Mungenast, down there by the bridge. They'll go down, park the truck, run down the dock, get in the boat, get out on the water and go. And that's lengthy response time."

Again, volunteers play a vital role in the department, filling in for the full-time personnel when needed.

"We have been able to get our volunteers out on holiday weekends- and man one of those boats. We'll put a couple of people out on the boat on Saturday and Sunday. Which is helpful and gets us a



Osage Beach Chief Kevin Rucker

quicker response."

Like the Lake Ozark district, the terrain and logistics play a role in their ability to get to the fire. The narrow, winding, steep lake roads in the area pose challenges to long fire trucks. And, although the number of fire hydrants in the area is improving, there are areas where they do not have a water supply within a reasonable distance.

"Once you get there— if you don't have fire hydrants out there and you've got to run these trucks back and forth, then these trucks have got to start passing each other, and that becomes a challenge. It's tough enough to get one out there. Then you've got to turn around and get them back and get another one out there to shuttle the water back and forth. Even though the Lake is all around us, sometimes it can be real difficult to get the water out of the Lake up to where you need it."

But Rucker and the others take the topography into consideration when they purchase replacement trucks. New models turn tighter, and are engineered to handle the steep grades better.

"What happened here, was in the eighties this district bought a tremendous amount of vehicles. That was great because they had to get started. But the turning radius on the newer trucks is just so much better than the old ones. It makes it easier. We are concerned about the maneuverability as we buy newer trucks. It's real concerning for us— the hairpins, the narrowness. And having them geared the correct way and to brake the right way. Because we don't have a lot of flat land. There are some trucks out there that have the turning radius and capabilities that can help us. It can be very challenging, and the terrain is something that we just have to be very aware of. Last year we ran a little over a thousand [calls], and we'll probably hit 1200 this year. We've had to adjust a little bit. We do need to have more personnel, with all of the existing responsibilities. That's kind of our shortfall right now. With the added tax revenue that we're anticipating— we're hoping that's going to take care of it." ■

Lake Ozark Fire Dept. cont.

What the National Fire Protection Association looks at is— do you have a fire hydrant within 500 feet of your residence? Well, we're a long way from that ever happening. But we do have hydrants, on good sized mains, within a reasonable tanker shuttle distance from some."

Their boat at the Dam has a 2,000 gallon per minute pump. Businesses have cooperated with the district to install standpipes that allow fire boats to pump up to trucks fighting fires.

"When we had the Jeremiah's nightclub fire, we pumped a lot of water there. We were also using a tanker shuttle— there was no hydrant close to that complex at the time."

Tanker/pump trucks for the department range from 1,250 gallons to 3,000, but Woodson says that not a lot of water.

"If you figure the way the NFPA and the ISO (Insurance Service Office) people do, especially, they want you to get on the scene and flow at least 250 gallons a minute for two hours, and then depending on what rate you're going for, 500 gallons per minute for two hours. If you've got a 1500 gallon tanker, there's three minutes of pumping."

How much water a department can throw at a fire, and for how long affects their rating. This rating in turn affects everyone's insurance rates in the area. So the department's ability to get the water up and down the hills, around the corners and down to the site under all sorts of conditions has a lot to do with Gary's job.

"We're at a class six rating right now. We're working for— and making some significant improvements— I know right now we could go to a class five. And, I'm optimistic we can get to a class four, with the water supplies and the hydrants we have available, the staffing, manning three of four stations, doing inspections and developing pre-fire plans, testing fire hydrant flow rates— all of those play into the ISO rating. The last time we were rated was almost ten years ago. We're gradually getting there."

The lack of hydrants can be challenging. "The Strip— we have some water flow issues there because the hydrants stop just past the church. We've got the stand pipe from our dock down there [the Dam]. We carry 1,000 feet of four or five inch supply line in each of our pumpers, so we can supply water— then we can relay pump. We've trained with that, linking trucks. We also have mutual aid agreements with everybody."

The district is competing for the same grants and available state or federal funds. "We put in for the Federal Fire Act grant, to replace our airpicks, they're getting old— we've applied for that again this year. If we don't get it, I'm going to try to lease-purchase or budget for it, because we've just got to replace and standardize. They're still funding the Fire Act grant but a lot of it has got a different focus— on homeland security. We have received some funds through the state emergency manage-

ment agency on some things, and [with it] we're putting together a mass casualty trailer with 50 backboards and the mass casualty equipment."

More grant money from state and federal sources would allow them to hire more personnel and update equipment. The W-22 station relies on volunteers to get the trucks out to fires. During mutual aid situations, when staffing is at its lowest, they send out the full-time staff and trucks, and fill in at their stations with volunteers called up to help. Every station (four) has at least one engine, a tanker, and a brush truck. Three stations have ladder trucks, two have ambulances.

Woodson says that no matter what happens, the men and women will still do what they do with what they have got. It's a unique work ethic.

"We're growing, and we've got good public support. And we certainly don't take that for granted. What we strive to do is provide the best service we can for the dollars we have. To help people. I've said for years, what better way to protect lives and property than to respond to medical emergencies and trauma emergencies, and help people? You dial 911 and we go, we're there to help people. And not just to fight the fire. We help clean up, we throw salvage tarps and try to take care of people's things. That's the way firefighters are trained. I tell people, try to take care of people's stuff like it was your own. It's important to somebody. Picture albums— things that are truly priceless. Things that you can't replace. I'm all about customer service."

Occasionally, Gary says a word of praise from a child, or a hug from a thankful parent reminds him just why he and other firefighters do what they do. "Every once in a while, it's refreshing. Like we have firefighter day at the state capitol once a year, and a memorial service in Kingdom City at the Firefighter memorial. I go



Lake Ozark Chief Gary Woodson

around to some of these things, and it's refreshing once in awhile somebody will stop you on the street, you'll have your dress uniform on, and they'll say— "Chief- thank you." I'll say, for what? 'Doing what you do.' And that makes it all worthwhile." ■

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Based at the Eldon office at 101 E. 4th Street, Greg will be responsible for the commercial lending activities at the Camdenton, Eldon, Lake View, Laurie, Osage Beach and Versailles U.S. Bank offices. He resides in Camdenton and is looking forward to working with U.S. Bank customers and prospects throughout the Lake market. He can be reached at **573-392-8704**. Give Greg a call today!

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Ellis Fischel Gala August 27th

Saturday, August 27 "A Summer Celebration", the ninth annual Ellis Fischel Cancer Center Gala will be held at the Lodge of Four Seasons. The event will begin at five p.m., with a silent auction, dinner at seven p.m., and the entertainment at nine p.m.

This year's entertainer is internationally acclaimed Sony Music recording artist, Steve Tyrell. Tyrell has released several albums, and has appeared in feature films. He is also an accomplished songwriter. His song "How do You Talk to an Angel," written and produced for Aaron Spelling's Fox television series "The Heights," was a number one pop hit in 1992 and earned Tyrell one of his two Emmy nominations.

The event's proceeds go to benefit the center, raising more than \$450,000 over the past eight years. The donations have allowed the facility to purchase a mobile cancer screening van, state-of-the-art research labs,

and other needed equipment.

Local business leaders Susan and Peter Brown of Four Seasons are long-time patrons of the center. Susan says, "We are pleased to announce that this year's event will feature singer and songwriter Steve Tyrell. With a background in Rythm and Blues, Mr. Tyrell brings a vareity of music to his performances, and specializes in the old standards. Having lost his wife to cancer two years ago, our cause— the fight against cancer— is dear to his heart."

The event looks for donations across several different levels, with a basic individual ticket at \$175 that includes the show and dinner. For corporations or individuals, Platinum (\$8,000) sponsors, in addition to the dinner and show, also receive tickets to the Friday Night VIP party at the Yacht Club, a preferred table for 10 at the event, AfterGlow tickets, a full-page ad in the Gala Program, Maitre d' service at their table, a round of Golf for

Four at Porto Cima and two nights deluxe accommodations for two with VIP amenities at Four Seasons Resort. Gold (\$5,000), Silver (\$3,000) and Table Host (\$1,750) sponsorships feature similar packages based upon the level of spending.

To reserve a table or purchase tickets, call (573) 884-3038 or (866) 260-4517 toll-free. Accommodations can be booked for the event by calling the Lodge of Four Seasons at (800) The-Lake.



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The Connoisseur's Connection

by Eric Robbins

Most red wine drinkers didn't start out that way. The progression for most wine consumers is to start with something slightly sweet, and eventually gravitate to the drier wines. Purists may laugh me out of town when I say this, but thank goodness for White Zinfandel. I think the first glass of wine I ever had was Sutter Home White Zinfandel. It was light and fruity, and I found it to be very refreshing. From that first glass of White Zinfandel, I began to experiment with other white grape varieties, and, in time, I developed a taste for the dry reds-incidentally, White Zinfandel is made from the red Zinfandel grape. While I now prefer a good Cabernet Sauvignon or Syrah, I find these full-bodied reds to be too heavy to enjoy on a scorching summer day. With the mercury hitting triple digits, many red wine consumers simply find refreshment in a chilled white wine-Chardonnay, Pinot Grigio or Sauvignon Blanc, to name a few. I am not crazy from the heat, but I challenge you to think pink.

As I mentioned, White Zinfandel is made from the red Zinfandel grape. It gets its pink or blush color from only a few hours of maceration-the process of leaving the grape skins in contact with the pressed juice. While White Zinfandel may be too sweet for many wine drinkers, there are a number of other red grape varieties being produced in a blush or rose' style which are not as sweet. From the Barossa Valley in Australia, producer Thorn-Clarke has bottled a rose' called Sorriso, which is a blend of Cabernet Sauvignon and the famed Italian grape, Nebbiolo. This rose' is a deep garnet color with abundant cherry/berry flavors and a crisp, refreshing acidity.

Recognizing its compatibility with a variety of dishes, French and Spanish producers enjoy much success with rose'. Bodegas Aragonesas from the Campo de Borja region in Spain produces Coto de Hayas Rosado. This strawberry colored rose' is a blend of Grenache and Tempranillo with aromas of berries and red fruits. The wine is beautifully balanced, clean and fresh on the palate.

Pinot Noir has seen a surge in sales since the release of the movie Sideways. German producer P. J. Valckenberg bottles a rose' version of

the grape. With notes of cherry, strawberry and a hint of earthy spice, this rose' is a good companion with fatty fish like trout or salmon.

Finally, Villa San Maurice from California produces a rose' of Syrah. With a deep garnet color, you might think you were drinking a Pinot Noir, but the black raspberry character is distinctly Syrah.

While rose' would not be the wine that I would pair with a steak, I think you will find that it is an excellent companion for fish, poultry, pork, cheeses, or fresh fruits. Rose' truly is one of the most versatile food wines on the market. For the best of both worlds-the flavor of reds with the refreshing chill of whites-try a dry rose'.



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With Paul's Supermarkets, prosperity is all in the family

by Monica Vincent

Steven Hermann is the third generation of Hermann grocers with the local Paul's Markets. Steven is a young family man, perhaps too young to have such history behind him.

Steven, an Osage graduate, left town and the grocery business for MU and an engineering degree. Not long after, he realized his heart was in the family business and switched his major to finance.

Says Steve, "Every job I've ever had has been at a Paul's Market from the time I was nine years old to working there every sum-

mer I was in college."

Founder Paul Hermann began his career as a butcher for the Fleming Corporation of Kansas City as a supervisor. He called on the United Super in Eldon owned by Lloyd Kearney. Lloyd was looking to sell it and asked Paul if he wanted to buy. When Paul said he didn't have any money to do that, Lloyd said he did. In 1968, they became partners with Paul owning 50% of the business.

Paul's son Gary finished his senior year in Eldon and went to college at SMSU with a major in marketing. In 1973, Gary joined

the business, Kearney selling his remaining percentage. Paul's United Super was now owned wholly by the Hermann's.

Gary had a deep interest in wine and worked to build the liquor department. "My Dad really grew it from a small town grocer to a thriving business," asserts Steven.

Gary later convinced his father to move to the corner of Highways 54 and 52, the former Gerbe's location. Six years later the current location was opened.

By the late 1980's, Paul had begun to hand over most of the responsibilities to Gary.

In 1990, Paul and Gary bought the store in Osage Beach at the corner of Nichols and Hwy 54, from Bill Ezard. Competition then was Consumers, Carl's Market, Super Wal-Mart and IGA—albeit for a short time.

Says Steven Hermann, "Our customer service, cleanliness, low prices, product selections, store locations and the finest quality meats, deli and bakery are what allowed us to thrive when others were failing."

Paul's specialty was being a butcher and the stores remain well known locally for their meats. Says Steven, "Anybody can order a can of pork and beans, but a good cut of meat isn't as easy."

Paul's stores utilize USDA Certified Choice Black Angus Beef from Creekstone Farms.



Paul's original downtown Eldon store

Submitted

"You can burn this cut of meat and it's still good," says Steven.

Success in the grocery industry is all about volume. Perishables are most profitable, while liquor surprisingly has one of the lowest margins.

Says Steve, "The biggest thing you can do for produce and meats is maintain a controlled environment and quality equipment. That's why our meat rooms are enclosed and refrigerated. We put product out to sell

it, not stock cases. We will even cut your steaks for you if you call ahead - that's customer service."

They purchased the property on Horseshoe Bend in 1993, with the store opening in June 2004. "It's worked out well", says Steven. "We have good tenants here and we're full."

They currently have a contract on property at the corner of Highways 54 and KK, to which they hope to move the Osage Beach store in 2007 and create a center similar to the Horseshoe Bend location with the same types of tenants.

The Osage Beach location will then likely become an Alps and Dollar store combination. Steven says, "We've been working with Stanton and Kuhlow on the bypass connection and help in any way we can to see a successful development. The new bypass should come out on KK and really help us."

"Our expansion has been one of controlled growth. Expansion doesn't equal prosperity. If we don't feel the business climate is right, we wait." Paul and Gary looked at the property 15 years ago when it was owned by the Brown/Kopler family.

Says Steven, "When I got home from college I really started to push for the new building. We looked at a few different places and decided this was the right location with growth that

continued on page 38

Steve Schmidt Speaking "Finances First"

by Steve Schmidt

Safer Banking - Protect Your Information from Identity Theft

Identity theft is becoming more pervasive, and experts estimate that phishing incidents and other scams will triple in 2005. • In addition these experts have been telling us for years that sending sensitive financial documents through the mail is a bad idea. • Paper account statements and credit card bills often give mail thieves all the information they need to hijack your finances.

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182 Day T-Bill	3.44%	3.41%	3.14%	2.68%	1.69%
1 Yr Notes	3.70%	3.53%	3.30%	2.87%	2.05%
2 Yr Notes	3.82%	3.77%	3.60%	3.24%	2.58%
3 Yr Notes	3.87%	3.80%	3.76%	3.41%	3.00%
5 Yr Notes	3.95%	3.86%	3.99%	3.71%	3.66%
10 Yr Notes	4.16%	4.08%	4.37%	4.23%	4.50%
30 Yr Bonds	4.39%	4.32%	4.68%	4.73%	5.21%
Dow Avg	10557	10270	10278	10558	10247
NASDAQ	2144	2068	1946	2087	1931
S & P 500	1223	1195	1162	1184	1115
Prime	6.25%	6.25%	5.75%	5.25%	4.25%



Steve Schmidt is President of First Bank of the Lake, in the Premium Factory Outlets, Osage Beach. Visit their website at www.firstbanklake.com.



Paul Hermann, founder of Paul's Supermarkets

Submitted

With Paul's Supermarkets, prosperity is all in the family

continued from page 37
could sustain the business. We also had a lot of people bugging us to build. We knew the community bridge would help, along with all the growth on HH, and now the new Stanton feeder route coming in." Steven created some performance sheets to determine what the area would bear and what the breaking point would be.

The Hermann's were able to build the project with no city or road assistance. Steven makes a point of saying that "they didn't ask for it." Their biggest challenge was getting their back entrance moved through MODOT.

There is still a point of unused land on the Horseshoe Bend property that the Hermann's will build to suit on, and are considering a restaurant at this time. As far as the store itself, there is still an additional unused 10,000 square feet.

Paul remained in the stores until about 7 years ago when he became a full time resident of Naples, Florida.

"We still email the store numbers to him because he likes to check on them and maintain somewhat of a supervisory posi-

"Dad's the one up at four in the morning coming to work."

Each Paul's Market manager has been with them for many years. Tom Burditt is the General Manager in Eldon, in a supervisory capacity over all stores. Ron Liebrum manages the Horseshoe Bend location, with Mark Mihlij in Osage Beach.

Says Steve, "Dad and I coordinate and visit each store. We supervise it ourselves because we feel it's important to remain a part of everything."

Paul's Supermarkets employ up to 170 people in the winter, and 200 plus in summer. Most Paul's employees are paid hourly, with overtime pay.

Benefits are also strong with 401-K's, matched 100% on up to 5% of gross. Employees receive up to 4 weeks of vacation, health insurance, paid holidays and sick days.

The grocery business is not fast-paced. Muses Steven, "It's a different breed where we're just all hardworking, laid-back, committed business people. I have an older brother who just doesn't find the grocery business a fit."

Concludes Hermann, "We've been very happy with our growth. We had heard about a big



Ribbon cutting at Paul's Supermarket Eldon location

Submitted

tion," Steven reflects.

"His heart's here. Grandpa was always the customer service side of it and Dad was always the business side of it. Now there's a role reversal with me taking on the business role and Dad in the role of being on the floor with the customers." According to Steven, Gary says he is going to retire every 5 years. "I'll check with him again in 5 years," Steven smiles.

chain grocer coming in, but we're not worried. Corporations provide a great source for bringing in home development and labor to the area, but a community needs its independent business owners and operators.

We've actually been the biggest impact on our own existing businesses, so the positive gain was worth it." ■

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What's behind the high gas prices - a report

The Federal Trade Commission issued a report entitled "Gasoline Price Changes: The Dynamic of Supply, Demand, and Competition." It looks at what's behind the high prices you pay at the pump.

One conclusion is that over the past 20 years, changes in the price of crude oil have led to 85 percent of the changes in the retail price of gasoline in the U.S., while other important factors have included increasing demand, supply restrictions, and federal, state, and local regulations such as "clean fuel" requirements and taxes.

"U.S. consumers are frustrated by rising gasoline prices, and they deserve to know the facts. Further, only through a hard look at the facts can officials make what likely are tough decisions and devise meaningful responses to important consumer issues," said Chairman Deborah Platt Majoras. "The Federal Trade Commission will continue to watch closely for signs of anti-

competitive or fraudulent conduct in the petroleum industry, and will take swift action against any law violation."

As a useful example, the FTC staff focused on retail gasoline prices in Phoenix, Arizona, during August 2003. Phoenix gasoline prices were \$1.52 per gallon at the beginning of August 2003, but rose to \$2.11 per gallon by the third week of the month. A pipeline rupture that occurred on July 20, 2003, and the failure of temporary repairs led to reduced gasoline supplies in the Phoenix area. The reduced supplies caused the price increases. Once these disruptions were corrected, prices quickly returned to their original levels.

The Phoenix example provides three basic lessons regarding the supply of and demand for gasoline and the prices that consumers pay. First, in general, the price of gasoline reflects producers' costs and consumers' willingness to pay. Gasoline prices rise if it costs more to produce

and supply gasoline, or if people wish to buy more gasoline at the current price. Gasoline prices fall if it costs less to produce and supply gasoline, or if people wish to buy less gasoline at the current price.

Second, how consumers respond to price changes will affect how high prices rise and how far they fall. Limited substitutes for gasoline restrict the options available to consumers to respond to price increases.

Third, how producers respond to price changes will affect how much prices rise or fall. In general, when there is not enough of a product to meet consumers' demands at current prices, higher prices will signal a potential profit opportunity and may bring additional supply into the market. Phoenix is a good illustration of these principles – principles that also apply to the nation as a whole.

General Conclusions:

• Worldwide supply, demand, and competition. Over the past

20 years, changes in crude oil prices have explained 85 percent of the changes in the prices of gasoline nationwide.

• U.S. consumer demand for gasoline has risen substantially, since 1990. Since 1984, increased gasoline supplies from U.S. refineries and imports helped meet increasing demand and kept gasoline prices relatively steady. For most of the past 20 years, real average retail gasoline prices in the United States, including taxes, have been at their lowest levels since 1919, with U.S. refiners adopting more efficient technologies and business strategies that have allowed them to produce more refined product for each barrel of crude they process.

• Regional differences in access to gasoline supplies and environmental requirements for gasoline affect average retail prices and the variability of regional prices. In addition, regional environmental requirements for "boutique" fuels, such

as CARB gasoline requirements in California, can limit substitute gasoline supplies and can thus lead to cost increases during supply shortages.

The Report also examines state and local factors that can affect retail gasoline prices.

The study also discusses how the format of retail gas stations has changed from primarily service bays to convenience stores and high-volume gas stations. This has led to lower gasoline prices for consumers.

The Report discusses how state and local taxes can be significant factors in the retail price of gasoline. The average state sales tax in the U.S. is 22.5 cents per gallon, with New York State having the highest tax at 33.4 cents per gallon. Other state laws, such as bans on self-service stations and laws prohibiting below-cost sales or requiring minimum mark-ups, also affect gasoline prices. ■

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Blunt reconfigures homeland security effort

by David A. Lieb

Associated Press Writer

Jefferson City, MO—(AP) Gov. Matt Blunt reshaped Missouri's homeland security efforts Thursday, though his new structure may sound a bit like the old one. Blunt established a 17-member Missouri Homeland Security Advisory Council to recommend improvements to current state and local security plans and provide advice on how to best spend federal homeland security money.

"Missouri must be proactive and innovative in preparing for and protecting our citizens from acts of terrorism and have the ability to respond and mitigate the effects of both natural and man-made disasters," Blunt said in a statement announcing his executive order.

Former Gov. Bob Holden appointed a similar, 32-member Missouri Security Panel shortly after the Sept. 11, 2001, terrorist attacks. Its goal: to recommend ways to improve Missouri's security efforts against terrorist attacks or disasters.

The panel's many recommendations included a statewide communications network for local, state and federal officials to use during emergencies, and increased cooperation and planning among government agencies.

In September 2002, Holden created a permanent 14-member Missouri Security Council to coordinate homeland security activities among state and local agencies. The group also was to develop homeland security policies.

Blunt's executive order repeals Holden's council and replaces it with his own group, whose members—though different people because of the change in administration—

carry many of the same titles. One difference: Holden was chairman of his council while Blunt assigned that duty to Department of Public Safety Director Mark James.

Another difference in the administrations: Holden's homeland security director, Tim Daniel, reported directly to him; Blunt's homeland security director, Michael Chapman, reports to James.

James and Chapman acknowledged the similar structure of the security advisory panels.

But Chapman said he had to reconstruct his office from scratch after the change in governors. He said Holden's administration did not leave a homeland security plan that he would feel comfortable recommending to Blunt.

Missouri's homeland security strategy was last updated Nov. 17.

Blunt's executive order gives the new council 120 days to generate "an up-to-date, comprehensive, statewide emergency preparedness, response and recovery plan" for his approval. It gives the council until Jan. 1 to complete its other functions.

Chapman said one of his goals is to create an "intelligence information fusion center"—a place where state and local officials could share and receive homeland security information.

The Nov. 17 security strategy, still posted on the state's homeland security Web site, also calls for the creation of a "state intelligence fusion center."

James said the new center doesn't have to be fancy or technologically complicated. It could be as simple as relocating key people to one office, he said. ■



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Dialing Up to the Internet: How to Stay Safe Online

Most Americans who use the Internet from home access it through a "dial-up connection" that uses a modem to call in to a server over a regular telephone line. A dial-up connection to the Internet may be lower-tech - and slower-tech - than a broadband connection, but there's one thing they share: they both depend on the user to keep them operating safely and securely.

If your computer is attacked by a virus or a hacker, it really doesn't matter what type of connection you use: the damage is done. You could lose important personal information or software that's stored on your hard drive, as well as valuable time trying to make repairs. And your computer could be used without your knowledge to attack other computers, including those that protect our national security.

If you use a dial-up connection, a few "do it now" tips can help you minimize - and perhaps even avoid altogether - the damage that a virus or hacker can wreak on your computer.

1. Use anti-virus software. A virus is software that is planted in your computer to damage files and disrupt your system. Most viruses enter a computer hidden in a seemingly innocent program, often as an attachment to an email. Then the software code attached to the program produces copies of itself and inserts the copied code into other programs. A virus can result in lost data or require costly repairs to your system. You can avoid these risks by installing and using software that scans your computer and your incoming email for viruses, and then deletes them.

You can download anti-virus software from the websites of software companies or buy it in retail stores. Look for anti-virus software that recognizes current viruses, as well as older ones; that can effectively reverse the damage; and that updates automatically.

2. Regularly update anti-virus software. To be effective, anti-virus software must be updated routinely with antidotes to the latest "bugs" circulating through the Internet. Most commercial anti-virus software includes a feature to download updates automatically when

you are on the Internet.

3. Don't fall for a fibbing email. Most viruses won't damage your computer unless you open the email attachment that includes the virus. So hackers - people who use the Internet to access computers without permission - often lie to get you to open the attachments. The email may appear to come from a friend or colleague, or it may have an appealing file name, like "Fwd: FUNNY TEXT" or "As per your request!" It could appear to link to a website or promise to clean a virus off your computer if you open it. Don't open an email attachment - even if it looks like it's from a friend or coworker - unless you are expecting it or know what it contains. If you send an email with an attached file, include a text message explaining what it is.

In addition, don't forward any email warning about a new virus. It may be a hoax and could be used to spread a virus. If you receive a chain letter or hoax virus alert, let the sender know so they can stop spreading the virus.

4. Use strong passwords. Hackers may try to steal your passwords to gain access to the personal information stored on your computer. To make it tougher for them, use passwords that have at least eight characters and include numbers or symbols. Avoid common words: Some hackers use programs that can try every word in the dictionary. Don't use your personal information, your login name or adjacent keys on the keyboard as passwords.

Don't share your passwords online or over the phone. Your Internet Service Provider (ISP) should never ask for your password.

5. Take advantage of your software's security features. Chances are your web browser and operating system software give you some options for increasing your online security. Check the "Tools" or "Options" menus for built-in security features. You probably have several choices for what types of files you want to accept from other computers. If you don't understand your choices, check them out using your "Help" function.

Similarly, your email software may give you the ability to filter

certain types of messages, such as some unsolicited bulk email, or spam. But it's up to you to activate the filter.

6. Back up important files. If you follow these tips, you'll reduce the chances of falling victim to a hacker or virus. But no system is completely secure. If you have important files stored on your computer, copy them onto a removable disk, and store them in a safe place.

7. If your computer is infected, take action immediately. If your computer has been hacked or infected by a virus, disconnect from the Internet right away. Then scan your entire computer with fully updated anti-virus software.

Before you reconnect to the Internet, think about how your computer could have been accessed and what you could have done to avoid it. Did you open an email attachment and let loose a virus? Is your anti-virus software out-of-date? Take steps to minimize the chances of it happening again.

8. Report serious incidents. If you think you've been hacked or infected by a virus, email a report of the incident to your

Internet provider and the hacker's provider (if you can tell what it is). Often the ISP's email address is abuse @ your isp name.com or postmaster @ yourispname.com. By doing this, you let the ISP know about the problem on their system and help them plan.

If you have particularly sensitive information stored on your computer or you're planning to upgrade to high-speed Internet access, don't forget to:

- Install a firewall. A firewall is software or hardware designed to block hackers from accessing your computer. A properly configured firewall makes it tougher for hackers to locate your computer and get into your pro-

grams and files. A firewall is different from anti-virus protection: Anti-virus software scans your incoming communications and files for troublesome files; a firewall helps make you invisible on the Internet and blocks all communications from unauthorized sources.

- Turn off software features that you don't use. You may want to turn "off" some software features - instant messaging, printer-sharing or file-sharing - that typically are "on" when a computer is shipped. Because these programs facilitate the passing of information between computers, they are an excellent entry point for hackers. ■



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Federal funding cuts worry state drug enforcement leaders

KANSAS CITY, Mo. (AP)— A plan to cut money now provided for local drug enforcement efforts has officials in Missouri and Kansas worried it could hamstring their efforts to corral methamphetamine use.

The Bush Administration wants to eliminate \$634 million now provided through the Byrne Grant program for drug task forces, and cut funding for the High Intensity Drug Trafficking Areas program, which targets the most drug-infested areas, from \$227 million to \$100 million.

The president's Office of National Drug Control Policy said the two programs have drifted from their original intent of focusing on the worst problems. Now, officials said, money from the programs go to a wide range of law enforcement efforts.

"We are trying to put our resources into programs that are focused and accountable, and there has been a concern for a number of years about focus in a program like that," said Tom Riley, a spokesman for the office.

Members of Congress don't appear to agree. A Senate committee has agreed to put back almost all the money for the Byrne grants while the House wants to restore about two-thirds of the money. Both chambers are on track to restore the HIDTA program.

But law enforcement in Missouri and Kansas are still wary and say that money can't be replaced, especially for task forces rooting out meth labs in rural and urban areas.

"That's where the meth problem is being fought; that's the trenches," said Maj. James

pay for all but a couple of the state's 30 drug task forces and is especially important in rural areas with limited tax bases. Both programs pay for investigators, chemists and crime scene analysts.

"If this funding goes away and the public calls to report a meth lab, I don't know who is going to take it down," he said.

Missouri has led the nation for the last four years for meth lab and equipment seizures, recording 2,788 last year alone. The state receives about \$9 million from the Byrne grants and about \$5 million from HIDTA.

In Kansas, task force members have taken the issue into their own hands. Crawford County Sheriff Sandy Horton, chairman of the Southeast Kansas Drug Enforcement Task Force, which covers six counties, has talked to state lawmakers about the potential effect of the cuts.

"It's pretty scary for us right now," Horton said, adding that without Byrne and HIDTA money, "the likelihood of the task force continuing would be pretty nil."

In 2004, he said the task force provided 44 percent of the state's 583 meth lab busts. That's down from the 900 busts seen in 2001, officers still must deal with the drug and its effects on other types of crime, such as burglary.

Kansas this year will receive \$3.3 million in federal Justice Assistance Grants, which are a combination of Byrne and other grants, said Kansas Highway Patrol Lt. John Eickhorn.

Bill Piper, national affairs director for the Drug Policy Alliance in Washington, said he doesn't buy the "doom-and-gloom hysteria" from law enforcement. He said too much federal money is being spent on low-level drug users and the states should increase treatment programs and go after major dealers instead.

"As long as the states don't have to pay the full cost of the criminal justice system, they are never going to have to consider reform," Piper said.

■



Methamphetamine

Keathley, commander of the Missouri Highway Patrol Criminal Investigation Bureau and president of the Alliance of State Drug Enforcement Agencies.

Keathley said the Byrne grants



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 - "You've won a 'free' gift, vacation, or prize." But you have to pay for "postage and handling" or other charges.
 - "You must send money, give a credit card or bank account number, or have a check picked up by courier." You may hear this before you have had a chance to consider the offer carefully.
 - "You don't need to check out the company with anyone."
- The callers say you do not need to speak to anyone including your family, lawyer, accountant, local Better Business Bureau, or consumer protection agency.
- "You don't need any written information about their company or their references."
 - "You can't afford to miss this 'high-profit, no-risk' offer."

If you hear these--or similar--"lines" from a telephone salesperson, just say "no thank you," and hang up the phone.

Some Tips to Avoid Telemarketing Fraud:

It's very difficult to get your money back if you've been cheated over the phone. Before you buy anything by telephone, remember:

- Don't buy from an unfamiliar company. Legitimate businesses understand that you want more information about their company and are happy to comply.
- Always ask for and wait until you receive written material about any offer or charity. If you get brochures about costly investments, ask someone whose financial advice you trust to review them. But, unfortunately, beware -- not everything written down is true.
- Always check out unfamiliar companies with your local consumer protection agency, Better

Business Bureau, state Attorney General, the National Fraud Information Center, or other watchdog groups. Unfortunately, not all bad businesses can be identified through these organizations.

- Obtain a salesperson's name, business identity, telephone number, street address, mailing address, and business license number before you transact business. Some con artists give out false names, telephone numbers, addresses, and business license numbers. Verify the accuracy of these items.

- Before you give money to a charity or make an investment, find out what percentage of the money is paid in commissions and what percentage actually goes to the charity or investment.

- Before you send money, ask yourself a simple question. "What guarantee do I really have that this solicitor will use my money in the manner we agreed upon?"

- You must not be asked to pay in advance for services. Pay services only after they are delivered.

- Some con artists will send a messenger to your home to pick up money, claiming it is part of their service to you. In reality, they are taking your money without leaving any trace of who they are or where they can be reached.

- Always take your time making a decision. Legitimate companies won't pressure you to make a snap decision.

- Don't pay for a "free prize." If a caller tells you the payment is for taxes, he or she is violating federal law.

- Before you receive your next sales pitch, decide what your limits are -- the kinds of financial information you will and won't give out on the telephone.

- It's never rude to wait and think about an offer. Be sure to talk over big investments offered by telephone salespeople with a trusted friend, family member, or financial advisor.

- Never respond to an offer you don't understand thoroughly.

- Never send money or give out personal information such as credit card numbers and expiration dates, bank account numbers, dates of birth, or social security numbers to unfamiliar companies or unknown persons.

- Your personal information is often brokered to telemarketers through third parties.

- If you have information about a fraud report it to state, local, or federal law enforcement agencies. ■





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What's in your In-box? Tips for reducing spam

Do you receive lots of junk email messages from people you don't know? It's no surprise if you do. As more people use email, marketers are increasingly using email messages to pitch their products and services. Some consumers find unsolicit-

ed commercial email - also known as "spam" - annoying and time consuming; others have lost money to bogus offers that arrived in their email in-box.

Typically, an email spammer buys a list of email addresses from a list broker, who compiles

it by "harvesting" addresses from the Internet. The marketer then uses special software that can send hundreds of thousands - even millions - of email messages to the addresses at the click of a mouse.

To reduce the amount of

unwanted commercial email you receive:

- Try not to display your email address in public. That includes newsgroup postings, chat rooms, websites or in an online service's membership directory.
- Check the privacy policy when you submit your address to a website. See if it allows the company to sell your address. You may want to opt out of this provision, if possible.
- Read and understand the entire form before you transmit personal information through a website. Some web sites allow you to opt out of receiving email from its "partners" - but you may have to uncheck a preselected box if you want to opt out.
- Decide if you want to use two email addresses - one for personal messages and one for newsgroups and chat rooms.
- Use an email filter. Check your email account to see if it provides a tool to filter out potential spam or a way to channel spam into a bulk email folder.

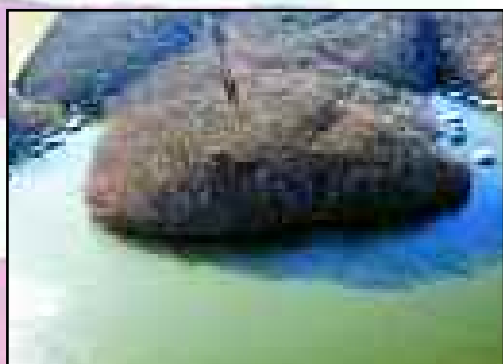
If you receive unwanted spam email, you can:

- Report it to the Federal Trade Commission. Send a copy of any unwanted or deceptive messages to spam@uce.gov. If you want to complain about a removal link that doesn't work or not being able to unsubscribe from a list, you can fill out the FTC's online complaint form at www.ftc.gov. Your complaint will be added to the FTC's Consumer Sentinel database and made available to hundreds of law enforcement and consumer protection agencies. Whenever you complain about spam, it's important to include the full email header.
- Send a copy of the spam to your ISP's abuse desk. By doing this, you can let the ISP know about the spam problem on their system and help them stop it in the future.
- Complain to the sender's ISP. Most ISPs want to cut off spammers who abuse their system. ■



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Spyware - how to avoid it and delete it

Just when you thought you were Web savvy, one more privacy, security, and functionality issue crops up — spyware. Installed on your computer without your consent, spyware software monitors or controls your computer use. It may be used to send you pop-up ads, redirect your computer to websites, monitor your Internet surfing, or record your keystrokes, which, in turn, could lead to identity theft.

Many experienced Web users have learned how to recognize spyware, avoid it, and delete it. According to officials at the Federal Trade Commission (FTC), the nation's consumer protection agency, all computer users should get wise to the signs that spyware has been installed on their machines, and then take the appropriate steps to delete it. The clues that spyware is on a computer include:

- a barrage of pop-up ads
- a hijacked browser — that is, a browser that takes you to sites other than those you type into the address box of your browser
- a sudden or repeated change in your computer's Internet home page
- new and unexpected toolbars
- new and unexpected icons on the system tray at the bottom of your computer screen
- keys that don't work (for example, the "Tab" key that might not work when you try to move to the next field in a Web form)
- random error messages
- sluggish or downright slow performance when opening programs or saving files

The good news is that consumers can take steps to lower their risk of spyware infections.

Indeed, experts at the FTC and across the technology industry suggest that you:

- Update your operating system and Web browser software. Your operating system (like Windows or Linux) may offer free software "patches" to close holes in the system that spyware could exploit.
- Download free software only from sites you know and trust. It can be appealing to download free software like games, peer-to-peer file-sharing programs, customized toolbars, or other programs that may change or customize the functioning of your computer. Be aware, however, that some of these free software applications bundle other software, including spyware.
- Don't install any software without knowing exactly what it is. Take the time to read the end-user license agreement (EULA) before downloading any software. If the EULA is hard to find — or difficult to understand — think twice about installing the software.
- Minimize "drive-by" downloads. Make sure your browser security setting is high enough to detect unauthorized downloads, for example, at least the "Medium" setting for Internet Explorer. Keep your browser updated.
- Don't click on any links within pop-up windows. If you do, you may install spyware on your computer. Instead, close pop-up windows by clicking on the "X" icon in the title bar.
- Don't click on links in spam that claim to offer anti-spyware software. Some software offered in spam actually installs spyware.
- Install a personal firewall to stop uninvited users from

accessing your computer. A firewall blocks unauthorized access to your computer and will alert you if spyware already on your computer is sending information out.

If you think your computer might have spyware on it,

experts advise that you take three steps: Get an anti-spyware program from a vendor you know and trust. Set it to scan on a regular basis — at least once a week — and every time you start your computer, if possible. And, delete any software programs

the anti-spyware program detects that you don't want on your computer.

For more information about protecting your computer and your personal information online, visit ftc.gov/infosecurity.

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First Camden County CERT Class Graduates 18 Citizens

Camden County Citizen Corps set up its first national homeland security course on emergency preparedness and graduated 18 residents on July 16 after 20 hours of intensive training.

Community Emergency Response Team (CERT) graduates include Sharon Morelock



Removing debris at Cribbing Exercise

and Warren Riley Jr., Macks Creek; Debbie Burton, Charles Burton, Steven Myers, and Fire Chief John Suellentrop, Sunrise Beach; Camden County Emergency Management Agency Director Harold Ward, Leslie Runyon, Charlotte Lukosius, Patti Triggs, and John and Cheryl Baremore, Camdenton; Wade Harris, Teresa Harris and Larry Gregory, Climax Springs; Carol Lee Prosser and Michael Snively, Lake Ozark, and Lynn Pasewark, Linn Creek.

CERT is a Federal Emergency Management Agency (FEMA) program designed to prepare individuals to help themselves, their family and their neighbors in the event of a disaster with a focus on the first 72 hours.

The program educates Camden County residents about disaster preparedness for hazards that may impact their neighborhood and trains them in basic disaster response skills in such areas as fire safety, light search and rescue, team organization, and disaster medical operations.

"Using the training learned in the classroom and during exercises, CERT members can assist others in their neighborhoods or workplace following a disaster when professional responders are not immediately available to help," said Vicky Barr, Citizen Corps Coordinator and CERT

Instructor.

CERT members may also give critical support to first responders in emergencies by providing immediate assistance to victims, managing utilities and small fires, organizing spontaneous volunteers and by collecting disaster intelligence.

This all-hazards training prepares members of the community, neighborhoods and workplaces to take a more active role in emergency planning for their area and to prepare themselves and others for disasters and emergencies.

To illustrate how CERT members can be utilized in a disaster, Barr gave the following example. "If Camden County was hit by another tornado in a neighborhood where a school is located, where do you think the first responders would go?" Barr asked. "They would immediately respond to the school where there could be the greatest number of victims. Emergency services personnel would be overwhelmed and unable to meet the demands of the neighborhood residents. CERT members would be trained to have the tools to respond safely without putting themselves in danger."

In 95% of all emergencies, bystanders or victims themselves are the first to provide emergency assistance or to perform a rescue. If these spontaneous volunteers are not properly trained, they may become victims themselves. This was evident following the Mexico City earthquake in 1985 where untrained volunteers saved over 800 people. Unfortunately, over 100 of these untrained volunteers lost their lives while saving others. This is a high price to pay and is preventable through training.

The CERT course benefits any citizen who takes it. This individual will be better prepared to respond to and cope with the aftermath of a disaster. Also, if a community in Camden County wants to supplement its response capability after a disaster, CERT civilians will be recruited and trained as neighborhood, business, and government teams that, in essence, will be auxiliary responders.

Since the CERT concept was developed in 1985 by the Los Angeles City Fire Department, over 1550 communities have listed their program on the CERT

website. In January of 2002, CERT became part of the Citizen Corps program, a unifying structure to link a variety of related volunteer activities to expand a community's resources for crime prevention and emergency response. To date, there are over 90 CERT programs active in Missouri.

"The Camden County Citizen Corps is being looked at as a model in Missouri because they are doing everything right," said Dante Gliniecki, Volunteer Coordinator for the Missouri State Emergency Management Agency (SEMA). "After their community experienced a devastating tornado in May 2003, a committee of community organizations involved in emergency preparedness was immediately set up to determine how to improve citizen preparedness if a major disaster occurred again. From that committee, a national grant was awarded to Camden County to set up a Citizen Corps program in which activities geared to local residents are being organized since it was set up last March, like the CERT program and the "Citizens for Emergency Preparedness" Fair on September 24 in recognition of

National Preparedness Month."

CERT participants will continue their training after they graduate in order to keep them involved and practiced in their skills. Periodic refresher sessions and simulation exercises will be held to reinforce the basic training. Additional training will be provided by other community agencies in such areas as animal care, special needs concerns, donation management, community relations, shelter management, and debris removal, utilities control, advanced first aid, Automatic External Defibrillator use, CPR skills and others.



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LAKE STORIES *With Michael Gillespie*

"The trouble with French"

by Michael Gillespie

French trappers and traders were the first Europeans to explore the region, and they named many of the places we take for granted. But the original French names later were corrupted by English speaking American settlers until the true meaning was lost or changed. Here are a few examples.

GLAIZE is a shortened form of aux glaize or auglaize. In either case, both are supposed forms of the French aux glaize, meaning literally 'to the clay'—a reference to the clay soils at the headwaters of the Grand Glaize River. But that may not have been the true name given to the river.

The term aux glaize had a marked similarity (to the ears of American pioneers) to the phrase 'la glace'. This latter French term means 'mirror' or 'ice.' Either could have described the smooth surface appearance of the stream to the first French trappers and traders.

GRAVOIS is an Americanized corruption. As early as 1806, explorer Zebulon Montgomery Pike identified the present day Gravois Creek as 'Gravel River.' Gravel, in French, is gravier, which is probably as close as the two languages will ever come on this one.

OSAGE is the corruption of the American Indian word Wa-SHA-she. French traders pronounced it Wa-sha-SHAY, with the accent on the last syllable. The French spelled it 'Ou-sa-gé,' which looked right to them.

Now it was the Americans' turn. They first had learned of the Osage Indians from French reports. The spelling, 'Ou-sa-gé,' looked peculiar to the Americans; they pronounced it 'oh-sage.' The American spelling of 'Osage' soon followed.

There is more to it, however. The original word, Wa-SHA-she, only refers to one division of the Osage tribe. The entire nation called itself the Ni-U-k'on-ska, meaning 'Children of the Middle Waters.' The Osage kept this to themselves, not wanting the French or any other white nation to know their true name. So it remained a secret for many generations, and perhaps for the

better. Given our European forebears' penchant for fracturing native Indian languages, can you imagine what would have become of the word Ni-U-k'on-ska?

OZARKS is the combination of two French words: aux arcs. On that all sources agree. There is, however, much disagreement as to the meaning of the phrase.

Interpreted literally into English, aux arcs means 'to the arcs.' But one must be careful when it comes to literal interpretations of French. Consider the phrase pomme de terre. It is understood to mean 'potato.' But the literal interpretation is: 'apple of the earth.' And 'apple of the earth' has no clear meaning in English. It has to be used in context with other words before it makes sense.

So, too, the phrase aux arcs.

The phrase cannot stand alone; it must have something else to give it clarity. The historical record provides a clue as to what that might be. French explorer and trader Claude-Charles du Tisé traversed the Osage valley in 1719, and described the region in his journal as 'many mountains of rock.' Very likely the French term aux arcs was a similar descriptive phrase. Given the fact that arcs means approximately the same in both French and English—a curved line or mound—then the functional interpretation of aux arcs is: 'the rounded hills.' ■

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



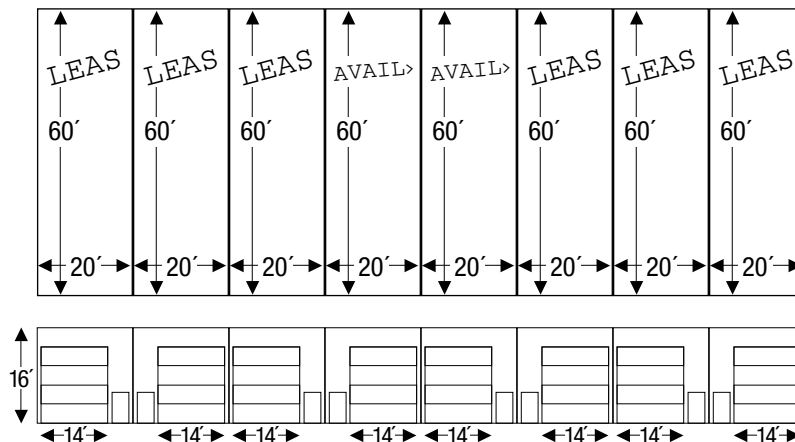
penned dozens of magazine articles. Both of his books are available online at Amazon.com and Barnes and Noble.com.

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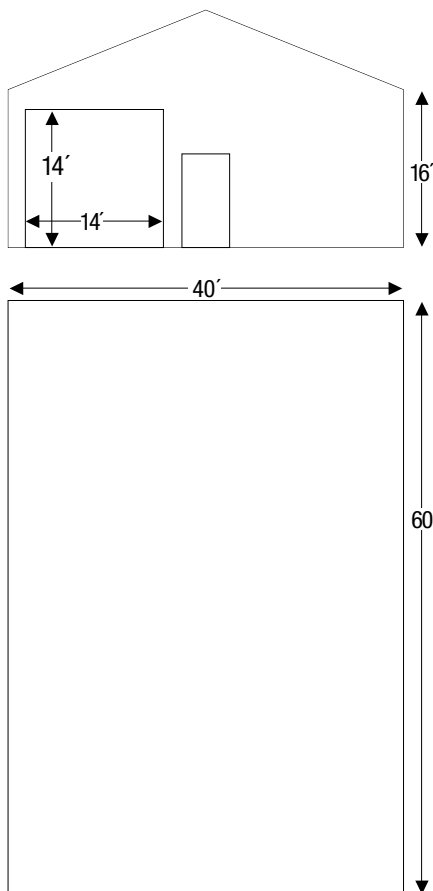
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How Not to Get Hooked by a 'Phishing' Scam

—“We suspect an unauthorized transaction on your account. To ensure that your account is not compromised, please click the link below and confirm your identity.”

—“During our regular verification of accounts, we couldn't verify your information. Please click here to update and verify your information.”

Have you received email with a similar message? It's a scam called “phishing” — and it involves Internet fraudsters who send spam or pop-up messages to lure personal information (credit card numbers, bank account information, Social Security number, passwords, or other sensitive information) from unsuspecting victims.

According to the Federal Trade Commission (FTC), the nation's consumer protection agency, phishers send an email or pop-up message that claims to be from a business or organization that you may deal with — for example, an Internet service provider (ISP), bank, online payment service, or even a government agency. The message may ask you to “update,” “validate,” or “confirm” your account information. Some phishing emails threaten a dire consequence if you don't respond. The messages direct you to a website that looks just like a legitimate organization's site. But it isn't. It's a bogus site whose sole purpose is to trick you into divulging your personal information so the operators can steal your identity and run up bills or commit crimes in your name.

The FTC suggests these tips to help you avoid getting hooked by a phishing scam:

If you get an email or pop-up message that asks for personal or financial information, do not reply. And don't click on the link in the message, either. Legitimate companies don't ask for this information via email. If you are concerned about your account, contact the organization mentioned in the email using a telephone number you know to be genuine, or open a new Internet browser session and type in the company's correct Web address yourself. In any case, don't cut and paste the link from the message into your Internet browser — phishers can make links look like they go to one place, but that actually send

you to a different site.

Use anti-virus software and a firewall, and keep them up to date. Some phishing emails contain software that can harm your computer or track your activities on the Internet without your knowledge.

Anti-virus software and a firewall can protect you from inadvertently accepting such unwanted files. Anti-virus software scans incoming communications for troublesome files. Look for anti-virus software that recognizes current viruses as well as older ones; that can effectively reverse the damage; and that updates automatically.

A firewall helps make you invisible on the Internet and blocks all communications from unauthorized sources. It's especially important to run a firewall if you have a broadband connection. Operating systems (like Windows or Linux) or browsers (like Internet Explorer or Netscape) also may offer free software “patches” to close holes in the system that hackers or phishers could exploit.

Don't email personal or financial information. Email is not a secure method of transmitting personal information. If you initiate a transaction and want to provide your personal or financial information through an organization's website, look for indicators that the site is secure, like a lock icon on the browser's status bar or a URL for a website that begins “https:” (the “s” stands for “secure”). Unfortunately, no indicator is foolproof; some phishers have forged security icons.

Review credit card and bank account statements as soon as you receive them to check for unauthorized charges. If your statement is late by more than a couple of days, call your credit card company or bank to confirm your billing address and account balances.

Be cautious about opening any attachment or downloading any files from emails you receive, regardless of who sent them. These files can contain viruses or other software that can weaken your computer's security.

Forward spam that is phishing for information to spam@uce.gov and to the company, bank, or organization impersonated in the phishing email. Most organizations have

information on their websites about where to report problems.

Victims of phishing can become victims of identity theft. While you can't entirely control whether you will become a victim of identity theft, you can take

some steps to minimize your risk. If an identity thief is opening credit accounts in your name, these new accounts are likely to show up on your credit report. You may catch an incident early if you order a free copy

of your credit report periodically from any of the three major credit bureaus. See www.annualcreditreport.com for details on ordering a free annual credit report.

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Blunt names eminent domain task force

Jefferson City, MO (AP)—Gov. Matt Blunt has appointed a task force to review eminent domain laws and recommend legislation that would establish criteria for state and local governments to use when taking private property.

Blunt had expressed concern after a U.S. Supreme Court ruling gave local governments broader powers to seize private property for tax-revenue-producing developments such as shopping malls.

Blunt's general counsel, Terry Jarrett, will be chairman of the task force.

Other members appointed include:

- Garard Carmody, a St. Louis attorney who concentrates on commercial, real estate and employment litigation.

- Chris Goodson, of St. Louis, owner of The Goodson Company and Goodco. Goodson also is a developer and a principal at Gilded Age Renovation.

- Sen. Chuck Gross, R-St. Charles, who is vice president of business development for UMB Bank. He also is a licensed real estate appraiser and owner of a small appraisal firm.

- Rep. Steve Hobbs, R-Mexico, president of Hobbs Farms Inc. He also is the Audrain County direc-

tor for the Monroe County Water Board.

- Leslie Holloway, of Jefferson City, director of state and local governmental affairs for Missouri Farm Bureau. She previously worked in Washington as a lobbyist for the National Federation of Independent Business.

- Lewis Mills, of Jefferson City, who recently was named public counsel — the state's official consumer advocate — within the Department of Economic Development. Mills previously served as deputy chief regulatory law judge for the Public Service Commission.

- Spencer Thomson, a Kansas City attorney who has expertise in tax increment financing, bonds and transportation development districts.

- Howard Wright, a special counsel for Springfield. Wright previously practiced eminent domain law as an attorney for the Missouri Highways and Transportation Commission and as a city attorney for Cape Girardeau and Springfield.

The task force is scheduled to hold its first meeting Aug. 6 at the Capitol. It is to complete its work by Dec. 31. ■



When I want to celebrate, I often drink a red zinfandel from old vines. We have many to choose from", sez Joseph. Come and see for yourself at the Potted Steer and the Blue Heron. Maybe you'll be "finessed".



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Cherokee Pilots Returning to Grand Glaize Airport

Once again, the Cherokee Pilots Association has scheduled its Third Annual Fly-In for the weekend of August 5 at Grand Glaize Airport. Last year 135 airplanes landed at the Osage Beach airport to enjoy a weekend focused on aviation-related activities.

A hangar party Friday evening

sponsored by the Lake of the Ozarks Chapter of the Missouri Pilots Association will kick off the festivities. Last year over 240 attendees were fed barbeque and local home-made ice cream.

Seminars and exhibits on aviation subjects are scheduled all day Saturday at Tan-Tar-A. In addition, judging of participat-

ing aircraft will take place between 11 a.m. and 1 p.m. at Grand Glaize Airport. Saturday's activities will culminate with a banquet, an awards ceremony, and a key-note speaker.

For a schedule of events or to register to attend go to www.cherokeeflyin.com.

Press Release

17th Annual Chamber Golf Classic August 14th

The Lake Area Chamber of Commerce will hold their 17th annual Lake Area Chamber Golf Classic, Sunday, August 14 at The Golf Club at Deer Chase in Linn Creek.

Lunch for the four-person scramble tournament will be at 11:30 a.m., with a shotgun start at 1:00 p.m.. The cost for individuals is \$125, which includes eighteen holes of golf, cart, lunch and attendance gifts. Teams of four can enter for \$400, and "super sponsors" at \$300 which

includes two entries and a tee sign. Hole sponsorships with a tee sign are available separately at \$75.

Hole-in-one prizes for the tournament include a trip for two to Hawaii, \$10,000 in cash, a new ATV and a set of Wilson Fat-Shaft irons.

Cash prizes for placing teams are \$800 for first place and \$400 for second place. Third through sixth place finishing teams will be awarded gift certificates.

An awards ceremony and

reception will immediately follow the tournament at approximately 5:00 pm. Prizes for teams are dependent upon the average score or handicap of each team member. Each team must have four players for prize eligibility.

For more information or to register for the 17th Annual Chamber Golf Classic contact the Lake Area Chamber at 573-964-1008 or fax your entry to 573-964-1010.

Press Release

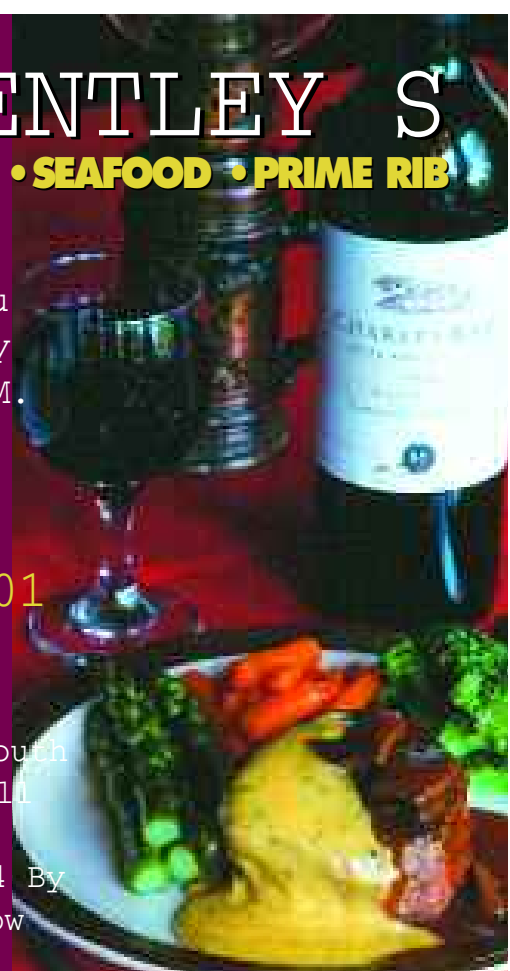
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Ribbon Cuttings and Public Announcements by Businesses



Ray Bateman

Millennium Realty Group announces new managing broker

Ray Bateman, a long-time area resident, has eagerly accepted the position and is currently performing his duties.

I am very proud to be a part of this company and I look forward to a long relationship with Millennium Realty, said Bateman. Bateman has enjoyed a successful real estate career in the Lake Area for 20 years. Merlyn Vander-

vort, owner of Millennium Group, added, "We couldn't be more pleased that Ray accepted the appointment. His knowledge of the real estate industry in the Lake Area will compliment the high standards we have set for our company."

Millennium Realty Group, Inc. is located on 3287 Bagnell Dam Blvd. in Lake Ozark.



Paula Nordstrom, Mortgage Consultant

Capital Mortgage welcomes new Mortgage Consultant

Paula Nordstrom has recently accepted the position of Mortgage Consultant with Capital Mortgage in Lake Ozark. Nordstrom has been in the banking industry for 15 years and has lived in the Lake Area for 6 years.

I am very happy with my recent move to Capital Mortgage. I'm looking forward to working with the many people I know in the area and eager to make new acquaintances," stat-

ed Nordstrom. She recently left Bank Star One to accept the position of Mortgage Consultant with Capital Mortgage, a company that specializes in primary and secondary home loans.

Capital Mortgage is located at 101 Crossings West Drive, Suite 202 in Lake Ozark with headquarters in St. Louis. Nordstrom can be reached at 573-964-5870.



James W. Mead, Chairman

Central Bank announces new Board Chairman

the Ozarks, announced the appointment of James W. Mead as Chairman of the Board for Central Bank of Lake of the Ozarks. Jim is currently Senior Vice President.

Jim was born and raised in the lake area and graduated from School of the Osage in 1953.

In 1957 he graduated from University of Missouri with a Bachelor of Science in Accounting. Jim joined Central Bank of Lake of the Ozarks, F/K/A Bank of Lake of the Ozarks, in 1973 as a

loan officer. He was appointed as Senior Vice President of the Commercial Loan Department in 1982 and continues to serve in that capacity.

Jim has an extensive background in banking and has been active in the community serving as President of the School of the Osage school board from 1977 to 1980 and presently serves as board member of Central Missouri Council of Local Governments.



The Rock Bottom Bar & Grill recently opened at 1104 Bagnell Dam Blvd., Lake Ozark. Participating in this recent Lake Area Chamber ribbon cutting ceremony were Dan Murphy, Customer; Tony West, Customer; Emily Rader, Customer; Marion Ascher, Chef III; Cindy Miller, Server/Bartender; Mike Tamburello, Server/Bartender; Samantha Roetzel, Owner; Jeff Tate, First National Bank; Angie Fousie, Server/Bartender; and the Lake Area Chamber Active Volunteer Ambassadors. Not available for the photo were Sean Roetzel, Owner; Matt Tapia, Bartender; Bruce Goad, Bartender/Server; Misty Mitchell, Server; Tony Dyer, utility; Jerry and Marie Spratt, Shannon and Allison Sullivan; Kelsey Ingram; and Randy Schulz, Top Chef III.



After being located on the North Shore for 23 years, The Print Shop Inc. recently relocated to 831 B Hwy 42. The Print Shop recently held a Lake Area Chamber Ribbon Cutting to celebrate its move and expansion. Participating in this Lake Area Chamber ribbon cutting ceremony were Laurie Fritchey, Press Operator; Shane Smitherman, Special Operations; Ed Thompson, Owner; Dana Robinett, Special Operations Assistant; Beth Fritchey, Graphic Designer; Brandy Harrison, Graphic Designer; and Ava Harrison. ♦♦



Silver Lining Charters is excited to announce their premier yacht charter service and captain for hire service. Enjoying an afternoon cruise and participating in this Lake Area Chamber ribbon cutting were Captain Joe Kostelac, Captain/Owner; First Mate Doreen Kostelac, Owner; Casey Wilson, Charter Communications Sales Executive; and the Lake Area Chamber Active Volunteer Ambassadors. For more information, call (573) 365-9188 or (913) 205-8929 or visit their web site at: www.silverliningcharterslakeozark.com



Representative Rodney Schad recently presented a new Missouri flag that flies at the historic Willmore Lodge. The newly presented flag has a history, as it has been flown over the Capital Building in Jefferson City, Mo, prior to being presented at Willmore Lodge. The Lodge was the original administrative offices of Union Electric in the late 1920s for the construction of Bagnell Dam. Participating in this recent Lake Area Chamber flag presentation were Representative Rodney Schad; Ginny Schad, wife; Trisha Roberts, Lake Area Chamber Executive Director; Candy Wilson, Lake Area Chamber Marketing Director; and the Lake Area Chamber Active Volunteers.

Ribbon Cuttings and Public Announcements by Businesses



This recent Lake Area Chamber Open House and ribbon cutting ceremony welcomed Air Choice One as a new member of the Lake Area Chamber of Commerce. Participating were Jordan Wood; Lois Farmer, Osage Beach Alderman; Nancy Viscelli, Osage Beach City Administrator; Mayor Penny Lyons, Osage Beach Mayor; Taylor Wood; Ashley Storz; Darnea Wood, Secretary/Treasurer; Shane Storz, Director of Operations; Mike Laviolette, Chief Pilot; Darlene Storz, President; and the Lake Area Chamber Active Volunteer Ambassadors.



LAKE OZARK Bank Star One held a Flamingo Day event on June 17th at the Hy-Vee branch in Osage Beach. Everyone was encouraged to wear pink and pink refreshments were shared with the public along with some pink give-a-ways offered throughout the day. Along with the promotional offerings Bank Star One also gave away 5 Hy-Vee gift cards valued at \$250 each. The lucky participants who received the gift cards were Tim Proark, Ronny Eastman, Donald Langley, Charles Copeland and Lea Danae Bemboom.



Christi Nicklas, Buyer Specialist

Team Jane Kelly welcomes new agent

Christi Nicklas recently joined Team Jane Kelly, RE/MAX Lake of the Ozarks, as a Buyer Specialist.

Prior to her affiliation with Team Jane Kelly, Nicklas managed the marketing and advertising programs for a number of Lake Area businesses, including Team Jane Kelly. A native of the greater Kansas City area, Nicklas held a real estate license with Reece & Nichols in the mid-nineties before moving to Lake Ozark in 1998 and establishing her career in marketing and advertising.

"We have worked with Christi for over two years in the capacity as our marketing director, so we feel her transition to Buyer Specialist has been a natural progression," said Jane Kelly. "Christi's background with our team has enabled her to become familiar with both the Lake Area real estate market and with the way our team works together and functions as a cohesive group. Her experience in marketing and advertising and her understanding of real estate will be invaluable to her customers."

Team Jane Kelly, RE/MAX Lake of the Ozarks includes team members Jane Kelly, CRS, GRI, ABR, Buyer Specialists Mary Maher, Denise Maher, Margie Rudolph and Christi Nicklas, Closing Manager Lori LaManno, Listing Manager Penny Wright, Client Services Manager Terri Preston and Client Services Representative Bob Nelson.



Casey's General Store Opens at 5795 Hwy. 54 in Osage Beach! Participating in this recent Lake Area Chamber ribbon cutting ceremony were Chrystal Mike, Cashier; Mary Sanderfer, Team Member; Kim Mark, Team member; Peggy Boulton, Team Member; Margie Williams, Store Manager; Karen Workman, Area Supervisor; Bob Madura, Area Supervisor; Hank Downen, Regional Manager; Donita Branstetter, District Manager; and the Lake Area Chamber Active Volunteer Ambassadors. For more information contact Casey's General Store at (573) 348-0062.



Gran-Daddy's Q recently opened at 3937 Hwy. 54 in Osage Beach, at the corner of Hwy. 42 and Hwy. 54. Gran-Daddy's Q is open daily from 11AM to 8PM. Call (573) 348-1677 for pick-up or delivery orders. Participating in this recent Lake Area Chamber ribbon cutting celebration were Maria Garza, Manager; Dustin Potter, Owner; Tessa Foust, Prep. Cook; Nikki Potter, Cook; Erika Delgado, Prep Cook; Lindsay Reich, Delivery; Blane Raymer, Cook; Rebecca Ramach, Owner; Rebecca Baker, Delivery; and the Lake Area Chamber Active Volunteer Ambassadors.



Maurices has recently opened at 3924 Jr. Prewitt Parkway, Lake Ozark. Stop in or call phone (573) 348-3925 for more information. Participating in this recent ribbon cutting ceremony were Shannon Woolbright, Assistant Manager; Heather Boren, Sales Associate; Kristen Rentschler, Sales Associate; Krista Watts, Manager; Robin Evers, Lake Area Chamber Board; and the Lake Area Chamber Active Volunteer Ambassadors. Not available for the photo was Julie Lupardus, Sales Associate.



Located 2 blocks South of Bagnell Dam on Bagnell Dam Blvd., in Lake Ozark or at the OMM by water, Mike Fink's Marina offers boat and PWC rentals. Participating in this recent Lake Area Chamber ribbon cutting ceremony announcing new ownership were Darcy Chedester, Dock Attendant; Pat Comer, Dock Attendant; Stephany Chedester, Snack Shack; Whitney Chedester, Dock Attendant; Ashley Koch, Dock Attendant; and the Lake Area Chamber Active Volunteer Ambassadors. Not available for the photo were Chris Polley, Owner; and Ryan Polley, Owner.

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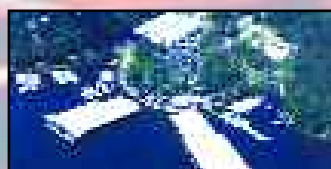
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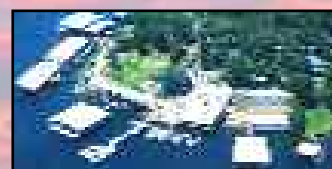
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\$17 million spent on unusable computer system

by Kelly Wiese
Associated Press Writer

Jefferson City, MO (AP)—Months ago, state officials revealed that the Department of Revenue had spent millions of dollars on a new computer system meant to handle license plate transactions electronically, but that the computers still weren't running.

Recently, the agency said the system could have prevented the state from issuing some of the nearly 22,000 license plate sets mistakenly printed with numbers already in use.

The department printed 21,978 sets of duplicate license plates, 1,502 of which were distributed to motorists before officials learned of the mistake July 8.

In January, State Auditor Claire McCaskill disclosed that the Department of Revenue had about \$1.8 million worth of computers and equipment sitting unused in a warehouse. The Blunt administration responded that the agency, under previous administrations, had spent more than \$17 million since 1995 on a computer system that still was not in operation.

The program—called FASTR—would allow licensing offices around the state to submit vehicle licensing and titling information electronically to the Department of Revenue's headquarters in Jefferson City, instead of mailing in the paperwork as they do now.

Revenue Director Trish Vincent said in January she became

aware of the problem shortly after being appointed, and planned to get the system running by the end of the year.

Friday, agency spokeswoman Maura Browning said the goal is to have the system operational by the end of the fiscal year, which is June 30, 2006, though some areas could go online earlier.

While the system might not have prevented the department from ordering the wrong list of plate numbers, it could have allowed state officials to catch the problem sooner. If an employee at a contract fee office had entered the duplicate plate information into the main computer system, it would have flagged it right then as a problem, she said, rather than taking a couple weeks for the paperwork to be processed manually in Jefferson City.

"It would've prevented us from issuing any duplicate plates," Browning said.

Nearly all the plates were sent to license offices in the eastern part of the state, the agency said, with less than 700 going to three northwest Missouri offices. The cost to reprint the plates and mail out correct ones to the roughly 1,500 people who got duplicate plates was estimated Friday at nearly \$67,000.

To guard against a similar mistake in the future, the agency said it now requires a supervisor to double-check the order list for new license plate numbers before employees send it off for printing. ■



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Missouri faces \$18 million in mandatory Medicaid payments

by David A. Lieb

Associated Press Writer

JEFFERSON CITY, Mo. (AP)—When the federal government starts covering prescription drugs for people on Medicare, Missouri will have to start paying to help cover its cost of doing so.

The reasoning behind the mandatory state-to-federal payments is that states will have to spend less of their own money on prescription drugs for low-income residents on Medicaid.

It could be viewed as a "You scratch my back, I scratch yours" situation. But some states are complaining about the scratch marks of what, in political circles, are known as "clawback payments."

The Texas governor has vetoed a two-year appropriation for the payments. The New Hampshire legislature barred the payments unless a court upholds the provisions of the federal clawback law.

Missouri has done nothing so drastic. But Gov. Matt Blunt's administration isn't too pleased about the way the mandatory payments are being implemented.

"We're trying to work within the system to get help and relief,"

said Missouri's Medicaid director, Mike Ditmore. "I think sugar gets more than vinegar."

The federal Medicare program provides health care for seniors and the disabled. The Medicaid program—run by states but funded with both federal and state money—specifically covers low-income people, including seniors and the disabled.

Between 130,000 and 150,000 Missourians qualify for both programs. When they visit a doctor, Medicare pays the bill, but Medicaid may cover the patients' co-payments. The Medicaid program also pays for medicines prescribed for those people who are eligible for both programs.

But that is scheduled to change Jan. 1, when the federal Medicare program starts covering prescription drugs for its enrollees, including those on Medicaid.

In the first five months after the law kicks in, Missouri expects to pay about \$118 million to the federal government to help cover its costs. That money otherwise would have gone to the state's Medicaid program.

As Ditmore describes it, the payments are derived under a

somewhat complicated formula. It is based on a state's 2003 per capita Medicaid expenditures on prescription drugs for people eligible for both Medicaid and Medicare, increased by national inflationary trends.

That is multiplied by the number of people dually enrolled in the programs during the current month, and then multiplied again by 90 percent (or decreasing rates in subsequent years) to determine how much a state owes the federal government.

Missouri officials don't like using 2003 as a base year, because some of the state's pharmaceutical cost-saving procedures had not fully kicked in. But the base year appears to be fixed in federal law.

State officials also contend Missouri's Medicaid pharmacy costs have risen less than the national rate. The result is that Missouri officials believe the state is being asked to pay more than its fair share to the federal government. They're hoping for a change or an exception in the federal policy.

But changing assumptions about the new Medicare requirements already have forced cuts

to Missouri's budget.

When lawmakers passed a budget in early May, they and Blunt's administrators assumed the state could continue reaping rebates from pharmaceutical companies for the drugs prescribed to Medicaid recipients also eligible for Medicare. But they learned later that the federal government would not allow that, resulting in a \$20 million hit to revenues anticipated in the budget.

The lost pharmaceutical rebates were one of the factors contributing to Blunt's decision to line-item veto about \$20 million in general revenue spending.

Yet Blunt never considered the more drastic option of vetoing the entire state payment to the federal government, as a means to protest the new policy, said Mike Keathley, Blunt's commissioner of administration. Doing so likely would have only delayed the pain, requiring the state to come up with the money when the Legislature returns next January.

"We tend to be more conservative in our budgeting," Keathley said. "This issue is not over, and we're still addressing it with Washington. But for the purpose of being realistic ... we had to plan accordingly."





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Blue logo highway signs increase in cost

Jefferson City, MO— (AP) Missouri highway officials have decided to raise the price businesses must pay to have their restaurant or gas station logo advertised on the blue signs along some of Missouri's busiest highways.

The state first hired private contractor Missouri Logos in 1991 to manage the sign program and has renewed its contract over the years.

Businesses wishing to

advertise their logos on the signs along Missouri roadways currently must pay \$850 per sign a year. The Missouri State Highways and Transportation Commission voted to raise the price to \$1,200 on roads carrying more than 30,000 vehicles a day. Rates for less-traveled roads won't change.

Highways carrying more than 30,000 vehicles a day are generally in high-traffic areas, including the St. Louis and

Kansas City regions, and around Springfield, Cape Girardeau, Jefferson City and Columbia. The state has about 5,100 logo signs on major roadways, about 64 percent of which will have the higher fees, the Department of Transportation said.

Signs are available for food, gas, lodging, camping and tourist attractions. The new contract also will offer signs for 24-hour pharmacies.

The higher rates take effect immediately but will be phased in as businesses' annual contracts are renewed.

The rate charged to businesses last increased in October 2003, from \$750 to \$850 a sign.

With the higher fees, the state's cost for the contractor to run the program also is increasing, from \$190 per sign per year to \$225 for signs on roads carrying more than

30,000 vehicles a day.

The program brought in about \$1.5 million in net funds for road projects in the fiscal year that ended June 30, and that is expected to rise to \$2.7 million a year with the higher fees, the agency said.

Half of states run similar private logo programs, the agency said.

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Life insurance is a vehicle used to remedy some of the problems a premature death can create. There are a few questions you should ask yourself when looking into a life insurance purchase.

1) Who are you responsible for? Maybe you are one of the breadwinners of the family and are responsible for a spouse, children, grandchildren and in some cases you may even be responsible for your parents if they are in your care. You could be a business owner responsible for a partner, employees and their families.

2) What financial impact will it have on your family and the business if you are not here to provide or produce for them? You may be responsible for the family mortgage, children's education and other bills of the household. As a business owner you could be responsible for providing the day to day income of the business if you are the main proprietor or salesperson. The business could possibly be forced to close the doors unless someone can work in your place. Think of the time and expense to hire and train a new employee to fill your shoes. A death can even alter contractual agreements that allow the business to generate revenues or make it more difficult to obtain loans from the bank given the changes is the operation's management.

3) How much coverage is enough? Many people just grab a round number out of the air and go with that figure. Others will give a complex formula or a multiple of your earnings as a basis for coming up with a death benefit amount. As your financial circumstances change over time, meeting with your CPA and legal council to help you determine a feasible amount for your unique situation is recommended.

Steve Naught, VP of Marketing of Naught-Naught Agency, is a Certified Insurance Counselor. He can be reached at 573-348-2794.



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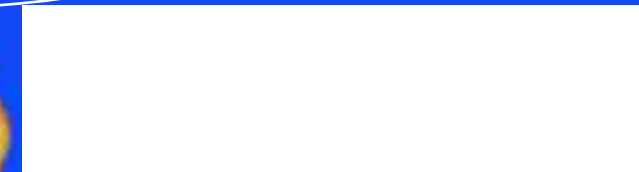
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Mountain Man festival to be held September 16-18

The eighteenth annual Historic Osage River Mountain Man Rendezvous and Muzzleloader Shoot is scheduled for September 16-18, at the American Legion Campground in Lake Ozark.

The three-day festival is an authentic step back in time to explore American history.

Nestled along the banks of the Osage River, mountain men and traders capture the days of the pre-1840's as they dress in 19th century attire and live in genuine tee-pee and canvas tent campsites. You can experience living history at its best as mountain men compete in black powder shoots, tomahawk and knife throwing and fire starting. Shop Trader's Row for unique crafts,

folk art and artifacts of the past. An array of artisans, storytellers, gunsmiths, re-enactors and blacksmith guide you through a journey back in time. The sights and sounds of a frontier rendezvous, the smells of campfires and the enchantment of walking in the footsteps of early pioneers are captured in this three-day event.

Admission is \$5.00 for adults and free to children 12 years and younger with an adult admission. • History day for area school students will be Friday, September 16. •

For more information call the Lake Area Chamber of Commerce at 964-1008 or visit our website at www.lakeareachamber.com. ■

State will likely seek federal relief if drought conditions persist

by Alan Scher zagier
Associated Press Writer

COLUMBIA, Mo. (AP)— The prolonged drought that has struck most of Missouri's 114 counties will likely lead to a request for federal disaster relief should the parched conditions continue, state and federal officials said Monday.

Gov. Matt Blunt has asked the Missouri Farm Service Agency to assess drought damage in 106 counties. Though formal reports won't be complete until later this week, early indications are troubling, said Tim Kelley, the agency's executive director.

"I think it's going to be significant," he said at a Monday morning panel discussion hosted by Sen. Kit Bond at the University of Missouri-Columbia's Life Sciences Center.

Should the federal government declare parts of Missouri a disaster area, farmers in the affected areas would be eligible for emergency loans, income tax relief and other short-term aid, said Judy Grundler, a program administrator with the state Department of Agriculture.

For Terry Hilgedick, a Boone County corn grower, such relief might be a case of too little, too late. He told Bond and other panel members how his fuel costs have increased 80 percent and fertilizer costs by 60 percent

since the last significant rain more than a month ago on his Hartsburg farm.

"While that would be greatly appreciated, you can't turn back the clock," said Hilgedick, who brought along a dry brown corn stalk to illustrate the drought's toll on his land.

The lack of rainfall harms more than just crops, several speakers said. Fuel and electricity costs rise. Water at power plants becomes too hot to efficiently cool. And boat traffic on the Missouri and Mississippi Rivers must be restricted.

"What started out as an agricultural drought is now a hydrological drought," said Grundler.

The county damage reports are due to Blunt by the end of the week, said spokeswoman Jessica Robinson. Kelley said he hopes a determination will be made by Aug. 6.

Bond offered few tangible solutions at the round-table discussion but pledged to do his part to obtain federal relief should Blunt make such a request.

"If you ask the average person, they might underestimate the damage done by drought," Bond said. "Contrary to what may be popular belief, droughts cause the most economic damage of natural disasters we face in this country." ■



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Blunt appoints Talburt Water Patrol Commissioner

Jefferson City - The Missouri State Water Patrol is pleased to announce that Governor Matt Blunt has appointed Sergeant Rad Talburt to the position of Commissioner of the Missouri State Water Patrol effective July 5, 2005. Governor Blunt's appointment of Rad Talburt to the colonel position is a significant departure from appointees of previous administrations. Since the position is governor appointed, most colonels have come from political offices or departments outside the agency. The selection of Rad Talburt is the second of only two Water Patrol Commissioners to come from within the ranks to head up the agency. It has been 24 years since the last colonel was a uniformed officer promotion. He will replace Colonel Jerry Adams who was appointed to head the Water Patrol in 2001 by Governor Bob Holden.

Colonel Rad Talburt is a 25 year veteran officer with the Missouri State Water Patrol. He joined the Water Patrol in January of 1980 and attended recruit training in Columbia, MO. Upon his graduation from the Water Patrol academy, Colonel Talburt was assigned to the Current River in Ripley County and moved to Doniphan, MO to begin his patrol duties. He was promoted to the rank of corporal in 1999 before receiving a promotion to sergeant in October of 2004. Colonel Talburt's tenure with the Water Patrol has been patrolling the Current River and serving the citizens of Missouri on the float streams of southeast Missouri. In addition to his patrol duties, Colonel Talburt has served the Water Patrol in the capacity of Director of Training, District Firearms Instructor, Academy Instructor, District Evidence Officer and member of the

Water Patrol Dive Team.

After his graduation from Wilcox Springs High School in 1974, Colonel Talburt attended School of the Ozarks at Point Lookout, MO. He received his Bachelor of Science in Criminal Justice Administration in 1978. Since his employment with the Water Patrol, he has received numerous commendations for heroism and meritorious service. He received the Officer of the Year Award from the Water Patrol in 1989 and the Commendation Award in 1998. The Department of Public Safety bestowed the Meritorious Service Award on him in 1998 and named him Employee of the Month in 2002. Colonel Talburt was awarded the Distinguished Service Citation by the Missouri State Water Patrol in 2002 after placing himself in the line of fire to save shooting victims in a Dent County standoff.

Colonel Talburt brings a unique perspective to the position of Commissioner of the Water Patrol. He understands the Water Patrol's mission of promoting boating safety and enforcing the watercraft laws enacted by the state of Missouri and enjoys fulfilling that mission by interaction with the boating public. Talburt says, "The Missouri State Water Patrol has not only been my life, it has been a rewarding job. Every weekend I get to assist someone in one way or another." Dedication to service has always been the creed by which Colonel Talburt has conducted his professional career as well as his personal life. "I have thoroughly enjoyed my years of service and I feel that I have always tried to give extra effort towards making the Water Patrol a better agency. Whenever I have been asked to do an extra assignment or been called upon for

duty by the Water Patrol, I have always completed the assignment willingly, and to the best of my ability."

The challenges to the leadership of the Water Patrol for the future are formidable, but Colonel Talburt is eager to accept those challenges and

continue to move the organization in a positive direction. Budget constraints, funding concerns and officer retention are just a few of the issues the new commissioner will address. "I know there are issues that need to be addressed and those will be a priority," Talburt said. "I plan

on being a hands-on colonel whenever I can. My main goal is to boost the morale of the officers and civilian staff by having an open door policy and by seeking positive solutions to the challenges we face with the Water Patrol." ■

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Benefit packages for small employers

by Michael Gillespie

Linda is a waitress at an area franchise restaurant. "I've worked here a year and I've never been offered benefits," she says. There is an unmistakable tone of disappointment in her words. Then, as if to emphasize the situation, she adds: "You wouldn't believe the turnover they have here."

That doesn't surprise Kelly Flanagan, of Hardin Consultants in Eldon. Flanagan works with small business owners who encounter unforeseen difficulties as their companies grow. "Mostly it's about employee retention," says Flanagan. "Some occupations don't expect you to have benefits—typically, a part-time sales person in a retail store doesn't expect to get benefits, because nobody does. But if you're in an industry where your competitors offer benefits you're going to lose employees to those competitors." This is especially true in the lake area. Recent years have brought national chain stores to the region. Nearly all of them offer employee benefit packages. The small business operator can ill afford to ignore the trend.

When asked to assist a business with organizational growing pains, Flanagan often begins by surveying the employees to find out what they want from their employer. Not surprisingly, the most requested benefits are health insurance and retirement savings plans. According to a 2004 survey by the U.S. Department of Labor's Bureau of Labor Statistics, 69 percent of workers in private industry had access to employer-sponsored medical care plans, while 59 percent had access to retirement benefits. Other common employee bene-

fits included paid leave (available to 77 percent of employees nationwide), life insurance (51%), and short- and long-term disability (39% and 30%, respectively).

After collecting data from the survey, Flanagan sits down with the business owner to discuss the wants and needs of the employees. More often than not the owner's reaction is the same. "The employers always say they can't afford benefits. Then we go out and we get quotes and we find things that might be reasonable. The owners certainly understand the impact of how it would change their company—less turnover, less training, higher quality service. When you start adding up the cost of having a new employee because you lost somebody to a company that does have benefits, suddenly it doesn't seem quite so bad."

"By offering benefits to employees, small businesses offer benefits to themselves, too," notes Flanagan. Certain benefit programs, such as retirement savings plans, provide the added advantage of significant tax savings for employers. Jason McDowell, senior financial services executive with Met Life in Lake Ozark, points out that a retirement plan can be an affordable benefit for many area businesses. He especially likes the SIMPLE 401(k) plan, which is tailored for small businesses. It fea-

tures lower administrative costs than the traditional 401(k) and allows employees to defer up to \$10,000 of their yearly salary. The employer contribution is limited to 3% of the worker's compensation. "The SIMPLE plan is a much leaner, meaner type vehicle that can help people build up considerable sums of money," says McDowell.

There are numerous health insurance plans that small employers can offer their workers. The nationwide average employee premium is \$264.59

and there's a \$60,000 bill, the person's house could be at risk. That impacts the employee drastically and then you could lose a good employee because they might end up losing their home."

Flanagan advises small business owners to look beyond the typical benefit package. "Sometimes the things to offer aren't necessarily the things that people think of right off the bat," she says. "Disability insurance is critical if employees are hurt or sick and can't work. It's much less

expensive than some of the other benefits. Another perk is legal services for employees. They can arrange for wills and power of attorney, and even seek help with traffic tickets. It's a nice service to have."

Legal services are among those benefits that are offered at no cost to the employer—they are funded entirely by employee contributions. No-cost benefits can also include long-term care insurance for employees' parents, and care for dependents with special needs. "There are a number of opportunities for employers to offer assistance in those areas," says financial planner McDowell. "They can make people feel better about their place of work."

Other employee benefits that often are overlooked include free use of services or facilities. As examples, Flanagan suggests that a computer repair shop

could offer its employees ten hours of service every year, or a resort might allow employees and their families free use of the pool or tennis courts or golf greens in off-peak hours. "Those are really good perks," she says. "They tend to be motivating things. They're unique and they don't cost the employer a whole lot." Another cost free benefit that employers should consider is flexible scheduling; offer flextime when possible so that employees may adjust their work hours around family responsibilities. And finally, Jason McDowell advises that if an employer can do nothing else, he or she can at least offer the convenience of payroll deduction for employee-funded insurance—so the only cost to the employer is administration.

All things considered, the benefit of greatest value comes with the smallest price tag. When it's in place it can hold a company together; when it's missing it can tear the business apart. Consultant Kelly Flanagan has seen it both ways, as she explains: "The problem often is how the company treats the employee—it's an attitude issue, not necessarily a money issue. Small businesses can be better because they know the employee very well, or they can be worse if the owner is a tyrant. Workers will stay and be loyal to the employer if the employer treats them well—and that doesn't necessarily mean giving them benefits. It means listening to their ideas, respecting what they have to say, treating them like they're real people. If somebody loves their supervisor, or loves the owner of the company, you think they're likely to change jobs?" ■



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per month for family coverage, \$67.57 per month for single coverage. Those costs can be reduced by offering high-deductible plans. McDowell notes that while some employees may question the value of high-deductible plans, they can make a critical difference. "Let's say somebody has a \$5,000 deductible, where the health insurance pays 100 percent after that. The loss to the employee is only going to be that \$5,000 and most hospitals will accept payment plans. If there's no insur-



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