

LAKE OF THE OZARKS

BUSINESS JOURNAL

NEWS IN BRIEF

It's the Season of Sharing Local Groups help needy children in the area have a Christmas.

This is an important cause. See Page 40 - 41.

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Whitetails mean big bucks

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Huge addition to open soon. Page 11.

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Versailles rallies around Dixon closing

by Mike Bissell

"Tyco International Plans to Close Sixteen Factories"

This is a headline taken from an internet home page from November 16, 2005. The headline itself is nothing out of the ordinary; plant closing announcements are all too common these days. For approximately 220 employees of Dixon Ticonderoga Pencil Factory of Versailles, a pronouncement such as this is more than just a ripple in a sea of information on the internet. These employees, who are soon to be the former employees of Dixon Ticonderoga, know that real people, who have genuine concerns about their future, are the ones who are effected. "Factories" may be closing, but it's living, breathing people whose lives will be turned upside down. And in this instance, it's our neighbors who will feel the pinch.

Gauging the impact of such a loss on a community the size of Versailles is difficult to assess. According to Mayor Terry Silvey, about 70 percent of the workforce at Dixon was from Morgan County, which has an overall population of approximately 18,100. Versailles itself has a population of about 2,365. For 220 workers to suddenly all be looking for work at the same time will have

far reaching implications. The impact is not just on the loss of taxable revenue for the county, but the salaries of the Dixon employees are the epicenter of money which circulates throughout every level of commerce.

Jim Dykzeul is President of the Versailles Area Chamber of Commerce. "Basically, this was a short notice situation," Dykzeul said. The employees were notified that they were closing the factory. We have been in contact with the owners, trying to figure out what we can do in regards to selling the property. They have given us a price--\$975,000." "This is going to have a drastic impact," Dykzeul continued. "They're employing well over 200 people. A lot of the employees have already said they will probably go to Jefferson City or other factories throughout the Lake area. Some are considering waiting to see what becomes of the Super Walmart to be built in Versailles. This is hurting people who can least afford to be hurt. You're talking about people making 8 to 12 dollars an hour. Some of the people who will be losing their jobs are husbands and wives."

The announcement of the plant closing came as an absolute bolt from the blue for everyone hearing the news for

the first time. "We were notified on October 13," Mayor Terry Silvey said. "That was the same date they made the announcement to their employees. They came to City Hall at about 4 o'clock that afternoon and informed us as to what was happening. So we were as surprised as the employees, to say the least. I'm not sure if it's a state law or what, but they do have to give sixty days notice. We were told the last day of operation would be December 13. Depending on how long each employee has been at Dixon, they will present them with severance pay, which will basically take them up to the end of the year."

The question which everyone asked themselves over and over was, "why now?" Steve Henderson is President of the Board of the Morgan County Development Corporation. "Well, the rumors have been out there for sometime," Henderson said. "The company had sold once, and that deal fell through. Then this Italian company bought them out and they've got plants all over the place. What I think really caused it, (the closing) was shipping costs. The type of wood they use to make these pencils comes out of China and South America. The shipping costs to get that delivered

to Central Missouri; well, I'm sure it was staggering. That's why the plants are going to Macon, Georgia and Mexico City. It's a much shorter jaunt to any port and their shipping costs are dramatically less."

Mayor Terry Silvey elaborates. "It was a corporate decision. They were bought out several years ago by a company based in Italy, although their corporate office, as I understand it, is still based in Florida. They closed a plant in Canada, and then decided to close this one. According to local officials, this plant had one of its best years ever--very profitable, and always has been for the company. I guess when it comes right down to it, they can find cheaper labor down south. They've built a state of the art facility outside of Mexico City, which is why the plant is being sent down there. It was just a corporate decision, which didn't reflect poorly on the workforce, this plant or the community here. They were profitable, but obviously, not profitable enough."

What the civic leaders of Versailles and Morgan County didn't do, was sit around feeling sorry for themselves. "As soon as I was notified of the closing on that Thursday, (October 13)," Mayor Silvey

continued on page 12

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BUSINESS JOURNAL



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EDITORIAL

It's the time of year when helping those in need seems to come to the forefront the most.

There are plenty of organizations to give your money to— there's never a shortage of need.

The Lake area is no exception. Surrounding all of the prosperity and expansion are Missourians in need. Right here at home. There are children who won't have a Christmas because for one reason or another their family is undergoing a rough time.

But not only that, there are kids who won't get enough to eat this season— they will go to bed hungry. I think this is the

image that disturbs me the most.

Kids can live without a present over the holidays but they can't grow and develop without enough to eat.

Ours is a prosperous resort destination. The thought that kids go hungry here is appalling.

There are groups around the area this holiday season, and all year long for that matter, that need your help. Find it within yourself to give something— it doesn't have to be much— to those who can benefit from your generosity.

We're writing about two such groups this issue, but there are many

more— particularly the Food Pantry— that need help.

Any amount of money, or some canned goods- old clothing- you name it, can help someone.

Take a moment and think about how much difference you can make in the lives of others and give generously. It makes me feel good inside to help in whatever way I am able, and I'm sure it will you as well.

—Editor



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Camdenton's Lakers football finish unbeaten season with yet another state title

by Bill Rabeor

When the Affton Cougars jumped out to a 6-0 lead on the Camdenton Lakers in the Class 4 state championship game in St. Louis, many of the thousands of Lakers fans that made the trip to the Edward Jones Dome may have thought 'here we go again'.

You see, Camdenton had fallen behind both Webb City in the quarterfinals and Lee's Summit West in the semi-finals before coming back to win both games in dramatic fashion in order to get to the title game. Coach Bob Shore did not share the fans angst however.

"I didn't think they would be able to stand in there and pound the ball on us," Shore said. "If we ever forced them out of their offense and got them throwing the ball that we would have them and I still felt that way at that time."

He was right. The Lakers blocked a punt for a touch-down to take a 7-6 lead midway through the first quarter and never looked back. Camdenton scored four times in the first half and cruised to a 36-19 win over the Cougars.

For many of the Lakers players, it was the culmination of a childhood of football together. The senior leaders of the team, Daniel Eidson, Forrest Shock, Dennis Chairs, Austin Spradling and others, have been playing together since the seventh grade. Many of them were starters their sophomore year. A season that saw them finish with a record of 6-4. A successful year for many teams but sub-par at Camdenton. As juniors, they finished 11-1. They entered their senior season in 2005 ranked No. 1 in the state in Class 4 from the opening game. They finished the year 14-0 with the state title in hand.

For Coach Shore, it was his seventh trip to the state championship game and his fifth state title win. It was his 328th career victory. He is the winningest active football coach in the state of Missouri. Yet, he

insists, winning championships never gets old.

"The feeling doesn't change any I can tell you that," Shore said. "It's very much like the first time you ever did it. They all feel great, but they are also all different and they are all special in thier own way."

This years team had two serious tests early in the year. In week 2 at Waynesville where they won 17-14 on a late fourth quarter field goal and in week 3 at home against Kickapoo where they also won by a field goal, this one in overtime 16-13. The middle part of the schedule seemed relatively easy, and the next thing you know, the Lakers are 8-0 in the second week of District play. That is when the team turned the corner.

"There's no question in my mind it was Hannibal," said Shore of the turning point of the season. "Our kids had an air of confidence about them as a whole team and felt like they could win. Hannibal week was a feeling that went from 'we could' to 'we will'."

And did they ever. The Lakers pounded the previously unbeaten Pirates 34-0 and went to 9-0 on the year. They would follow that up with a 49-28 win over Jefferson City-Helias and an easy win over Republic in the state sectional playoffs 46-7.

Then came the quarterfinals against the Webb City Cardinals, the team that ended their season a year ago. Camdenton went to Webb City and walked away with a 21-14 win over the No. 2 team in the state. Then, on to the semi-finals and the Lee's Summit West Titans at home in the Jaws of Death. The Titans took a 20-19 lead with 1:53 to go and set up one of the most memorable plays in Lakers history. The ole' swinging gate from their own 20 yard line. QB Eidson threw a perfect pass to Shock for an 80-yard touchdown and the Lakers held on for a 25-20 win and were headed to the Dome. And the rest is history.

"I think some of the special things about this one is the fact that we were put in such a difficult District and we had to come through such a tough half of our state, with Webb City down there, and Lee's Summit West here. So, I think this one was really earned. The fact that our football team answered so many really big challenges makes it really special for this group," coach Shore said.

"I think the biggest thing that really stood out about this football team is the fact that, these kids, they just weren't going to be beat. They had it in their mind that they were going to win this thing and they played so hard," Shore said. "That seems to be a trademark of these kind of teams. They are just a tight knit unit and they are really on a mission. Now, we've had some teams that had all those qualities and for some reason just didn't get there. The ball bounces the wrong way, a muddy game or something like

that. There's no guarantee that you will get there, but that's a common denominator for all those teams that do."

For Lakers assistant coach Jeff Shore, himself a two-time state champ in '86 and '87, the feeling of winning as a coach and as a player are very similar. "It's the next best thing to playing," Shore said. "It's as satisfying and it's just as fun and just as exciting."

It's also a way to keep in touch with old friends and teammates.

"That's one thing that's really special about Camdenton football is all the people that have been associated with it, they come back and are part of it. It's a very, very large extended family and it means more to you that way," he said.

There's an old saying that's used to describe the Camdenton football legacy. They don't rebuild, they reload. The JV team was undefeated this season. The freshman team had a

good year as well, so the pot is still full for the Lakers. To repeat as state champs is unlikely though when you consider they will probably make the jump to Class 5 next year. Even so, Coach Shore is optimistic.

"This is a real advantage. One of the advantages of going to the playoffs is the extra weeks of practice that you get for some of the younger kids. We've got good solid football players. We need to fit them together and get them in the right position to help the football team, but we've got some kids that missed this year because of injury that could really help the team."

One thing is certain. This was a season to remember, full of memorable wins, unlikely comebacks, record breaking players and breath taking moments. A season in which everyone who donned the Purple and Gold will never forget. ■

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Santa Claus and the gift-giving tradition

by Michael Gillespie

Christmas, that wonderful time of year, celebrates the birth of Christ. It's more than a date on the calendar. It's a feeling, a celebration of joy and hope, a lifting of the spirit.

Little wonder, then, that Christians everywhere have striven to instill the meaning of Christmas into the minds of their children. And by that means the legend of Santa Claus and the tradition of Christmas gift-giving was born.

It began with Nicholas, the real St. Nicholas, bishop of Myra. He lived during the fourth century in what is now western Turkey. Few details of his life are known. The most authentic biography of the saint was written some five hundred years after his death. It is said that he came from a wealthy family, though his parents died when he was still quite young.

Embarking on a life of piety and miracle working, he determined to spend his inheritance on charitable works. A serendipitous opportunity presented itself. A nearby family recently had lost its money. There were three sisters in the family and

their father could neither support them nor supply their dowry. Barring miraculous intervention, they faced a life of prostitution. Nicholas heard of their plight. One night he threw a bag of gold through the window of their house, and repeated the good deed three times. This provided the dowry that enabled all three women to avoid a life of sin. Some scholars believe this gave rise to the custom of presenting gifts on the feast day of St. Nicholas, December 6. Several miracles are attributed to Nicholas, in life and death. The most enduring holds that long after his death, St. Nicholas resurrected three boys after their brutal murder, thus becoming the patron saint of children.

The tradition of mid-winter gift giving, long associated with the feast day of St. Nicholas, probably had its roots in ancient Roman custom, in honor of a god. The practice was transformed by early Christians to commemorate the life of Nicholas and, concurrently, the birth of Christ.

In medieval times peasants brought gifts of food that had been grown on the manor to the

local lords, who in turn invited them to a feast. The lords, in turn, would present more substantial gifts to higher nobility. As early as the twelfth century, children began receiving presents as a way of honoring their patron, Nicholas. Some variations of the practice had poor families with children receiving anonymous presents on their doorsteps.

During the middle ages, on December 26—the feast of St. Stephen—priests would open the poor boxes at church and distribute the money to the needy. And common laborers added a new dimension to the practice by soliciting tips from those who benefited from their labors. They placed the tips in clay boxes that they would break open on the day after Christmas. Hence the name "Boxing Day," which is still a holiday in England and Canada.

Then came the Protestant reformation. The notion that children were receiving gifts attributed to a Catholic saint abhorred the reformers. Some elders tried to suppress the practice, but to no avail. Instead, the emphasis was changed. Instead of giving gifts on December 6, in honor of



Essentially "invented" by Thomas Nast, the image above is from the 1862 Christmas season *Harper's Weekly* cover.

the saint, the practice was moved to Christmas, and the gift-giver was portrayed as the Christ child, *Christkindlein*. Over time the word and its meaning corrupted into "Kris Kringle" in English-speaking countries.

Kris Kringle was a fatherly figure that more resembled the original St. Nicholas than the Christ child. In Germany the term became *Weihnachtsmann*, meaning "Christmas man".

In some places the Christ child was the invisible spirit that left presents on Christmas while Nicholas became *Belsnickle*, or "Nicholas with fur". This descriptive name came about because he was portrayed by adults wearing costumes and fake whiskers. Belsnickle visited children while they were awake and scared them into good behavior. Gradually, Belsnickle, the visible spirit, overshadowed the unseen image of the Christ child. This opened the door to the emergence of Santa Claus.

Santa Claus came to America with Dutch settlers of the 1600's. The name Santa Claus was a corruption of "Sinterklaas", which in turn was a convoluted form of St. Nicholas.

The celebration of St. Nicholas day and Christmas, while occasioned with much merrymaking in the Dutch colony of New Amsterdam (New

York), was declared illegal in Puritan New England. Only after the Revolution did the celebration of Christmas gain widespread acceptance in America. This came about as much the result of German immigration as from Dutch influences, for the Germans were enthusiastic celebrants of the Christmas season.

It was the Germans who brought over the tradition of the Christmas tree. This, in turn, furthered the custom of gift-giving, for what better place to set one's present than under the beautifully trimmed tree?

The early Santa Claus, the Santa Claus of Europe, was tall, skinny, and wrapped in fur clothing. He traveled by foot or by horseback. Within a hundred years or so of his arrival in the Dutch colonies, Santa had put on considerable weight and was conveyed about in a wagon. Washington Irving mentions his appearance in a satirical history of New York published in 1812. The old saint coursed the rooftops and found chimneys the preferred entrance to the homes of sleeping children. (In 1893, a devoted father impersonating Santa attempted a similar feat. He got stuck. Neighbors had to tear

continued on page 19

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Your personal phone records available to anyone through online firms?

The "Red Tape Chronicles", an online BLOG (stands for 'weB LOG') part of MSNBC's online news presence, reports that while outrageous, your cell phone records, including every call you made, who you called, and how long you spoke—are available to anyone for a price.

For about \$100 per monthly statement, they report that firms like Information Search, Inc. uses "pretext" calls, pretending to be the user, and requesting copies of statements from cellular and land line telephone companies. According to the article, dozens of such companies are online offering the service.

A 'Google' search for "cell+phone+records" as indicated in the article turned up about 17.5 million entries.

MSNBC first covered the story in 2001, centering around the efforts of a private investigator named Rob Douglas who was outraged by the availability of such personal information and sought legislative changes through Congress. Douglas went on to found PrivacyToday.com,

his website crusade against the firms offering the records.

The article indicates that government entities are finally taking notice. The Electronic Privacy Information Center filed a complaint with the Federal Trade Commission (FTC) and Senator Ed Markey of Massachusetts demanded action in letters to both the FCC (Federal Communications Commission) and FTC. Senator Schumer of New York then introduced legislation to crack down on the sale of phone records.

One company, Verizon, has also taken action suing at least one website selling the information, and plans to continue with others.

Douglas stated the FTC identified 1,500 firms in all advertising such services, and warned 200 with notices to stop the practice. Of the 200 warned, eventually only three of the companies were sued after federal sting operations.

The telephone companies are reluctant to take action because doing so would admit their

problem with persons unauthorized by the account holder obtaining records illegally, under their noses.

Five years after Douglas' sting operation with the FTC, the companies still offer their services.

Apparently these illegal records have been used to embarrass, harass and even murder individuals. Records were also reportedly used to find and hassle families involved in the Columbine school tragedy. Stalker Liam Youens also report-

edly obtained Amy Boyer's Social Security number and the name of her employer from a data seller named Docusearch—subsequently going to her office and shooting her to death. ■



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Lake Regional Health System honored for excellence in statewide competition

Osage Beach, MO— •Lake Regional Health System has received statewide recognition for its 2005 calendar. • The calendar, which won first place in the Employee Communications Project category, highlighted hospital departments and employees and listed

"We're honored that the work of Lake Regional Health System has been selected to receive this statewide recognition," said Michael E. Henze, Lake Regional's Chief Executive Officer. •

The awards competition was established by MAHPRM in



important events sponsored by Lake Regional Health System.

The Show-Me Excellence awards, presented annually by the Missouri Association for Healthcare Public Relations and Marketing (MAHPRM), recognize high achievement and superb quality in advertising, marketing and public relations projects produced by hospitals and health care systems throughout the state. •••••

The awards were presented at the Missouri Hospital Association's 83rd Annual Convention & Trade Show in November. • A statewide panel of public relations and marketing professionals judged the 344 entries in this year's competition.

1981 and is the only Missouri competition dedicated to hospital and health care public relations and communications efforts. • With 21 categories, the competition included projects in media relations, advertising, publications, writing, photography, marketing and public relations.

Lake Regional Health System Public Relations staff members Gary Owens, Laura Gajda and Vicki King proudly display their first place Show-Me Excellence award, presented annually by the Missouri Association for Healthcare Public Relations and Marketing (MAHPRM).

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Osage Beach Premium Outlet offers 110 storefronts

by Alison Schneider

Over the past twenty years, residents of the Lake Area have witnessed unprecedented economic growth in all areas. A housing explosion has been recently edged by the huge influx of nationwide chains offering businesses and services that residents previously had to travel to enjoy. However, in 1986, way ahead of its time- the Osage Village property was developed in Osage Beach.

Originally designed in three phases, it was locally owned and developed. While information on the original plans and ownership

the owners to attract top-brand, "couture" type stores to the area, making it a shopping destination to hundreds of thousands of bargain hunters. New Plan then sold the property to its current owners, Chelsea Properties, in December of 2002.

In business since 1980, Chelsea Properties Group is one of the largest developers of upscale and fashion-oriented manufacturer's outlet centers in the country. It manages 36 properties in 12 states and Japan. The U.S. centers are consistent with a 99% occupancy rate and its stores generate average sales of \$400 per

shopping centers in Europe and 4 centers in Japan. No doubt, Simon and Chelsea together make a strong team with a history of success. So how does Osage Beach Premium Outlets fit into this huge conglomerate?

When Chelsea first acquired the property some changes were made immediately. The name change, of course was the most apparent, but there was some clean-up work that took place as well. Repainting, landscaping, and new signage was the most noticeable of the changes that Chelsea brought to the facility, but perhaps less apparent but most important was the change in customer service.

The manager of the mall at the time of the acquisition was Steve Jeanis, and Chelsea felt confident that he was still the right man for the job. He is, in fact, still managing the property allowing continuity and a local knowledge that is necessary to the overall vision of the Chelsea companies. One problem was that the management/customer service offices were formerly located in an obscure little second story office that was, to say the least, out of the way of traffic. Rothstein says that this wasn't consistent with their strong feelings about customer support. "We immediately moved Customer Service to a larger, more prominent and accessible spot in the mall" she says. "This invites shoppers to stop in and ask questions, collect coupons and check on special offerings. Premium Outlets wants shoppers to know that they are appreciated." This philosophy is what sets Chelsea properties apart from other manufacturer outlet malls and afforded them such success. "Working with better brands allowed us to separate our properties from the glut that occurred in the 80's," says Rothstein. "Factory malls were springing up everywhere and not all offered the quality and brand names that people were really looking for. Today, the facilities with higher-quality stores that Chelsea Premium Outlets offers are leading the market." It was that philosophy that allowed Chelsea to rise above the smaller malls as the factory mall market "settled out." The Osage Beach mall is definitely one of the successes.

The Osage Beach Premium Outlet facility currently offers 110 storefronts and is 99.6% leased

consistently. In the early days of manufacturer outlets, the developers had to work at building relationships with the type of brand names they wanted to attract. Now, it's all about maintaining those relationships. There is a leasing team that deals with manufacturers, but they don't really have to "go after" lessees - the manufacturers come to them. "By building solid relationships and providing a high-quality area with good traffic flow the brand names are more open to opportunity," says Rothstein. "If our leasing team has an opening that would be a great fit for a particular store, they will contact the store and let them know of the opening". Chelsea prides itself on being particularly knowledgeable on the demographics of their facilities, allowing them the ability to "fit" clients in a great location and ensuring success.

The Osage Beach facility regularly employs over 800 persons, but that figure increases over the holiday season. They know they are one of the largest employers in the area and work hard to support the community whenever possible. They offer regular military and educator discounts and have special discount days for groups such as "50-Plus Tuesdays", which offers shoppers over 50 a 10% discount just by showing their proof of age to the cashiers at participating stores every Tuesday. Simon Properties has an active non-profit Youth Foundation group that fosters educational opportunities, career development and life skills for at-risk youth. Among other things they offer college scholarships to help meet the needs of graduating High School seniors in the communities that host Simon malls.

They add to the local economy not only by the tax dollars that are generated directly by the facilities but by encouraging group tours to come to the area as well. "We currently have arrangements with a number of local hotels including Country Club Hotel and Three B's Bed and Breakfast" says Rothstein. "Typically they include a "shop and stay" format offering discount coupons and a special rate at the hotel. It's a very popular program and really benefits the local businesses as well". Bus tours are also very popular for larger groups. Sometimes these are day trips, but more often it involves at least one

overnight stay and of course, dining and entertainment in the area as well.

Like most of the Chelsea properties, the Osage Beach mall is an outdoor mall and they take advantage of that atmosphere. For the holidays, for example, shoppers can enjoy a strolling Santa and musical performances by local groups throughout the mall every weekend. The trolley, rather unique to this facility due to the size and terrain, will continue to run through the holidays as well.

Recently, Chelsea Properties has begun a move into the E-commerce arena offering shoppers the opportunity to access the high-quality brands online.

One huge advantage of the Chelsea web offerings is a VIP Shopper's Club that offers its members downloadable coupons offering 15% - 30% off selected stores.

Club members can also access a special coupon book each week and receive e-mail notification of discounts local mall happenings. Registration is free of charge, but can only be accessed online at www.premiumoutlets.com/vip.

New stores are seeking to come to the facility all the time, says Rothstein. Most recent openings include Journeys and Cold Stone Creamery, but some exciting new stores are due to join the Osage Beach community in 2006. "I can't tell you who is coming in right now, but I can tell you is that we are very excited at the new offerings, and I believe that the Lake Area will be excited, too" says Rothstein. "The new stores will compliment existing offerings and will definitely fit into the quality brand scheme of this property."

So it seems that "the little mall that could" has done well over the years. Growing from 10 to 110 stores and becoming one of the premiere shopping destinations in Missouri since opening in 1986, it definitely is a highly visible confirmation of the growth of the Lake Area. It's clear that Chelsea/Simon Properties feel confident that the success will only continue, and look forward to a mutually profitable and beneficial relationship between the Lake of the Ozarks and Osage Beach Premium Outlet. A match made on Wall Street (so to speak).



is difficult to come by, we do know that the first phase boasted about 10 storefronts and a restaurant. When it was ready for occupancy, the newly constructed outdoor mall opened its doors with local businesses including a singing telegram company, a costume shop, and a couple of small gift/novelty stores. Undoubtedly the new mall, while in an attractive setting, was struggling to fill its spots and the expansion plans for phases two and three had to be put on hold. At some point (the time frame is unclear), the property was purchased by a holding/development company that decided that Osage Beach was the perfect spot for a factory mall setting.

New Plan Excel Realty Trust, (the most likely) second owners of the property, is one of the nation's largest real estate companies. Their focus is primarily the ownership and management of shopping centers. Its portfolio currently shows more than 360 properties over 39 states, and although the Osage Beach facility is no longer on their list of properties, it clearly stands as one of their success stories. The construction of the next two phases in 1988 and 1993 and an additional expansion in 1994 allowed

square foot. Chelsea chose to allow its properties to retain their local flavor and shopper allegiance and chose to brand their outlets by the name "Premium Outlets". Locally, this meant the Lake Area mall would be renamed "Osage Beach Premium Outlets".

According to Michele Rothstein, Senior Vice President of Marketing for the Chelsea Group, this was a strategy that combined the community feel for their properties and allowed them the distinction of offering instantly recognizable premium brand names like Polo/ Ralph Lauren, Tommy Hilfiger, Coach, and Calvin Klein. "We want people to recognize the name "Premium Outlets" and know that wherever they see this, they can expect the same quality of product and service as in all the other Chelsea properties" she says. "Consistency of high quality, sought-after brands and exemplary customer service is our biggest success".

It must be working, because in October of 2004, Chelsea Group was acquired by yet another development group, Simon Properties. Through its subsidiary partnerships, Simon Properties currently owns or has interest in 301 properties in 39 states, Canada and Puerto Rico as well as 48

Nixon goes after 13 companies for sending junk faxes

Jefferson City, Mo. — Unsolicited ads for everything from insider stock tips to Florida vacations clog the fax machines of Missouri businesses. Attorney General Jay Nixon today took legal action to stop the flow of these “junk faxes” from 13 companies across the country.

“Fax machines are a vital artery of communication for small businesses,” Nixon said. “These junk faxes tie up those lines and waste the recipient’s paper, toner and time. The result is that the burden of the advertising cost is passed on to a business that’s not even interested in the product.”

The lawsuits against the 13 companies allege the defendants sent the unsolicited fax advertisements in violation of both federal and state laws. The federal Telephone Consumer Protection Act prohibits sending unsolicited fax ads; under Missouri consumer protection laws, it is an unfair practice to violate the federal act or to appropriate consumers’ property by shifting the costs of unsolicited advertising.

Each company sued had multiple complaints filed against it, including one company named in 50 complaints. In many cases, businesses continued to receive faxes after instructing the senders to stop.

“If you have a fax machine, it’s almost impossible to avoid an unrelenting stream of junk faxes that peddle everything from vacations to health insurance plans to roofing services,” Nixon said. “When you are awaiting an important fax such as a contract or a bid, it goes beyond aggravating to see your machine tied up with ads for \$99 trips to Orlando.”

Nixon is asking the courts to prohibit the blast faxes from continued violations of the law, and order the defendants to pay penalties of up to \$1,000 for each fax sent and reimburse the state for its investigative and legal costs. The defendants are:

Sara Lynn Wang, doing business as American Group, of Richardson, Texas, for sending unsolicited faxes advertising

real estate services. The lawsuit was filed in Boone County Circuit Court.

VIP Comm, d/b/a Gold Healthcare, of Houston, Texas, and owner Mike Ballas for sending unsolicited faxes advertising health care plans. The lawsuit was filed in Pike County Circuit Court.

Vinne Merino, d/b/a City Wide Roofing and Paving of St. Peters, Mo., for sending unsolicited faxes advertising roofing services. The lawsuit was filed in St. Charles County Circuit Court.

Diamond Voice L.L.C., of Cedar Hill, Texas, and owner Joel D. Black for sending unsolicited faxes advertising health care plans. The lawsuit was filed in Cape Girardeau County Circuit Court.

First Choice Health Care of Coronado, Calif., and owner Mike Flint for sending unsolicited faxes advertising health care plans. The lawsuit was filed in Marion County Circuit Court.

FLA Enterprises Inc. of Orlando, Fla., and president Joel Velazquez for sending unsolicited faxes advertising vacation packages. The lawsuit was filed in Adair County Circuit Court.

Global Business Acquisitions Inc. and owner Johannah Seelig, of Boynton Beach, Fla., for sending unsolicited faxes advertising real estate services. The lawsuit was filed in Franklin County Circuit Court.

Kancharla Corp. of

Huntsville, Ala., for sending unsolicited faxes advertising travel vacation packages. The lawsuit was filed in Texas County Circuit Court.

National Business Information Corp. of Duluth, Minn., and owner Richard J. McHenry Sr. for sending unsolicited faxes advertising business consulting and analysis. The lawsuit was filed in Cape Girardeau County Circuit Court.

NIIT Enterprise Inc. of Longwood, Fla., for sending unsolicited faxes advertising vacation packages. The lawsuit was filed in Polk County Circuit Court.

Progressive Business Publications Inc. d/b/a Progressive Business Compliance of Malvern, Pa., for sending unsolicited faxes advertising business consulting and analysis. The lawsuit was filed in Lawrence County Circuit Court.

Anthony Stokes (a/k/a Anthony Taylor) and Joe Stokes (a/k/a Joe Taylor), both d/b/a Southern Roofing, of St. Louis, for sending unsolicited faxes advertising roofing services. The lawsuit was filed in St. Louis County Circuit Court.

Stocks-In-Focus Advisory of La Canada, Calif., and Carnegie Marketing Associates of Torrance, Calif., for sending unsolicited faxes advertising stock tips. The lawsuit was filed in Saline County Circuit Court.

Unsolicited faxes was the fourth-highest category of complaints received by the

Attorney General’s Consumer Protection Division in 2004, with 1,148 complaints. To date in 2005, Nixon’s office has received more than 1,200 complaints. Nixon says he supports a change in state law to allow Missourians to register their fax numbers on the state’s No Call list. Nixon will ask state lawmakers in 2006 to allow fax

numbers and cell phone numbers on the No Call list.

Missouri consumers who receive unsolicited faxes should file a complaint with Nixon’s Consumer Protection Division by calling 1-800-392-8222 or completing and mailing in a complaint form. ■

Unwired

By the Chief Team at Chief Communications your Nextel Authorized Representative

New Gadgets just in time for the Holidays!

With the holiday gift giving season upon us you should consider the newest handsets and wireless accessories when making your gift list.

A new handset with the latest features is a gift that will keep on giving and be appreciated for months to come and wireless accessories make great gifts and stocking stuffers too!

Just in time for the holidays from Motorola the i930 and the i870 handsets and from Research in Motion (RIM) the Blackberry 7100.

The i930 is the first Motorola Nextel handset to feature Microsoft Windows mobile software. It is Bluetooth wirelessly syncs with outlook e-mail, contacts and calendar, has pocket versions of outlook and internet explorer with a windows media player for music and video, an SD memory card slot along with the distinctive Nextel walkie talkie feature. This powerhouse flip camera phone also features a camcorder w/ spotlight and you can take a picture of someone and then assign it to their spot in your contacts list. Then when they call you their picture will appear in the Caller ID window. This is the ultimate device for the professional on the move.

The i870 is the first handset with built in MP3 player so now you can take your music with you in you phone! This unit is also Bluetooth with an SD memory card, camera/video cam and more. It’s the latest in multi media phones.

The Rim Blackberry 7100 is the latest handset w/ both Bluetooth and a keypad for heavy e-mail users.

Stuff those stockings w/ Bluetooth wireless headsets available for Bluetooth enabled phones. There are also non Bluetooth phone wireless headsets that work with any phone that has a standard 2.5mm earpiece jack.



Other great gift ideas; ear buds and headsets start at around \$20.00. Mini key boards that attach to your phone are great for typing e-mail and text messages and cost under \$50.00.

Be Santa’s helper and the hit of the holiday season with these great gift ideas from Chief Communications your Nextel Authorized Representative in Osage Beach Lebanon and St. Robert.

For all your wireless questions call the Chief team at 573-302-0033.



Nixon displays samples of the junk faxes received by businesses.

Whitetails means big bucks at Lake of the Ozarks

By Denny Benne

The Lake of the Ozarks plays host to The Whitetail Trophy Hunt. Local land owners agree to lease their property to the organization (Whitetail, Inc.). The organization currently leases over 33,000 acres in the area and develops the property into a suitable environment to raise trophy whitetail bucks. We talked with Gary Sherwin, guide and whitetail expert on nutrition and food plots needed to be successful to produce trophy class bucks. Of the 16 years The Whitetail Trophy Hunt has been in operation at the Lake of the Ozarks, Gary has developed and guided the properties that have won the contest seven of those years. Enough said— Gary knows whitetail.

Sherwin said, "The Lake of the Ozarks provides the perfect environment for whitetail deer to flourish. Dense woods and conditions with open fields offers the deer the best of both worlds. Plenty of clover and bedding areas and night time feeding plots."

Of the 33,000 acres currently leased by Whitetail, Inc., all are within a 45 minute drive of Osage Beach. Providing hunters an opportunity for a trophy buck.

Gary said "Many land owners try to attract deer to their property when in fact most of the property around here already has deer on it. We've tried to provide food plots and the necessary nutrients vital to growing trophy bucks and keep

the deer on the property by doing so. We do this with clover and biologic some— but more clover than anything."

After developing the property it is now ready for the The "Whitetail Trophy Hunt".

Two hundred thirty hunters pay a \$2,500 entry fee to participate. And the top 20 places pay out much like a bass tournament. The top prize is \$15,000 and a free return trip back next year. In all, there is \$150,000 in prize money and roughly \$50,000 of this goes back to the land owners.

For example, this year's winning buck unofficially grossed 178-1/8 inches non-typical, netting the hunter \$15,000 and the land owner \$7,500 (half the purse).

Gary said, "The \$2,500 entry fee may seem a little steep but many hunters have provided land leases that don't provide the habitat or nutrients needed to grow trophy bucks and they have no opportunity at the prize money."

The The Whitetail Trophy Hunt is growing in popularity on a national level. Sixty percent of the hunters participating this year were from Pennsylvania; almost everyone is from out of state. Of the 230 hunters only two or three are from Missouri.

When you look at national numbers, Missouri ranks third as the most popular among fisherman and hunters.

Sherwin said, "Sure the lake is a great boating lake and we've got some great golf



The first place winner in the Whitetail Trophy Hunt for 2005.

courses but get just five miles from the lake and you've got some of the best whitetail and turkey hunting in the nation."

What many people don't realize is the shoulder season boost to the lake area economy as a result of the hunting activities.

For example, the 230 participants in the The Whitetail Trophy Hunt all pay the \$2,500 to participate and 70 of these hunters brought their wives or girlfriends. This translates into 300 room nights in November.

Using \$100 per night for five nights means \$150,000 in revenue for lodging. The wives are shuttled to the various shopping malls for two or three days and spend an estimated \$35,000 shopping for the holidays.

Many of these hunters also take their spouses out to a nice dinner.

Gary said "The Whitetail Trophy Hunt is big money for local revenue. These people have money to spend and since many of us are local we make

sure they spend it with our friends and neighbors. They're here for a good time and of those 65% or more that come back every year enjoy returning to their favorite restaurants and shopping malls."

It's become pretty lucrative for local businesses at this time of year, kind of like a high-end convention or meeting of 300 plus people. For more information on the The Whitetail Trophy Hunt, log on to www.whitetail.net. ■



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Pistols Plus- Who knew? New expansion to open

By Denny Benne

After 10 years in business owners Pam and Jim Reis have taken their business to the next level. (3-1/2 levels actually). The new Pistols Plus is the vision of Jim Reis or should we say his "passion". As with any hands-on business it helps if you have a grasp of the goods of which you are dealing with, such is the case with Jim Reis.

Jim starts everyday in his bow stand at about 5:30 a.m. and is still to work by 8:30 a.m. You won't catch him late afternoon either; he's back in the stand till dark. Jim doesn't drink or smoke but certainly understands addiction. For Jim it's bow hunting. And to be successful you've got to spend a lot of hours in the stand and have the patience to realize your dream of that once-in-a-lifetime opportunity.

Jim's passion for the outdoors is apparent from the moment you walk through the front door of the new Pistols Plus. The entryway greets

you with an enormous bull elk chandelier, the largest ever made—or will ever be made by its creator.

As you enter the top floor you'll enter a museum that features various rifles and hand guns used throughout American history. From the Wild West to military—even the Smith and Wesson gangster era, none of this area's items are for sale. This is Jim's personal collection and makes a great display.

Also included on the first floor is a high-end shotgun and rifle room including Perazzi, Browning high grades and Beretta high grades, as well as a 78 foot gun counter displaying every imaginable shotgun, rifle and handgun.

Pistols Plus is the largest handgun dealer in the Midwest, with over 500 on display. Camouflage clothing and rustic hunting lodge type furniture is also displayed on this level.

On the second floor you'll find ATV's, motorcycles and gun safes on display and in stock, from the economy model safes to the high-end

Browning models.

The archery department is on this floor as well and features Browning bows and P.S.E. bows.

The ground floor was built around the shooting range which has been in existence for 10 years. The shooting range was made of custom bul-

letproof steel from Shooting Range International out of Las Vegas, Nevada. Everything is bulletproof including the bullet

continued on page 17



Pistols Plus in Lake Ozark

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Dixon Ticonderoga closing

continued from page 1

said, "the following day I called the State Department of Economic Development and made them aware of the situation. They sent down a task force on a couple of different occasions to address the employees as to what some of their options might be. There is money available if they want to continue their education; go back to school, if they want to be trained in other fields and also help with writing their resumes to put out elsewhere. That is something the State does, and is also something Dixon had done to get the State involved. Dixon is doing everything they can to help place these people elsewhere."

"What the Chamber has done," Chamber President Jim Dykzeul said, "is set up a link to area factories. Any employer who wants to advertise, in regards to help wanted, we have a link for them as well. As far as the outreach programs with the area colleges, we've set up programs with them for new training and placement. Some have even talked about getting into the nursing trade, or a machine trade--that sort of thing. So a link

has been set up for that and has been real well received."

The consensus and ultimate goal of everyone involved in this process is not necessarily placing the former Dixon employees elsewhere, although everything must be done to help them in the present. The foremost objective is finding a new tenant for the Dixon building to keep them at home.

"We're trying everything possible," Development Corporation President Steve Henderson said. "We've identified a couple of different companies who are potential employers. The building itself meets the needs they're looking for, but there's a lot that goes into it. It's just one of those things. When you're dealing with large sized employers like this, they have a lot of options and every small community, like Versailles, is looking for them. They want them in their town."

"I believe we have the best of all worlds here," Henderson continued. "As long as we can make everything mesh, we'll get somebody back in here. One of the things we have right now, which is in demand for a lot of companies, is a ready and willing work-

force. A lot of communities can't say that. They would have to go through a big hiring process which could take three to four months, and that's not even counting training. If we were able to get another wood products company in here, our people could probably jump right in and get up to speed in no time."

"Obviously, our first and primary goal is to get another employer in here," Mayor Silvey said. "It's been a pretty big hit to our economy and to our workforce."

"There is one company that is very interested right now," Jim Dykzuel said. "It's between a location in Kansas and Versailles right now. They would, supposedly, employ between three and four hundred. They are concerned about the workforce. We know, for a fact, that 42 percent of Morgan County residents work outside of the county. So we know for sure that there's a workforce available."

Mayor Terry Silvey elaborates. "As a city, we formed a task force within our community which included myself and several business leaders and so forth, including past mayors. We have

made contacts out there to other companies who might be interested in re-locating here. Obviously, Dixon owns the building, so that's available. The big selling point for someone wanting to move here, relocate here or start up a new business, whatever it may be, is that if they do it fairly quick, we have a built in workforce of over 200 people. So we have a few things working in our favor."

With the competition as intense as it is among communities for new industry, what can Versailles do to lure a new employer?

"There's not a lot we can do," Steve Henderson explained, "other than abating taxes. Once they get someone nailed down, and the county is working very diligently and they've said that whatever they can legally do, they will do. The thing is, you don't want to abate the taxes from now on. What you want to do is give them a two, three or a five year window with no taxes."

"The problem with our county taxes," Henderson continued, "is that you have to go to everyone of those taxing entities--you have to go to the school board, the ambulance district--you have to go to everyone on that tax bill and tell them, 'hey, this will come back around if you abate your taxes for this entity

for a certain period of time.'"

"The state is working very hard. They're going to work with every available opportunity we have. We have an enterprise zone. So, if someone was wanting to make any additions to the building, bring in additional employees, that sort of thing, there's tax incentives there. Right now, Dixon Ticonderoga pays between eleven and twelve thousand dollars in real property taxes and about the same in personal property taxes. In my opinion, for the county to give up \$24,000, for all of the taxing entities involved there, is not a great sum to keep that many people employed," Henderson said.

"We've never faced anything like this before," Henderson continued, "although we're always trying to lure new industry in here. The entire board, the City of Versailles, the Chamber, County and State are all very interested in making this happen and there hasn't been a negative aspect from any one of them. Everyone is working very diligently to make this happen."

"I tell you what," Henderson concluded, "I'm a salesman and if it can be done, we're going to get it done. We're going to fill that plant. We may get it done in two or three months, it may take a couple of years, but it will be filled again." ■



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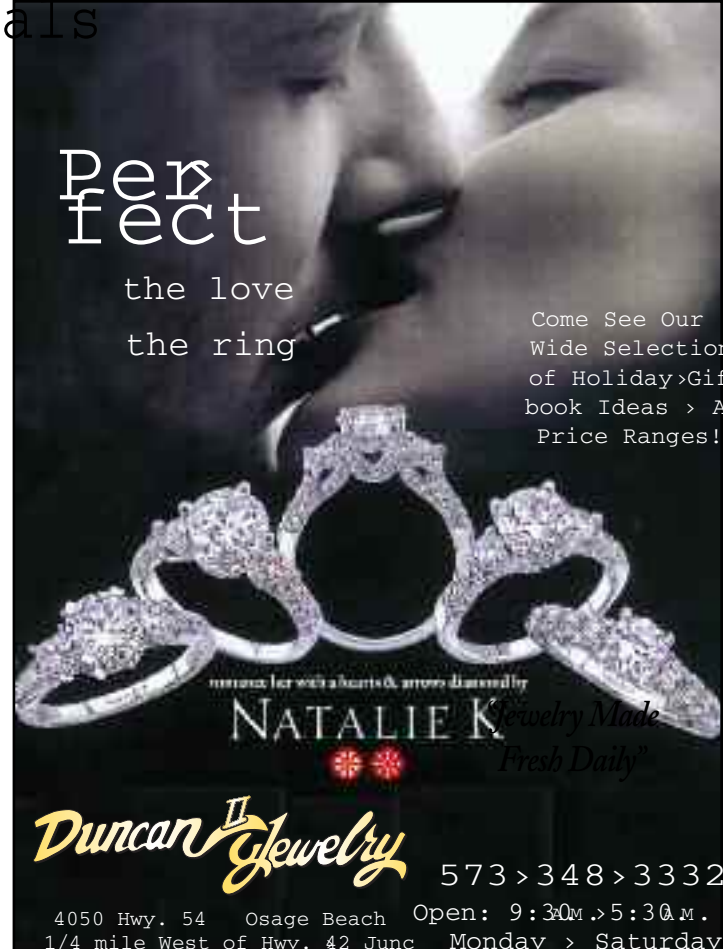
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Seniors- choosing the right prescription drug plan for you

The Missouri Department of Insurance wants to help Missouri seniors choose the right prescription drug coverage for their needs. Beginning January 1, 2006, Medicare will begin offering prescription drug coverage, and if people join by December 31, 2005, they won't miss a day of that coverage. In order for Missourians over the age of 65 to make sound decisions regarding these plans, the department has created a checklist of items for them to think about before choosing one.

- Know the prescription drugs you're taking. If you know the drugs you take in a year will total less than \$2,250 or more than \$5,100 you may want to consider enrolling in a Medicare drug plan. It is also important to check the drugs you take with the Medicare drug formulary list. If the drugs you take are not covered, it may not be to your advantage to enroll.

- Compare the costs. Your former employer or union may

offer a prescription drug plan that fits your needs at a lower price than Medicare. They also may be working with Medicare to provide you with prescription drug coverage. If you have not received information from your employer or union, contact the organization's benefits administrator.

- Attend an outreach session. Find a Medicare drug benefit enrollment event in your area. Many non-profit organizations, hospitals and churches host free, unbiased and confidential seminars to help you choose the right drug coverage. Check your local newspaper or radio station for dates and times, and take advantage of these meetings to ask important questions and get a better understanding of your options.

- Talk to your family or friends. If you don't feel comfortable talking to someone you don't know, find family members or friends who can help you. They may be able to make things more understandable to you, or they may be willing to

make some phone calls or attend an outreach session with you to get more information.

- Call for help. Call the Community Leaders Assisting the Insured of Missouri (CLAIM) hotline at 1-800-390-3330. Certified volunteer representatives will be able to help you work through Medicare options and changes, but they cannot tell you which plan to choose. These counselors also offer free, unbiased and confidential advice.

- Pay attention. Not all people may offer free, unbiased and confidential when providing you with drug coverage information. Call the Missouri Department of Insurance at 1-800-726-7390, if someone is soliciting your business without your consent. People are not allowed to give you information about their company's Medicare plans unless you ask for it.

- Grab a guide. CLAIM offers two helpful guides: the Show-me Senior Shopping List for Medicare Supplement Insur-

ance created by the Missouri Department of Insurance and Medicare & You created by the Centers for Medicare and Medicaid Services. Both of these guides can help answer some of your questions regarding Medicare and prescription drug coverage. Call today for your free copies.

- Sign up. The Missouri Department of Insurance and CLAIM cannot enroll you in Medicare prescription coverage. If you have decided to enroll, choose one of the three options below:

1. Visit www.medicare.gov and click on the Enroll in a Medicare Prescription Drug Plan.

2. Call 1-800-MEDICARE (1-800-633-4227).

3. Call the Medicare drug plan you choose directly.

For further information, contact: Emily Rackers at (573) 751-2562.

Everyone with Medicare, regardless of income, health status, or prescription drug usage, will have access to pre-

scription drug coverage beginning on January 1, 2006. www.medicare.gov features information readily accessible to the public including:

- Basic Information
- Things to Consider
- Common Situations
- Landscape of Local Plans
- Medicare Prescription Drug Plan Finder
- Formulary (Drug) Finder
- Enrollment Center
- Publications
- View, print or order Medicare publications.

They also feature headings such as: Medicare Billing, Medicare Appeals, Long-Term Care, Plan Choices, Stay Healthy, Address Change, Replacement Card, Medicaid Enrollment, Provider Information, Glossary, Privacy Practices, Medicare Reform and Search Tools.

www.My.Medicare.gov lets you access your personal information regarding your Medicare benefits and services. ■

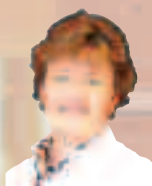
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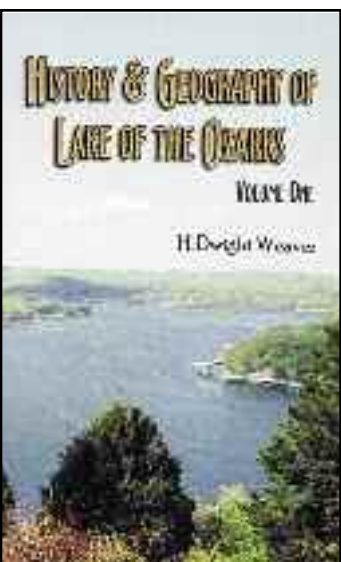
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Local author pens historical book on Lake of the Ozarks region

by Darrel Willman

Ever wondered how the city of Bagnell got its name? Heard the story of the Pla-Port light-house? Been told of the controversy surrounding the Lake's name?

There are these and many, many more accounts surrounding the region in Dwight Weaver's new book about the Lake and its history. Dwight is a local author (and contributor to the Lake of the Ozarks Business Journal) who has written



five books on Missouri caves and two on the Lake itself. His third, "History & Geography of the Lake of the Ozarks - Volume One" looks at the area from an encyclopedic viewpoint, articles arranged A-Z. Inside, you'll find facts, names, dates, photos and stories from the early 1800's through to the 1970's.

Hotels, mills, restaurants, resorts— they're here, with historical chronologies that detail the earliest businesses and structures— their starts, and in many cases, their finish.

It's a fascinating read— you can literally start anywhere you open the book, and jump around to whatever catches your interest — or your eye. There's no set order or storyline here.

No matter where around the 1,100 (or so) miles of shoreline, there's something here to read about. From the tumultuous beginnings of Lake Ozark, to a Governor's objection to the "greatest Senator", these pages are packed with short but sweet reads, often with amazing historical photos— on the area.

Dwight says his inspiration came from a couple factors.

"I've had an interest in the history, as well as the natural and man-made features of the Lake of the Ozarks region for as long as I have lived in the area— more than 40 years.

As the years passed I realized that getting definitive information on the people, places and events that have created the history of the region since Lake of the Ozarks was formed in 1931, is difficult. Much of what we generally read about the history of the Lake is repetitive in nature and seldom dates back further than the 1960's. So many of the region's first and second generation of developers and business people are now deceased. Most of the history in the records of our local historical societies are 19th and early 20th century records. Little has been written about what has transpired here over just the past 70 years, and certainly not from a regional perspective.

My book is meant to be primarily a key reference to the historical and geographical topics which comprise the history of the Lake of the Ozarks region from settlement to the present with special emphasis on the 1930's to 1960's.

While a few narratives in the book are fairly comprehensive, it is not possible to make every entry in the book a complete history of that topic. That would take many lifetimes of research to accomplish."

The title in part says "Volume One". We asked Dwight what's in store for later books? "Future volumes will continue to provide insight into the people, places and events that have shaped this region. Volume one barely scratches the surface of the area's diverse and interesting background. I enjoy talking with long-timers of the area and anyone with knowledge about the area's past. I encourage anybody who would like to share their information to get in touch with me." he said.

Dwight is no stranger to publishing and writing, but this one was special, he says. He published the book himself— reluctant to turn over control to others.



Dwight Weaver

"I wanted complete control over this book and its successors because the project is very personal and close to my heart."

If you'd like to get your hands on a copy, the book is very new, and so distribution is limited. Stone Crest Book and Toy in Osage Beach carries it for \$20. Otherwise, drop Dwight a line and he'll send you the volume directly for \$20 plus \$3 for shipping and handling. It's a nice soft-bound book you'll want to leave out on the coffee table, it's sure to start (or settle) many discussions on the area's landmarks, cities and businesses. Make your check or money order payable to "Osage Valley Trader". 38 Village Marina Road, Eldon, MO 65026. If you'd like to contact Dwight directly regarding the book (who knows— it might go well in your shop) call him at 365-1171 or dweaver@socket.net.

We also asked Dwight where he comes up with all of this interesting information? He says, "a multitude of sources including old advertising and promotional literature, educational and recreational attractions, old newspaper records, and I get anecdotal information from long-timers who remember how it used to be. Some of the narratives in the book are like puzzles that were put together by accumulating bits and pieces of information from numerous sources and then letting those fragments tell a story. Historical research is detective work, which makes it a challenge."

Challenge, indeed. ■

Missouri sued by Justice Department over 2004 Voters

The U.S. Justice Department has sued Missouri, a swing state won easily by President George W. Bush, for voting violations in the 2004 election, including registering more people to vote in some counties than their entire voting-age population.

The complaint, filed on Tuesday in the U.S. District Court for the Western District of Missouri, said 29 Missouri counties and election jurisdictions had more people registered to vote than there actually were people of voting age living in those areas.

One Missouri county, for instance, showed voter registrations that amounted to more than 150 percent of the true voting-age population in that county.

Missouri Secretary of State Robin Carnahan acknowledged the voting irregularities in the 2004 federal election but said in a statement that the Justice Department's decision to file suit was costly and unjustified as the state was working to correct its voters rolls.

"Recently, discussions between the Secretary of State's office and the United States Department of Justice uncovered problems with the voter registration lists used during the 2004 federal election. In last year's election, 29 Missouri counties and election jurisdictions had more persons registered to vote than people of voting age living in the jurisdiction. In one Missouri county, over 150% of the voting age population was registered to vote in the 2004 federal election.

Clearly, a problem exists. It defies common sense that we would have more registered voters than people of voting age in any Missouri county. Missourians deserve fair elections, so even though these problems occurred before I took office, I'm working hard to help the local election authorities clean up their lists and fix this problem.

Over the past several weeks

my staff, along with staff from the Department of Justice and the Missouri Attorney General's office, has discussed a number of steps that our office has taken, and intends to take to help Missouri counties comply with their statutory obligation to maintain their voter roles. Additionally, all parties agree that we share the same goal of ensuring fair and accurate elections.

In order to further address some of these issues, the Department of Justice requested that the State of Missouri enter into a formal consent decree as a means of enforcing the state's performance of these measures. However, the State's attorney, the Missouri Attorney General was unwilling to enter into such an agreement on behalf of the state.

I strongly believe that a costly lawsuit over this matter is unnecessary, unjustified and unwise. Litigation should be a last resort...something done when parties can not agree on an appropriate course of action. The Secretary of State's office and the Department of Justice share the same goal of ensuring fair and accurate elections. I'm disappointed that, rather than cooperating with the State of Missouri in order to achieve our shared goal, the Department of Justice has instead chosen to pursue this needless lawsuit.

Rest assured that despite this distraction, the Secretary of State's office will continue to work to ensure Missourians can have confidence in their elections."

The lawsuit also alleges that some voters were removed from registration lists without notification, in violation of the law, while some ineligible voters were not removed.

Missouri was considered among a number of potential swing states in the 2004 election, but ended up with 53 percent voting for Bush and 46 percent going to challenger John Kerry. ■

Coaches' insights may apply to business

by Denny Benne

Many of the lessons taught by coaches whether on the little league baseball diamond, the high school football field or the college basketball court are applicable to not only the formation of the student athlete but offer the foundation for competing in the real world as well. We all have mentors and it may be one single solitary encounter with your coach that you retain that gives you a competitive advantage. For example, if you're running a 100 meter dash in track, a coach may say run 110 meters. When everyone else stops you keep giving it that extra 10%. There are many comparisons that you can draw to running a successful business.

The Lake of the Ozarks Business Journal talked with the head coach of the Osage Indians football team, Shannon Jolley, to examine some of the keys to their success that we may be able to apply to day to day business operations.



Coach Shannon Jolley

First and foremost, coach Jolley stated the key to their program has been assessment not only where they are at today, but where you expect them to be and what you expect them to accomplish. "I tell my players to have work ethics with a sense of direction. If I tell you to move a pile of wood from point A to point B and you move it from A to C, you've still worked your tail off but it's not where it's supposed to be. It's all about preparation and

putting your players in a position to be successful. If they do everything you ask them to do on game day they'll be successful or you haven't properly prepared them," the coach said.

"We stress team... we talk about celebrating your teammates accomplishments, and relationships that we build with each other. When we mess up or jump off sides, it's everyone's failure. What's important for our

players to realize is that we have a vision and to accomplish our goals everyone must play within the system. It's all or none... the introduction of the starting line-ups for example; we choose to be introduced as a team. If anyone chooses to draw attention to themselves then do it through your performance. It's about we and us."

He continued; "You can't just show up on game day and expect

to be successful. Your success does not happen on game day, success happens because of the work and effort put in at practice."

"Not every play is drawn up to be a big play on paper but that doesn't mean you can't score on every play. If everyone is doing their job you can score and the end result is a victory," he said.

■

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School of the Osage football team finishes the season with a 9 - 2 record

by Denny Benne

The Osage Indians have come along way in the last five years as a football program.

In 2001 the Indians didn't win a game and had just 23 total players in pads and a helmet. In 2002 the Indians got their first win and finished 1-9. The program was struggling but a confident head coach Shannon Jolley kept saying

"we're making progress; I can see it making the turn".

In 2003 the Indians started winning and beat some good teams on their way to a 6-4 record.

In 2004 the Indians had an 8-3 record, with a district championship before running into Harrisonville.

This year many thought the 8-3 record may have been a

"fluke. This season, with a 9-2 overall record and back to back district championships, the Indians it seems have entered a new era under head coach Shannon Jolley and they are "for real".

Next year many of the starters at skill positions will be back and a stout defense returns some key players as well.

Coach Jolley was really gratified to see such community support for the Indians, saying "It means a lot to the kids who work hard year-round to compete at this level. So thank you to everyone who came out and supported us."

"I've enjoyed working with this group of young men," he continued. "I think they really demonstrated our vision of

team football. I know I speak for the entire coaching staff when I say how proud we are to have achieved so many of our goals with this team. We're getting ready for next year already and we're looking forward to continuing a winning tradition at School of the Osage." ■

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Curran's Corner

Where there's a will, there's a way

The Importance of Estate Planning

Let's say your great uncle, Bob, passed away. Bob owned a large amount of land and personal property, but he was not married and had no children. His parents and siblings predeceased him. You are one of Bob's only heirs: thirty-two nephews and nieces and twenty-five grand-nephews and nieces. A court must decide how to distribute Bob's estate. Who gets Uncle Bob's estate?

The answer may not surprise you: the attorneys.

This is a tongue-in-cheek answer, but long and costly court proceedings are the result of not executing a proper estate plan. What may surprise you is that the facts above come from an 1883 case in Missouri.

Proper estate planning includes more than simply executing a Will. Estate planning allows you to decide how your property is distributed after your death, and how some of your property may be distributed during your life.

There are many estate planning tools available in Missouri.

Transfer on death orders allow you to transfer property to the person of your choosing at the instant of your death. This works well for bank and investment accounts and is even allowed on motor vehicles in Missouri.

A Trust allows you to set aside property for the benefit of another person. Trusts also allow you to spec-

ify how the proceeds of the trust are distributed. Common examples are trusts for minor children for their care until they are adults or to pay for their education.

Missouri statutes are very particular about how any estate planning tools must be executed. Will kits and the like obtained thru the internet may not be effective when subjected to court scrutiny. The only way to be sure that your estate is distributed the way you wish is to execute a proper estate plan after consulting with an attorney.

You can't take it with you. However, if your estate plan fails in court, you lose the chance to determine the way your estate is distributed.



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



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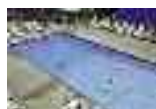
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Pistols Plus- Who knew? New expansion to open



Pistols Plus' indoor shooting range

continued from page 11

proof glass from the observation room.

Jim said, "We've had everyone from local police to the Missouri State Highway Patrol— even FBI agents shoot at this range. And they've remarked how well done it is. We're proud of it." The ground floor expansion will include an area for duck boats and an ATV outdoor area that is under cover.

Throughout the store you'll see waterfalls, live fish and over 75 different mounts, including everything from moose to elk, deer, antelope, coyote and more; there's even a turkey roost to display mounts. Many of these world class displays were actually taken by Jim Reis— as an avid outdoorsman Jim brings his 40 plus years of hunting experience to the facil-

ity, and an occasional hunting story.

Ample parking consists of 15 spots above and 25 below— all levels are handicap accessible.

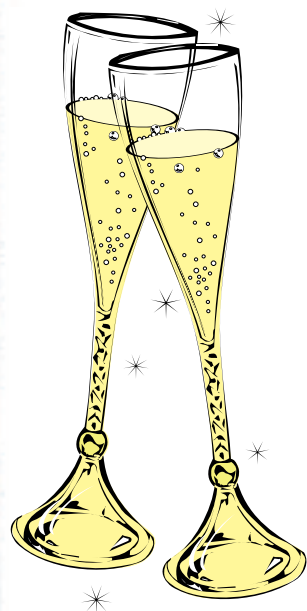
Jim said "The 40 parking spots will be enough to get started but adds buying more property to handle the overflow would be a good problem to have."

The new Pistols Plus is expected to open in mid-December if they hit all their targets. ■



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LAKE STORIES WITH MICHAEL GILLESPIE

"Swingers"

by Michael Gillespie
There are no "swingers" at the party cove. In fact there are very few left anywhere. There's one at Warsaw, but the other two that once were there are gone.

To what am I referring? Why, the wire suspension bridges of the Osage Valley—the swinging bridges, or "swingers" as they often were called.

Suspension bridges fundamentally were different in appearance and design criteria from the more common pier bridges. The deck platform of a suspension bridge hung from two overhead cables. The weight of the deck and its load transferred horizontally to the far ends of the structure. Given enough vertical elevation, a suspension bridge could span a very wide river without the need for piers in midstream. This was the great advantage of suspension bridges—no obstruction to river traffic and no danger of pier displacement from floods or ice floes. Swinging bridges also were less expensive to build than pier bridges.

Typically, swinging bridges over the Osage sloped from a high bluff on one side of the river to a lower approach fill on the opposite side. The bridge deck itself was arched upward. On some of the bridges the arch was so pronounced that a vehicle entering one end of the bridge could not be seen from the other end.

The first suspension bridge in the lake area was built at Warsaw in 1895. It was devised and financed by D.M. Eddy, a Warsaw physician with a personal

interest in bridge design. (Bridges at that time were built by individuals or private companies and operated as toll bridges.) Eddy's construction foreman was Joe Dice, also of Warsaw. Dice and another bridge contractor, Charles Bibb, eventually would build most of the thirty swinging bridges constructed in the region between 1895 and 1937.

Seven of those bridges once spanned portions of the present-day Lake of the Ozarks. One



Approach to one of the swinging bridges at Warsaw. Photo taken July 28, 1946.

was over the Grand Glaize Creek, about where the current Grand Glaize Bridge crosses the lake. Another was at the mouth of Linn Creek. It was built in 1910 at a cost of \$16,000. If you glance at a lake map you will notice that F Highway seems to dead end at Green Bay Terrace (mile marker 31). Before the lake came in the road continued



Looking west from one of the Warsaw swingers, July 28, 1946, showing one of the vertical suspender cables. The picture was taken from the front seat of a '38 Dodge. New cars were hard to come by in the immediate post-war years

south across the river bottoms then crossed the Osage via this bridge. The south end of the bridge was on Lover's Leap Bluff, where a toll house once stood. The toll keeper kept some of the deck planking loose so he could hear if someone were crossing late at night. Like most of the swingers over the Osage, the Linn Creek bridge had to be removed to make way for the lake. In 1931 Union Electric bought the bridge for \$26,000. Engineers then cut the bridge supports and allowed the wire cables and steel towers to fall into the filling lake. During World War II the towers and cables were lifted from the lake bottom and sold for scrap.

The next bridge upriver was the Sagrada Bridge, built in 1907-08. It crossed the Osage between mile markers 70 and 71. It connected present-day highways T and FF.



One of the Warsaw swingers. The photo clearly shows the steel support towers. Photo: Brad Atkinson.

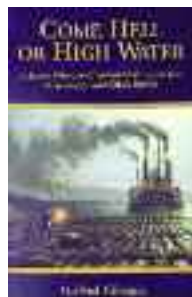
In 1899 a farmer named Bell owned and cultivated a tract of land in the Osage River known as Williams Island (mile marker 74). Normally the river was shoal there and Bell had no problem fording the stream to reach his field on the island. But high water occasionally kept him from getting his implements over to the island, so Bell paid to have a small swinging bridge built from the south shore to his island. It was known as the Bell Island Bridge and did not cross the main Osage channel. The bridge is long gone and even the island has disappeared under the lake waters.

Three swinging bridges once spanned the Osage at Warsaw. Only one, known as the Upper Bridge—originally built in 1904—still stands although it has undergone several rebuilds. It is closed to traffic and will perhaps become a foot bridge.

Two more swingers are still in use over the Grand Glaize Creek near Brumley. Story has it that a young game warden was thrown off of one when he caught the ire of some "good ol' boys" who didn't appreciate his meddling.

Swinging bridges did swing, or at least sway. (Horizontal cables running from the bridge

deck to the shore dampened the worst of the sway.) Under a heavy load the plank decks sometimes rolled upward ahead of the vehicle like a bow wave moving ahead of a boat. If you stopped your vehicle on a swinger you could feel the up and down oscillation of the deck. Over the years some decks collapsed, but none of the main supporting cables ever broke. ■



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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Santa Claus

continued from page 4

away the chimney until they could get a rope on the bewildered and embarrassed man.)

In 1821, a short poem described a fur-clad "Santeclaus" riding a sleigh pulled by a single reindeer. The next year, however, saw the publication of what was to become the quintessential Christmas poem popularly known as *T'was the Night Before Christmas*.

That wonderful spread of stanzas holds three footnotes in the annals of historical trivia. First, its real title is virtually forgotten. It actually was entitled *An Account of a Visit from St. Nicholas*. Second, its purported author, Clement Clarke Moore, who claimed to have penned the classic to entertain his children on Christmas eve, probably didn't write it. The verse was published anonymously in a Troy, New York, newspaper, and Moore laid no claim to it for some 20 years after its initial publication.

Only after checking to make sure no one was alive who had handled the original manuscript, did Moore step forward. Recent scholarly research strongly suggests that the true author was Henry Livingston, Jr., a poet of minor acclaim. And third, a printer's error resulted in a name change for two of the reindeer. Donder and Blitzen were

identified in original printings as Dunder and Blixem, which are Dutch words for thunder and lightening.

Nevertheless, *T'was the Night Before Christmas* established some of the hallmarks of the accepted Santa Claus legend. The poem states that Santa rode in a sleigh pulled by eight reindeer (Rudolph, a commercial contrivance, wasn't invented until 1939).

It describes Santa as dressed in fur, carrying a bundle of toys, with a white beard, smoking a pipe, himself of short, round stature, "chubby and plump." The poem does not state the color of his clothes (unless it was fox fur it probably wasn't red), nor does it identify the jolly old elf as Santa Claus, only as St. Nicholas. But that was enough, the American Santa was born.

Now it would take an artist to fill in the details. At about the same time that *T'was the Night Before Christmas* appeared, a children's magazine showed Santa in red suit of clothing that bore slight resemblance to a bishop's robe.

In 1837, Robert Weir, who taught at West Point, painted Santa as a short man in high boots, waist-length coat, and stocking cap. This Santa also smoked a long Dutch pipe, but had no beard. Interestingly, in his sack he carried not only toys

for good children, but birch switches for the bad.

In 1841, a Philadelphia merchant created a "live" Santa scene. The merchant hired a man to dress in appropriate Santa clothing and pose on the store's chimney top. The correct attire for this occasion was described as an "antique costume, with striped pants and stockings, and flying doublet; a tasselled cap on his head and a broad, benevolent grin on his face."

Various editions of Godey's, a popular womens magazine, depicted Santa in diverse forms. One had him in a long tunic, another in flowing robes and a tall hat. He was bewhiskered and coiffed with flowing white hair. One issue featured a crafts project for making "Old Father Christmas" out of pine cones.

Other nineteenth century renderings had Santa large and small in stature, usually but not always rotund, bearded or clean shaven, in longstockings or boots, and in outfits that looked like anything from woolen long underwear to arctic explorer overcoats and hoods. Cloth suits ran from red to green, blue, or purple. While these permutations continued in print for much of the century, they slowly were being standardized due to the work of illustrator Thomas Nast.

Thomas Nast might rightly be called the inventor of the American image of Santa Claus. While still in his teens Nast began



"Goody Santa Claus" copyright 1889 by the D. Lothrop Company of Boston, displayed a robed, bearded Santa distributing gifts.

drawing for national magazines. In 1862, during the Civil War, he capitalized on the sentimental longings for a simpler time and created a Santa Claus drawing that seemed to come directly from the Moore/Livingston poem. Indeed, it had. Nast, who could barely read or write, would work on his sketches while his wife read the poem to him. Many more renderings followed, each one establishing or refining some additional aspect of the Santa Claus legend.

It was Nast who depicted Santa as a toymaker. Another drawing clearly identified Santa's home as the North Pole. Nast's Santa had stockings to stuff, ledgers filled with the names of good and bad children, workshops of elves, and even Mrs. Claus. Santa, according to the drawing pen of Nast, smoked a long Dutch pipe, displayed a rosy complexion, wore an infectious smile and a snowy white beard, packed an ample belly, and donned a furry red suit. In time, Nast's Santa became the Santa; all other renderings were doomed to obscurity.

In reality, none of Nast's artistic inventions regarding Santa were entirely his own, save for the North Pole residence. At the time of Nast's popularity, the North Pole had not been explored. Given Santa's heavy garb, it seemed quite appropriate to Nast that St. Nick should reside in a very cold region. Nast's grandson stated that the artist chose the North Pole because it was equidistant from

most northern hemisphere counties, and that no country could claim the pole as its own. Although Nast's Santa was a distinctly American Santa, (his most famous pose shows him carrying a belt buckle bearing the initials "U.S.") he was at the same time a man of the world.

While above reproach, the Nast Santa would undergo a modernization in the twentieth century at the hands of a commercial artist named Haddon Sundblom. Beginning in the 1930s Sundblom created a series of paintings for the Coca-Cola company. Taking his cue from Nast, Sundblom put the finishing touches on an already popular image. Sundblom's Santa retained the ruddy cheeks and red nose of Nast's elf, but went further by depicting him with a fuller— even luxurious— beard, an adult sized torso (Nast drew Santa in various sizes), a red suit with white ermine trim, a wide belt with brass buckle, and heavy black boots. And, quite understandably, Sundblom's Santa seems to have traded his pipe for a Coke. The idea behind the ad campaign was to spur Coke sales during the slower winter months. It worked. The original campaign ran for 35 years, and it has been revived more than once.

No matter how he appears on paper and canvas, Santa Claus is the personification of charity, of gift-giving— the true spirit of the season. ■



The now famous Sundblom Coca-Cola Santa. Images copyright: The Coca-Cola Company.

Travelling for the holidays? Be safe!

Many people will be driving to their winter vacation destination this year, and drivers need to be prepared for unexpected storms, which can strike with little warning.

The U.S. Department of Commerce reports that 70 percent of auto accidents causing deaths are related to ice and snow. Being prepared is always the best defense for safe auto travel during the unpredictable winter months.

Winter auto preparation

Preparing an automobile for winter travel should be included in any vehicle owner's maintenance routine. In addition to maintenance recommended by the manufacturer, owners should have a mechanic check the battery, brakes, radiator, antifreeze and oil levels, belts and hoses to make sure all are in good working condition.

Spending the extra time to assemble an automobile cold weather supply kit could make the difference in survival during an emergency.

Include items such as booster cables, tire chains, ropes, shovels and a tool kit to help with auto

repairs. Water, a first aid kit and blankets for basic survival, along with cell phones and a battery-operated radio for communication and weather updates, are also essential.

Include a reflective vest or brightly colored clothing so other drivers can easily spot a stranded motorist changing a tire or making repairs. The eye-catching material can also be tied to the vehicle's antenna as a distress signal to rescuers and road patrols.

Understanding weather conditions

"The biggest problem with winter storms is that people sometimes get surprised by bad weather," said Rocky Lopes, senior associate of community disaster education for the American Red Cross. Lopes recommends that people listen to local weather forecasts and The Weather Channel for weather advisories issued by the National Weather Service.

Know the difference between winter storm watches and warnings. A winter storm watch indicates a storm is possible, while a storm warning indicates a winter

storm is headed to the area. A blizzard warning is more severe and means strong winds, blinding wind-driven snow and dangerous wind chill.

When travel is necessary

If travel is absolutely necessary in such conditions, extra precautions must be taken.

"Motorists should always pay attention to weather forecasts and when winter storm warnings are issued do not travel unless absolutely necessary," said Master Sergeant Rick Hector with the Illinois State Police. "If you have to make a trip, ensure someone is aware of your travel route."

Prior to traveling, a driver should fill the car up with gas; the tank should not fall below the halfway mark. Not only will this eliminate ice from forming in the fuel lines and tank, but it will avoid the possibility of running out of gas.

Drivers and passengers need to dress appropriately for cold weather, and never rely on the automobile's heater to keep warm.

Study maps before hitting the road and plan a route based on

Travel experts from the Department of Health and American Red Cross recommend these items be included in an automobile cold weather survival kit:

- Cell phone and charger
- Radio with extra batteries
- Flashlight with extra batteries
- Booster cables
- Rope
- Basic tool kit
- Fire extinguisher
- Warning flares
- Maps and compass
- Canned compressed air
- Tire snow chains
- Bag of sand for tire traction
- Shovel and windshield scraper
- First aid kit
- Waterproof matches and metal can to melt ice for water
- Warm blankets or sleeping bags
- Bottled water and non-perishable or canned food

weather reports to avoid dangerous conditions. Check with state police or the Department of Transportation for updates on road conditions.

Stay on main highways that are maintained and plowed. Drivers need to stay alert and pay attention to mile markers and exits and know what county or city they are passing through.

"Always buckle up. Your seat belt can be the best protection against drivers who are tense or distracted due to weather conditions," said Hector.

Before departing, alert a family member or friend of travel plans, route and estimated time of arrival. • Check in frequently to provide updates.

If an overnight stay is required, call ahead or book hotel reservations prior to departure to guarantee a room. This is even more critical during the busy holiday period when hotels often have no vacancies. Choose a hotel with a restaurant so no additional travel is needed after check-in.

If stranded

Should a motorist's vehicle break down or weather, road and visual conditions prevent further travel, staying in the vehicle is the safest option. A number of people die each year when they leave their vehicle to try to walk to safety, according to the National Weather Service.

The best option is to use a cell phone to call for assistance. Give specific information relating to the location and vehicle. If cell phone communication is not an

option, there are a number of other things a driver can do to increase his level of safety.

Interior lights and the radio should only be used when the engine is running, and the heater should run for only 10 minutes per hour. Make sure the exhaust pipe is clear of snow and ventilate the auto if the engine is running so carbon monoxide fumes do not build up inside the vehicle.

If there are any items in the trunk that are needed, move these to the back seat to avoid the opening and closing of doors, which causes heat to escape from the vehicle's interior space.

Hypothermia, the major concern when stranded in a vehicle, is caused by a low body temperature. Signs of hypothermia include disorientation, drowsiness, excessive shivering and slurred speech.

To prevent hypothermia, people should frequently move their arms and legs to help circulation. Stay awake. Any extra clothing or blankets should be wrapped around the entire body including the head. Avoid eating snow if thirsty. While it may quench thirst, it will lower the body's temperature. Melt it first.

The right planning can make the difference in a winter travel emergency, while sensible preparation can help reduce the possibility of such an event occurring. ■

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Court- Sunshine laws cover police internal records

by Marcus Kabel

Associated Press Writer

Springfield, MO (AP)— A Missouri appeals court has ruled that the state's Sunshine Law on public records requires the city of Springfield to release police internal affairs records from an investigation in the case of a man charged with assault on three police officers.

The Missouri Court of Appeals' Southern District said the city must release the documents to William Harris, who is charged with three counts of third-degree assault on three officers. The ruling came in the city's appeal of a Greene County Circuit Court order.

Harris claims he did not assault the officers but instead

acted in self-defense when the officers attacked him. He filed a complaint against the officers that triggered an internal affairs investigation, according to the opinion issued Monday.

The appeals court ruling covers two kinds of police documents that were part of the internal affairs investigation: statements made by officers Phillip Yarnell, Dale Sokolik and Dustin Donaldson, and other citizen complaints against the three officers.

Harris was provided with the result of the internal affairs investigation but not with the underlying statements and wanted them in hopes of bolstering his defense.

City Attorney Daniel Wichmer

said he expects the city will appeal. It can either ask the appeals court to reconsider the case or seek a transfer to the Missouri Supreme Court.

"We think there are grounds to challenge this opinion and we are looking at those grounds,"

Wichmer said.

The appeals court cited a state Supreme Court decision, *Guyer v. City of Kirkwood*, in saying that the Missouri Sunshine Law requires Springfield to release the statements.

"The (Supreme) court noted

that under this statute, 'incident reports' are open records, and by implication, once the ensuing investigation becomes inactive, 'investigative reports' become open records as well," the appeals court wrote. ■

Shop carefully online this holiday

Jefferson City, MO — Attorney General Jay Nixon says: "The convenience of online shopping certainly is a great draw during the holiday season. Consumers need to take many things into consideration, however, so that their online shopping experiences are positive."

Nixon offers several suggestions to online shoppers:

If possible, shop at retailers that are known or recommended. Anyone can set up shop on the Internet.

Compare prices and offers at multiple Web sites. Many "e-tailers" offer free or low-priced shipping.

Search online for coupons and rebates. Many online retailers will ask for coupon codes at checkout, offering anything from discounts to free shipping.

Understand fully what you're buying. Get a complete description of the item and parts included, and the price including shipping, delivery time, warranty information, return policy and complaint procedure.

Double-check your order before clicking the purchase button. Make sure the quantity and total price are correct.

Pay by credit card. You will have a better chance of disputing the charges if you need to. Be sure to use a secure browser. Secure browsers use an address

that starts with <https://>, rather than just <http://>. Look for the picture of a locked padlock in the lower-right corner of your browser.

Print out your purchase order with confirmation number.

If you prefer, most online retailers list a toll-free number that allows you to pay by credit card over the phone. Make note of the time and date of the purchase, product information and order number. Also, ask the name of the person who takes your credit-card number.

If you purchase goods on an online auction Web site, consider protecting yourself by using a service that will hold your payment in escrow until you are satisfied with your purchase.

Just like a bricks-and-mortar store, each online retailer will have its own return and refund policies. Find out what that policy is before you make your purchase, so there are no unpleasant surprises in case you have to return the item.

Missourians who have complaints about a business, online or otherwise, can contact the Attorney General's Office through its Web site, www.ago.mo.gov, or by calling the Consumer Protection Hotline toll-free at 1-800-392-8222. ■

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C. Michael Elliott
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Hot Gifts and sales predictions for Christmas

by Michael Gillespie

It's the Christmas shopping season - that wonderful time of the year when, according to a recent Sears survey, nine percent of all Americans would rather be snowed in with their in-laws than face the torment of buying holiday gifts. The two questions on every retailer's mind are: how much are shoppers going to spend, and what's hot this Christmas?

For the answers, the *Lake of the Ozarks Business Journal* looked to some of the nation's leading consumer polls. In addition to the Sears' canvas, other major surveys consulted were commissioned by the Macerich Company-a real estate investment firm that specializes in shopping mall properties, the NPD Group-a consumer and retail information company, Manugistics Group-a supply chain management company, and the National Retail Federation (NRF)-a retailers' advocate group. Selected local retailers were also queried.

Spending by U.S. consumers is expected to be up this year. Macerich reports that families plan to drop an average of \$955 this holiday. The total includes not only gifts, but also parties, decorations, and various seasonal items. NRF cites a lower figure-\$738, but still more than five per-

cent over last year. NPD Group thinks average spending will be closer to \$681. Macerich breaks down its spending figures according to the age group of the buyer. The big spenders are in the 45 to 54 age group (average \$889), followed by 35 to 44 year olds (\$831), and then the elder baby boomer set, 55 to 64 years old (\$791). Women will outspend men by \$53 (\$674 to \$621), but men will splurge more per person. The NRF survey breaks down gift spending by recipient. Average spending for family members will total \$421; for friends, \$79; for co-workers, \$21; for baby-sitters, teachers, and clergy, \$44.

Nearly every poll warns that high gasoline prices could dampen the buying spree, though not as much as might be expected. NPD's survey reports 24 percent of consumers saying that gas and heating oil prices will have a great impact on Christmas spending, whereas 31 percent say fuel costs will have little impact, and 34 percent claim it will have no effect at all on their spending. A study by Purdue University's Retail Institute and Center for Customer-Driven Quality put yet a different spin on fuel costs and consumer shopping trends. Richard Feinberg, director of the institute, thinks that customers will make

fewer trips to the stores, therefore retailers will need to offer more bargains and sales promotions to compel buying. This is reflected in the Manugistics Group survey that finds 71 percent of Americans citing price as the major determining factor in where they shop, and two-thirds of shoppers will look harder than last year to find the best prices. Forty-nine percent say that newspaper ads and inserts are the most influential in selecting where to shop. The NRF poll says the most important factor in choosing a particular store is sales or discounts (38 percent), followed by selection (23 percent). Interestingly, 'every-day low prices' stores came in a distant third (16 percent).

The Macerich study says the most frequented shopping places include mall stores (42 percent), department stores (21 percent), discount stores (9 percent), catalog (8 percent), internet (6 percent), and specialty stores (5 percent). The NRF survey indicates that consumers will purchase at least some of their gifts at discount stores, departments stores, and specialty stores, in that order. The top gift categories, according to Macerich, are clothing (21 percent), toys (12 percent), electronics (12 percent), jewelry (11 percent), books and CDs (11 percent), and gift cards/gift certificates (10 percent). Fashion accessories, home furnishings, and appliances fill out the list. Sears' 'Wish Big' holiday survey concluded that women are more likely to long for vacations, new wardrobes, and jewelry; men hope for big screen or plasma screen TVs and new cars; married couples in general want a kitchen remodeling to include new appliances.

Now for some specifics. The first category: electronic gifts. According to the Macerich research, the top three items for Christmas 2005 are the iPod Nano, the Xbox 360, and plasma/HDTV. The iPod Nano is a smaller version of the iPod digital music player. The palm sized Nano is literally as thin as a pencil, and shorter, yet it can store 500 to 1,000 songs, depending on the memory chip. Music is downloaded in the MP3 format from web sites, or through a computer's CD player. Earphones come with the Nano, but



Apple Computer's iPod Nano

optional accessories include an FM transmitter that can be tuned in on a car radio, or cables that hook directly into a home sound system. The Nano is priced from \$200 to \$250.

The Xbox 360 was only available beginning November 22, and in terms of supply it may become the Cabbage Patch doll of the season. This high-end game player features a wireless controller, built in network access, and a removable hard drive (to use on someone else's machine). The video quality is said to rival high-definition TV, as does the price-\$300 to \$400. The Xbox 360 will play the older Xbox games, but the more expensive Xbox 360 games are required to experience the full effect of the upgraded product.

Plasma and high definition TVs have been around for a while and are slowly replacing the ordinary cathode-ray tube sets. Plasma screens are considered the ultimate in visual acuity, and they can be mounted almost everywhere, even into a wall, but they do have their drawbacks. Plasma screens are very fragile and power hungry. The picture quality deteriorates over time due to phosphor wear, and they reflect light from lamps and windows. Some consumers prefer LCD screens. LCDs are a little less expensive, they do not reflect room light, and many people say they cannot see the difference in picture quality. Plasma TV prices range from \$1,250 to over \$3,000 in screen

sizes from 37- to 60-inches. High definition TV can be viewed with plasma, LCD, or flat screens. Not all television broadcast stations transmit in high definition format, but it is quickly becoming the standard. Many HD retailers offer free activation of satellite dish TV service that features HD format. The price of HDTVs varies according to screen size. A 60-inch HDTV with plasma or LCD screen costs as much as \$3,500, while a simple 14-inch flat screen goes for as little as \$100.

In the toy category, Macerich research lists 'Barbie and the Magic of Pegasus' as the number one best seller. This computer animation movie features the Barbie doll character in the starring role. It's available in VHS or DVD and sells for around \$14. There are companion features, such as Barbie in 'Rapunzel,' or 'The Nutcracker,' also 'Swan Lake,' and 'Princess and the Pauper.' Macerich also predicts high sales for a computer game, 'Dance, Dance Revolution.' The product is a combination of music and dance step instruction. The music includes techno style, rhythm and blues, and drum and bass. It's available in Xbox and PS2 formats and sells for about \$30. Other expected hot sellers are the Bratz doll items. These are fashion dolls with large eyes and puffy lips.



Bratz doll "Yasmine"

The fashion in this case is all pop/rock oriented. Judging by the appearance of the dolls, they do live up to their image as brats. (Think of Barbie with an attitude.) The individual dolls sell for \$15 to \$35, with accessory sets that can run to \$70. The Aquadoodle Drawing Board also made the hot list. The board

continued on page 27



Shop early for Microsoft's new X-Box 360. Demand is likely to outstrip availability.

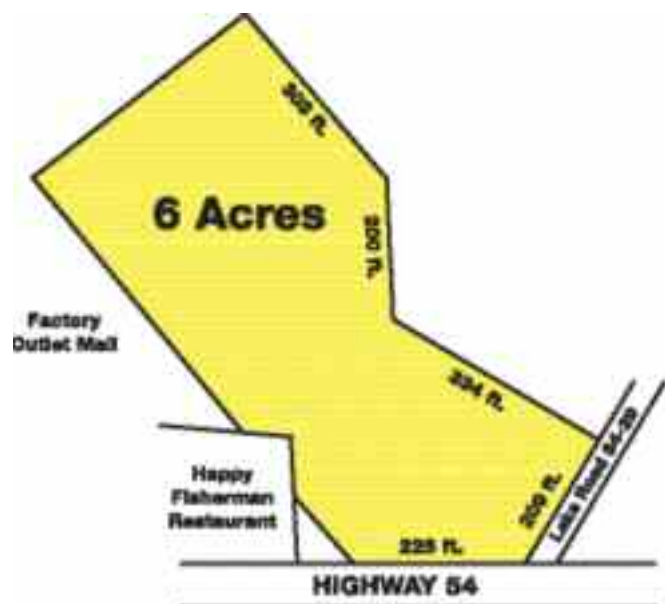
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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

LIGHTHOUSE LODGE & CABINS

For nearly 50 years, Lighthouse Lodge was a landmark building along the north shore of Lake of the Ozarks at the one-mile mark. It stood on the point at the end of Lighthouse Drive east of Harbour Circle and Harbour Town Condos. The main build-

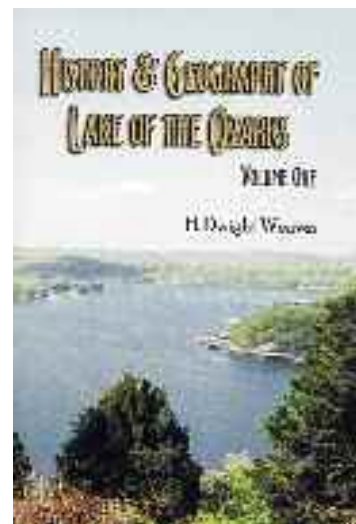
ing, rising two stories with a lighthouse tower on top, was painted maroon and white with the colors in vertical stripes on the tower portion. A second building, housing guest rooms, had one story and stretched along the shoreline to the west. Lighthouse Lodge & Cabins was orig-

inally owned and operated by Mr. & Mrs. D. B. Lillibridge.

In the summer of 1934, the Lillibridges built a resort on the banks of Lick Branch Cove at the 5-mile mark and named it Lillibridge Camp. Other camps on the cove were Cooper's Camp and Echo Valley Camp. Then in

1947, they sold Lillibridge Camp and built Lighthouse Lodge & Cabins at the end of Lake Road W-24. Mr. Lillibridge was an avid bass fisherman and they advertised that their business catered "primarily to fisherman." They operated the Lodge until October 1955 when the business was sold to Richard (Dick) and June King. The King's operated Lighthouse Lodge through the 1960s and then sold to Eleanor Harrington around 1970. By 1975, the Lodge was owned and operated by George & Liz Beale. Lighthouse Lodge was in operation to about 1990.

This vintage postcard image is from the collection of H. Dwight Weaver. The photographer and publisher are unknown. • Weaver is the author of three books on the history of Lake of the Ozarks. "History & Geography of Lake of the Ozarks, Volume One," his newest book, is now available from Stonecrest Book & Toy in Osage Beach or by mail. For information, •contact the author at dweaver@socket.net or call 573-365-1171. Other books on the Lake by Weaver are available online at



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Deep discounts lure shoppers on inaugural day of holiday season

By Christopher Leonard

AP Business Writer

ST. LOUIS (AP)— Richard Lane didn't pickup a new iPod, laptop or plasma screen TV, but he knocked off a chunk of his shopping list with one visit to the Orvis outdoor store.

By the end of lunch hour Friday, Lane stood outside and waited for his wife to pick him up. On the ground next him sat a new fly fishing rod, hip waders and a collar for his bird dog.

"When Orvis has a 50-percent-off sale, you can't ignore it," said Lane, who otherwise would likely have stayed home. "I never shop on this day."

Big sales lured reluctant shoppers like Lane to brave crowded parking lots and long lines on the day known as "Black Friday," because the surge of shoppers supposedly pushes stores into

profitability for the year.

Several major retailers, including Wal-Mart Stores Inc., Sears, Roebuck and Co. and Macy's, as well as mall operator Taubman Centers Inc., estimated they drew bigger crowds for the official holiday season launch than last year.

"Today, things look really good. But these next five weeks are really critical," Terry Lundgren, chairman, president and chief executive of Federated Department Stores Inc., which operates Macy's. "You have to wait and see how it unfolds."

"When my daughter loses interest in cooking a few months down the road, it's going to be a lot less painful than if this set were \$29.99," said Cheryl Kratic, of Peculiar, Mo., as she dropped an Easy-Bake Oven & Snack Center into her cart. ■

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Hot Gifts for Christmas

continued from page 22
includes special water-filled pens that can only mark on the doodle board, leaving no mess on the children or on walls or furniture. The board wipes clean with water. There is a smaller bathtub version. Aquadoodle sells for around \$20.

Macerich's top items for men

web site, plus dozens of movie collections such as Indiana Jones, Superman, and Nightmare on Elm Street. Expect to pay from \$20 to \$200, depending on the size and popularity of the series set. CD boxed sets, such as the recently released Garth Brooks collection, may contain new, previously unreleased

We're having a lot of difficulty getting the larger iPods - the 20 gigabyte and the 60 gigabyte. The Nano is outselling the regular iPod because we have them in stock."

are sports tickets, designer jeans, and hybrid golf clubs. Tickets to regional sports events can be very expensive if several side-by-side seats are needed. Oftentimes that means going through a ticket broker who can charge a heavily inflated price. However, a sampling of single game, single seat tickets purchased at the box office sell as follows: Mizzou men's basketball, \$15 to \$21, depending on the opponent; Chiefs football, \$59 to \$80, plus \$20 per carload for parking; Rams football, \$44 to \$85, plus downtown parking; Royals baseball, \$7 to \$27, plus \$9 to park; Cardinals baseball, in the new stadium for the 2006 season, has not been announced.

Designer jeans for men are available at department stores and outlet malls. Regular prices for Polo/Ralph Lauren and Calvin Klein jeans are \$60 to \$70. Sale promotions can bring them down to around \$40. Nautica and Izod jeans regularly cost around \$50 to \$60, with sale prices as low as \$30.

Hybrid golf clubs combine the features of an iron and a wood. The hybrid club is shorter and lighter than a traditional wood, and hence easier to swing. This translates into less effort to hit the ball long distances. Most amateur duffers will experience greater accuracy as well. Prices vary considerably from manufacturer to manufacturer.

The top women's gift, according to the Macerich study, is a DVD/CD box set. DVD boxed sets include full season, or complete series, offerings of popular TV shows ranging from the contemporary to the 1950s. Wal-Mart lists 46 such sets on their

songs, as well as established standards. The sets often contain booklets with lyrics and photos. Some come with DVDs featuring collector covers and other memorabilia. CD boxed sets can retail for as much as \$25.

Second on the most popular women's gift list are layered necklaces. Colors and designs will vary, but the department store price will be around \$40.

Embellished sweaters are third on the women's list. These acrylic sweaters feature beads or sequins on the shoulders or neckline. Because of the delicate beadwork, machine washing is not recommended; they have to be hand washed inside out. Expect to pay \$20 to \$30 at department stores.

Contrasted with the national trends, a check of area stores provides a few surprises. Carmen Perry, assistant manager at Stonecrest Book and Toy Store in Osage Beach reports sales as being a 'little down' from the same time last year, but she attributes the downturn to unseasonably warm weather in the first half of November. The best selling toys at Stonecrest are Thomas the Tank Engine items, which include wooden train cars, track, and buildings. Next come Groovy Girls dolls. These are 10- to 12-inch cloth dolls with yarn hair and, says Perry, much more character than Barbie dolls. Stonecrest's other popular toys this season include science kits, traditional board games, and card games for kids. Perry expects a healthy influx of customers as the season progresses, spurred on in part by the store's free gift wrapping promotion.



Yu-Gi-Oh Duel Disk Shooter

Based on projections from its corporate headquarters, Kay Bee Toy Outlet in Osage Beach expects their number one sales item to be the Bratz Limo. This large plastic car is designed to carry the Bratz characters, but it also has a built-in FM radio to add audio ambiance to the



Teenage Mutant Ninja Turtles

scene. Kay Bee's top ten list includes the Yu-Gi-Oh Duel Disk Shooter, which pops out foam disks; the North Pole Holiday Express, a traditional train set; Teenage Mutant Ninja Turtle figures, apparently making a comeback; and the 86-piece GeoMag set, a magnetic construction toy that forms 2- and 3-dimensional patterns and shapes. Sales at the local Kay Bee have been brisk lately. Most customers tell Kay Bee that they are getting their Christmas shopping done early.

A spokesman for the Radio Shack in Osage Beach says their hottest selling item is "definitely iPods. We're having a lot of difficulty getting the larger iPods-the 20 gigabyte and the 60 gigabyte. The Nano is outselling the regular iPod because we have them in stock." When asked if he had seen an upturn in seasonal sales, the same spokesman responded: "Slightly, it's starting to get there, but nothing really big yet."

Kitty Williams, an employee of the Farberware Hoffritz store in the Osage Beach Outlet Mall, describes their bestselling kitchen items: "We have these little red and white fondues that have been going pretty fast. Of course, bake ware is really going-cake pans, pie pans, bunt pans, cookie sheets." Williams said that the store has been seeing a lot of

Christmas shoppers ever since the beginning of November. "More than last year," she said. "A lot more. We're surprised."

The area's largest retailer, Wal-Mart, is expecting a good sales season. Nationwide, Wal-Mart's comparable sales for October were up 3.9 percent. Actual sales for the month were up 10.7 percent over October 2004 figures. For the first two weeks of November, comparative sales were estimated to be within a predicted 3 to 5 percent growth margin. Thus far, food sales have led the way over general merchandise, an indication that the seasonal shopping demand had not fully developed.

And so the Christmas shopping season comes into full swing. Most retailers are optimistic. Initial sales results are positive. For the typical consumer, it would seem that Christmas shopping is the closest thing there is to work. The difference being that work pays. Little wonder, then, that the Sears survey listed the season's most stressful activities as visiting crowded shopping centers and finding unique gifts for everyone. ■



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Project captures stories of those along the Missouri River

By Alan Scherzagier

Associated Press Writer

Lupus, MO— (AP) In 77 years of life on the Missouri River banks, there's not much Doris Brizendine hasn't seen.

As a child, she watched her grandfather cross the frozen

Mighty Mo from their Moniteau County perch to reach the general store in southern Boone County.

She has seen the river give— abundant crops on fertile farmland in its moist, rich bottom _and, during the Great

Flood of 1993 and other, less catastrophic surges of water, taketh away.

She has watched the old-timers move out, or pass on, replaced by the artsy exiles from Columbia looking for an authentic small-town experience in

Lupus, current population 29. For the past 13 years, since her husband died, Brizendine has been on her own in a town she never imagined leaving.

But leave she must, as the incessant march of time and poor health have conspired to force Brizendine to abandon the only hometown she has ever known for a move to nearby California, Mo., where she can be closer to a grown daughter and an array of doctors.

Her boxes packed, Brizendine will leave behind a lifetime of memories. But thanks to a peripatetic writer and theater buff from Chicago with her own, more recent Missouri River love affair, Brizendine's tales of life on the river have been preserved for posterity.

Meredith Ludwig moved to central Missouri three years ago to work in a Boonville nursery. Tired of the rat race in Chicago, she quickly embraced the small-town ways of Boonville, Rochep-ort and especially Lupus, a town founded nearly 200 years ago when it was known as Wolf's Point (Lupus means wolf in Latin).

In those river towns, Ludwig found a sense of permanence and deep connections to community—a revelation to someone who had moved nine times in her life.

"I was fascinated that one family had stayed in one spot for so long," she said, recalling her first conversation with Hudson Clay, a 90-year-old Lupus resident whose ancestors helped settle the community.

Meanwhile, the nonprofit Missouri River Communities Network was traveling the state with a mobile Lewis and Clark exhibit commemorating the 200th anniversary of the explorers' westward march.

Visitors recounted their own, deeply personal stories of life along the Missouri River, said Steve Johnson, the community network's executive director.

"We had people come into our booth, read some of the displays and then start telling us their own stories," he said.

A plan was hatched. With a modest amount of grant money and the help of an AmeriCorps volunteer with experience in video production, Johnson and Ludwig collaborated to collect 40 oral histories from longtime river rats in Missouri— from Miami

Station in the western part of the state to Washington in the eastern part.

They found folks like Joe Reeder, a commercial fisherman and trapper who skinned hundreds of beaver hides as he spoke to Ludwig, and Lucille Coleman, born and raised on a river island that no longer exists.

They heard about the river's brute strength, tragic tales of children and barge workers drowning beneath the powerful currents. They heard of its healing powers, with some people saying the river sometimes helped break down racial barriers, uniting blacks and whites even when mixing of the races was frowned upon, if not downright illegal.

"It's bigger than anybody," said Ludwig. "It keeps you humble."

For Don White, 56, the river is practically a member of the family. Born and raised in Glasgow, Mo., White has spent his working life with the U.S. Army Corps of Engineers, living on the river for weeks at a time.

Those long stretches on the river weren't always idyllic: White, like many of his co-workers, missed the birth of a child while working the locks and dams. Yet it's all he has known.

"It grows on you," White said. "I've enjoyed the river all my life. I'm still there."

The collection of interviews, dubbed "Save Our Stories," will be stored in the Western Historical Manuscript Collection at the University of Missouri-Columbia, a part of the State Historical Society of Missouri.

Ludwig and Johnson hope to obtain additional grant money to make the interviews more widely accessible, perhaps by using a Web site where people could watch snippets of the recordings.

Ludwig is also working on a musical, "Gumbo Bottoms," that incorporates the river stories.

To do anything less would risk abandoning the river's rich past, she suggested.

"We're going to lose a way of life. These people are going to be gone. And with them, we lose another generation of stories," said Ludwig. ■



Timothy J. McDermott, M.D., F.A.C.C.,

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Review panel submits final report to Blunt, adds licensing recommendation

by David A. Lieb
Associated Press Writer

Jefferson City, MO (AP)— A commission recommending ways to restructure state government has resurrected a suggestion to transfer the state's vehicle and driver's licensing duties to the Department of Public Safety. The Missouri State Government Review Commission submitted its official report to Gov. Matt Blunt, listing 84 specific recommendations that the 20-member panel had agreed upon in September.

"In some cases they are substantial changes of the status quo, and in other circumstances they are smaller adjustments," said commission co-chairman Warren Erdman, of Kansas City. "I believe their cumulative effect would be very significant."

The licensing recommendation, listed as an addendum in

the back the report, essentially is an 85th suggestion. Although it was tabled by the full panel in September, 14 commissioners later signed on in support of the idea to include it in the final report.

Licensing functions currently are handled by the Department of Revenue.

Under the proposal, the Public Safety Department would oversee the privately run offices where Missourians get their driver's license pictures taken and pay their registration fees and vehicle sales taxes. Those taxes and fees, however, would still be deposited with the Revenue Department.

The Public Safety Department opposes the transfer, asserting in a written response to the commission in September that it lacked the personnel, office space and technology to take

over the licensing. The department also suggested it could pose a conflict of interest to house the regulatory licensing functions in the same agency that enforces driving laws.

"The director stands opposed to this general concept," department spokeswoman Terri Durdaller reiterated Wednesday.

But supporters contended that licensing logically fits with Public Safety Department, because safety is at the root of driver's exams, motor vehicle inspections and administrative drunken driving penalties currently handled at the Revenue Department.

Erdman said more states are starting to consider driver's and vehicle licensing not as a tax collection function but as a public safety step.

Department of Revenue Director Trish Vincent said she

would like to keep the licensing functions in her agency but is open to a transfer if the governor decides that would be more efficient.

In the final report, some commissioners said a misunderstanding had occurred during their original deliberations about whether the proposed transfer would jeopardize money for the Revenue Department's licensing functions that's provided under a constitutional amendment approved last year voters.

The report's addendum says a subsequent legal analysis determined it would not and concluded the transfer actually could provide additional funding opportunities in the Department of Public Safety.

Blunt has not said whether he supports or opposes any of the commission's specific recommendations. If he backs the

licensing transfer, it would require approval from the Legislature.

Other key recommendations in the commissions report include:

-Making the director of elementary and secondary education and the director of higher education accountable to the governor, instead of independent commissions.

-Creating a new state department to consolidate banking, securities and insurance regulation.

-Replacing Missouri's annual budget with one that runs for a two-year cycle.

-Expanding the state Highways and Transportation Commission by two members.

-Creating various interdepartmental councils to coordinate issues and programs that overlap among state agencies. ■

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Missouri's Exports \$800 Million Ahead of Last Year's Record Pace

Jefferson City, MO— Missouri exports through the third quarter of 2005 are more than \$800 million ahead of the record \$9 billion in global sales set in 2004, the Missouri Department of Economic Development reported.

Through the end of September,

Missouri exports totaled \$7.5 billion compared to \$6.7 billion after the third quarter of 2004, a nearly 12 percent increase. The Department of Economic Development is responsible for assisting Missouri firms in identifying business opportunities and part-

ners internationally as part of Gov. Matt Blunt's commitment to making the state more competitive in the global marketplace.

"It is clear from these numbers that the governor's commitment to boosting Missouri's

place in the global economy has been successful and we are encouraged by the state's direction when it comes to exporting Missouri goods across the globe," said Greg Steinhoff, director of the Missouri Department of Economic Development. "The growth in exports has a direct impact on employment and on our economic development efforts and we will continue to promote our workers and products to an ever expanding global marketplace."

Nine of Missouri's top ten export product categories increased global sales in the third quarter of 2005, including agricultural products (up 76.4 percent), machinery (up 22.2 percent), electrical equipment (up 20.5 percent), fabricated metal products (up 20.4 percent), food products (up 18.7

percent), primary metal manufacturing (up 18.1 percent), transportation equipment (up 10.5 percent), plastics and rubber products (up 8.7 percent), and chemicals (up 0.3 percent). The minerals and ores product category is the state's fastest growing export with an increase of 283.5 percent. The only top product area with a decrease was computers and electronics at -6.3 percent.

Missouri export data for 2004, the most recent available, shows that Canada was Missouri's top trading partner with \$4 billion worth of exports. Mexico was second with \$946 million in exports while Japan was third in 2004 with \$434 million. The Missouri export data was compiled from the World Institute for Strategic Economic Research. ■

Missouri State Capitol Tour Reservation System Now Available Online

Jefferson City, MO— Gov. Matt Blunt today announced a faster, more efficient way to reserve a tour of the State Capitol. The Missouri State Museum within the Missouri Department of Natural Resources has a new tour reservation system that can be accessed through the Internet at www.mocapitoltours.com.

"This new system will provide visitors to the Capitol more flexibility and convenience in making reservations," Blunt said. "It is another example of how we can make state government more efficient through the use of technology."

This new website will allow visitors to check available dates and times, and make a reservation for a guided tour even when the museum office is closed. Reservations are only required for groups of 10 or more. In addition to using the website, reservations can still be made by calling the museum office Monday through Friday from 8 a.m. to 5 p.m. at (573) 751-2854.

The Department of Natural Resources conducts hourly guided tours of the Capitol Monday through Saturday with the first tour starting at 8 a.m. and the last tour starting at 4 p.m. Tours are not given during the lunch

hour. On Sunday, tours are conducted at 10 a.m., 11 a.m., 2 p.m. and 3 p.m. The Capitol is closed on New Years Day, Easter, Thanksgiving and Christmas Day.

The reservation system also includes Jefferson Landing State Historic Site. Through the system, reservations can be made for groups of 10 or more to receive orientation for self-guided tours of the historic site. These orientation times are given every half hour with the last tour starting at 3:30 p.m. Groups under 10 are welcome to come at any time during the site's operating hours.

Tours of the Governor's Mansion, the Supreme Court and the Runge Nature Center are not handled by museum staff and are not included in this program. To make reservations for these attractions, contact the following: Governor's Mansion at (573) 751-7929; Supreme Court at (573) 751-4144; and Runge Nature Center at (573) 526-5544.

For more information contact Connie Patterson at (573) 751-1010.

Visit www.mostateparks.com for information on state parks and historic sites.

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The Polar Bear Plunge & Strut is a winter fundraiser that provides a unique and unbearable opportunity for participants to freeze their fur off for a great cause - Special Olympics. Over \$100,000 dollars was raised at this year's event. 2005 was the 10th year for the event.

This fun one-day event includes:

- Hundreds of brrrrrave men and women take the PLUNGE into the ice cold waters of the Ozarks.

- Participation is open to anyone with a little guts and a warm heart wanting to support Special Olympics. (Minimum Age is 14)

- The areas' most creative and colorful parade of costumed Polar bears - all competing for the famed "Golden Plunger" Award.

- Post Plunge Party featuring door prizes, silent auction, and

50/50 raffle.

- Incentive Prizes: warm commemorative sweatshirts, hotel packages and golf packages.
- Top fundraiser to receive two roundtrip airline tickets from Southwest Airlines.
- Special 17 & under incentives.

WHERE: Plunge takes place at Public Beach No. 2.....

WHEN: February 2006.....

WHY: Funds will be raised to support Special Olympics Missouri and its mission to provide year-round sports training and athletic competition in a variety of sports for over 13,960 children and adults with mental disabilities. It's the reason for freezin'

HOW: Raise and turn in a bear minimum of \$50 (prizes for top fundraiser), wear your favorite costume (anything but a wet suit), and defy Old Man Winter by jumping into 32-38 degree water. ■

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PLANT #8	573-374-5356	Laurie
Rolla Ready Mix	573-364-3400	Rolla

348-1181

The Connoisseur's Connection

by Eric Robbins

You will definitely want to save room for dessert when you read this month's featured selections. Whether dining out or serving the traditional Thanksgiving feast at home, there is no doubt that Americans enjoy the dessert course. If you are like me, you probably gorge yourself on turkey and all of the trimmings, yet still manage to squeeze in a slice of grandma's pumpkin pie. You won't need to loosen your belt, because, like Jello, there is always room for these dessert drinks.

Black or with cream, Starbucks coffee liqueur is sure to please any coffee drinker. The rich dark color, inviting aroma, and exquisite flavor are reminiscent of the coffees that have made Starbucks a mogul in the industry. Quite simply, Starbucks coffee liqueur delivers more coffee aroma and flavor than any other product in the category. Try it neat, with milk, over ice cream, or, of course, in coffee.

Frangelico, which is made from hazelnuts, and Amaretto, which is made from almonds, have been on the market for decades, but another liqueur to go nuts over is Nocello. Made by Toschi in Italy, Nocello is a liqueur that smells and tastes like a bowl of freshly crushed walnuts. Serve it in the same way that I suggested for the Starbucks coffee liqueur, or home chefs will delight in the almost endless possibilities for use in baking cakes, cookies or bread recipes.

Navan is a new product on the market this past year from Marnier-Lapostolle, the makers of Grand Marnier. Grand Marnier, a cognac-based orange flavored liqueur, has been a mainstay in the dessert drinks category for more than 150 years. Navan, the company's latest entry, is also a cognac-based liqueur, but is flavored with the black vanilla bean from Madagascar. Navan offers a hint of vanilla and butterscotch, delights the senses, and warms the soul.

Cream liqueurs are always popular as a dessert drink. Just Desserts is a company that has added a twist to the category. They have made a cream liqueur that should make Nestle' nervous—Chocolate Chip Cookie.

This liqueur smells and tastes just like fresh baked Toll House cookies. The company also produces a Crème Brulee and Thin Mint Chocolate Cookie liqueur that should not be overlooked.

For you wine enthusiasts, consider serving a late harvest Riesling. Greenwood Ridge Winery, located in the Mendocino appellation of California, produces one that is nectar from the gods. Greenwood Ridge Late Harvest Riesling is affected by Botrytis Cinerea, or Noble Rot. When the temperature and humidity in the vineyards are just right, Botrytis works a small miracle on the grapes, concentrating the sugars and delivering notes of honeyed apricots, pears and oranges. Incidentally, Greenwood Ridge's late harvest Riesling has a residual sugar of 16%. When pairing a late harvest Riesling with a dessert, it is important that the dessert is not sweeter than the wine. By the way, late harvest wines also work very well with strong blue cheeses.



Eric Robbins, owner of The Connoisseur's Connection located at 5405 Hwy. 54 in Osage Beach, has nearly two decades experience in the spirits industry. He encourages you to join him for wine tasting Monday through Saturday, or call 573-302-1919 with any questions you would like to have addressed in his column.

"Insurance-Wise"

with Steve Naught of Naught-Naught Insurance

Improvements & Betterments

Building improvements and betterments are additions made by a tenant that increase the building value. When a tenant permanently installs improvements and betterments to a building, these typically become the property of the building owner. The tenant is likely required to leave the betterments when they leave at the end of the lease. Many building owners require the tenants to insure the improvements & betterments for the tenants insurable use of the property, however there is a coverage problem that can develop for the building owner. Although the building owner may have the structure insured at 100% to value they could possibly incur a coinsurance penalty at the time of loss as the tenant's improvements and betterments may increase the total building value. For example, a \$500,000 building with \$200,000 improvements would be underinsured unless the total building value plus betterments are insured within the coinsurance limit.

Another possible option to avoid the penalty would be to endorse the policy by adding Additional Property Not Covered which can be used to exclude the improvements & betterments property. The endorsement protects the building owner from a possible coinsurance penalty, yet does not give any coverage for the betterments. This avenue is taken by owners that do not want the additional premiums from insuring the building to the higher limits or the penalty involved in not increasing the building limits. The appropriate way to cover the structure would be for the owner to insure the total building including the betterments so as to not rely on the tenant to insure those improvements. Communication between both parties is the key to insuring the property correctly.

Be sure to speak with your insurance professional for your specific needs.

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



Steve Naught, CIC

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Cops Corner

with Sergeant Arlyne M. Page,
Osage Beach Department of
Public Safety

Merchants Beware!
Counterfeiters are back at it
with a new twist. Recently, over

twenty bills in \$100 denomina-
tions were passed at various
stores and restaurants in Osage
Beach. These bills will pass the
"pen test" making it imperative
that persons accepting the bills

look at the entire bill and strip for
discrepancies. Remember that
the criminals intent on passing
counterfeit bills will change the
denominations passed. In other
words, this week they may pass
hundreds, next week they may
pass fifties.

The U.S. Bureau of Printing
and Engraving has worked dili-
gently over the past decade to re-
design U.S. currency, making it
harder to forge. The U.S. Secret
Service, charged with investigat-
ing counterfeits, works with them
to investigate reports of counter-
feiting and apprehend those
involved.

The Secret Service says:

- Observe the passer's description, as well as that of any companions, and the license numbers of any vehicles used.
- Write your initials and the date in the white border areas of the suspect note.
- Limit the handling of the note (due to fingerprints).
- Carefully place it in a protective covering, such as an envelope.
- Surrender the note or coin only to a properly identified police officer or a U.S. Secret Service special agent.

Federal law states counterfeit-
ing, possession of counterfeit

U.S. currency or printing repro-
ductions of currency with fraudu-
lent intent are federal offenses,
punishable by a fine or imprison-
ment for up to fifteen years, or
both. The State of Missouri also
has statutes making it illegal to
pass counterfeit currency, and
the Secret Service works with
states that do not, to get bills
introduced supporting their
efforts. ■

Tips from TNT

by Brenda Christen

Happy Holidays! Fun things to try!

The holiday season is a time of giving and sharing, so that is what this column is about. I thought instead of telling all kinds of stuff about com-
puters, that I would share a few places on the internet that had some cool
things.

Google has done a tremendous job of getting some awesome programs
out to people, but...unfortunately, they forget that there are a lot of people
that do not have new fast machines, and dial-up is not necessarily in their
language. But, one of my most favorite things that Google has is the free
3D satellite views. This is called Google Earth (earth.google.com) (no www
in front). If you have a MacIntosh, it will NOT work, if you have a slow com-
puter or you are on dial-up, this will not work. The following are some of
the MINIMUM Requirements:

- * Operating system: Windows 2000, Windows XP
- * CPU speed: Intel® Pentium® PIII 500 MHz
- * System memory (RAM): 128MB
- * 200MB hard-disk space
- * 3D graphics card: 3D-capable video card with 16MB VRAM
- * 1024x768, 32-bit true color screen
- * Network speed: 128 kbps ("Broadband/Cable Internet")

If you can get this to work, it is totally awesome, you can view any-
where from the satellite! It reminds me of being in an airplane and look-
ing down, only you can go all over the earth right from your computer!
How cool is that!! The only downfall is that you can't get too close. If you
want to get that close-up, you have to purchase one of the other Google
Earth packages.

Another favorite at this time of year is Nstorm's Elf Bowling!
(www.nstorm.com/games) Please note that the programs are rather large
and take quite a while on dial-up. There are five editions of Elf-Bowling, and
each year the programs keep getting bigger and bigger, so again, if you
have a slower machine, stick to Elf Bowling only. These games are for the
teens or adults, not suitable for the younger children, of course, this would
be at your discretion. Also, as with all free games, please run all your anti-
spyware programs and delete all your cookies and temp files immediately
after playing to clean up your machine.

Remember almost ALL the "Free Games" have some sort of adware,
spyware, etc. It is important to clean your machine after playing these
games!! Otherwise, you will begin to have problems!

Another cute game for the younger kids is "March of the Penguins: Save
the Egg Game" from National Geographic (<http://www.nationalgeographic.com/marchofthepenguins/game>) It's a challenge to keep the egg warm
and stay out of the way of the other penguins, cracks in the ice, holes in the
ice and still keep the egg warm!

Have an enjoyable, wonderful Holiday Season!

TNT Computers is located in the Stone Crest Mall and are open Mon-
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with Ken Sheinkopf

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Actually, they're a lot better. The Energy Policy Act of 2005 is the first major federal government program on energy in the past 13 years, and it gives tax credits far beyond the solar-only ones that started during the Carter administration and ended at the end of 1985.

The new bill provides tax credits for highly-efficient new homes, for improvements to existing buildings, high-efficient air conditioners and home fuel cell systems as well as solar water heating systems

and photovoltaics (solar electric systems) installed starting January 1, 2006.

While the amount of the credits ranges from 10 to 30 percent or offers a fixed amount, depending on the measures you take, you're eligible to take advantage of multiple tax incentives when you buy a home or improve your current one. • And keep in mind that these are credits, not deductions – the amount of the credit is subtracted directly from the taxes you owe, unlike deductions which are subtracted from your income to determine your tax liability.

If you're buying a new home that cuts energy use by at least 50 percent as compared to the model energy code, you will get a \$2,000 tax credit. • Note that there are many energy-saving strategies that can easily make your next home this efficient.

Fix up your current home with insulation or new windows or doors and you'll get a credit of 10 percent (up to \$500). Buying high-efficiency air conditioners, water heaters or fans can get you a credit up to \$300. Solar water heating systems and solar electric systems are eligible for 30 percent credits (up to \$2,000 each). • There are other products and building strategies eligible for the credits also, including incentives specifically for manufactured homes, so check out this easy-to-follow summary of the incentives at aceee.org/press/Tax_incentive05.pdf, or get a summary of the various programs at <http://fsec.ucf.edu/EPAct-05.htm>. • (If you're the type who usually reads the fine print when you sign a legal document, you might enjoy reading the entire 1724-page bill at

energy.senate.gov/public/_files/ConferenceReport0.pdf.

At a time when gas prices at the pump are at record highs and we're getting ready to face higher heating bills this winter, making your home more energy-efficient is a better idea than ever – especially when the government is helping to pay for it.

"What should we be doing now before the cold weather gets here to make sure that our house is comfortable but still as energy-efficient as possible?"

The U.S. Environmental Protection Agency offers some tips that can cut your energy bill by as much as 20 percent annually. Their winter season suggestions include making sure that your home's heating system is operating efficiently. • Change the system's filter every month and also have a contractor do an annual tune-up to get the furnace ready for winter. • You

should also seal the cracks, openings and gaps in your home that allow unwanted air to flow into and out of the house. • Not fixing these holes is like leaving a window wide open in the middle of winter while the furnace is trying to keep the house warm. • And use a programmable thermostat to keep the settings at the most efficient levels so that you don't waste the heat you're paying for. Check out their free Guide to Energy-Efficient Heating and Cooling at www.energystar.gov/hvacguide.

Ken Sheinkopf is a communications specialist with the American Solar Energy Society (www.ases.org). His columns also appear in issues of Solar Today magazine. • Send your energy questions to askken@ases.org. ■

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Author has local connection

by Monica Vincent

David G. Moore's book, *Forgotten Valor*, is a poignant tale of two such ordinary men and their historical significance -- his father Jessie and his uncle Elzie.

Moore himself is an uncle to local resident, Dave Garrison. Garrison is co-owner of Eddie's Sports Bar and Restaurant on Hwy 54 in Osage Beach. Garrison held a book signing at Eddie's to honor his uncle's work and to give many of the local residents who had already read the book, a chance to meet Moore and ask him more questions. Said Garrison, "It was a great opportunity for people to get a copy of his book, and we really appreciated all the interest. I enjoy hearing all the positive feedback from everyone. It's definitely been a learning experience for my whole family."

Moore received his B.A. degree from Illinois College and his M.A. from the University of Illinois and then taught history at a Galesburg, Illinois High School for 31 years. Said Moore, "Writing this story

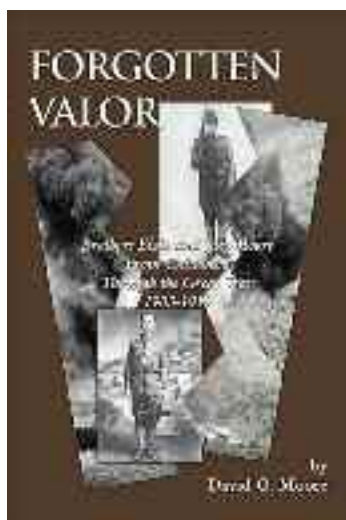
was a very moving experience for myself and the rest of my family. It gave us a chance to reconnect with the past and introduce our younger generation to one they never had the chance to meet."

"The timeliness of *Forgotten Valor* is almost ironic," said Moore. "As the unresolved concerns of the common man -- quality of life and service to country -- are examined in the early years of the Twentieth Century, one cannot help but think of our current times. Perhaps the military approach to resolution will always be in conflict with the humanitarian issues of needless death and suffering. Any search for understanding the tragedy of war may be best conducted through the eyes of those who endure such struggles. Indeed this may be the appropriate manner to examine ourselves today."

Men and women alike are reading this tale. Says Mark Spratt, publisher and editor-in-chief at Cork Hill Press, Moore, "...breathes life into his history.

Yet for Moore, history is about individuals and it is their stories that teach the greater lessons to be learned from war."

Forgotten Valor is available through Ingram, Baker and Taylor, Amazon, Barnes and Noble.com, or from the publisher, Cork Hill Press at 866-688-BOOK, or at www.corkhillpress.com. ■



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State studies ways to reduce fraudulent child abuse calls

Jefferson City, MO (AP)—Welfare officials want to make it tougher for parents to use the state's child abuse hot line to wage custody battles.

The state reports that parents made about 5,000 of the state's roughly 58,000 abuse and neglect calls last year. Statistics on just how many of those claims were frivolous aren't available.

But those in the field report the fraudulent calls are an unfortunate reality. And they explain that those calls take time away from legitimate investigations and result in children undergoing needless questions and—occasionally—invasive medical exams.

"It does take a lot of state resources to deal with these calls," said Charlotte Gooch,

who oversees Missouri's child abuse hot line. She is familiar with the spike in call volume on Sunday nights when divorced parents often pick up children from their ex-spouse.

The federal Administration for Children and Families said about 18 percent of abuse allegations made by parents are later substantiated. In contrast, calls by doctors, teachers and other mandated reporters are substantiated 33 percent of the time.

Because of the concerns about false and malicious reports, Department of Social Services Director Gary Sherman has asked the state to review its hot line response protocol.

But child welfare advocates say it will be a difficult task to accomplish without ignoring

legitimate allegations.

Ann Bauer, who heads the Missouri Bar's Family Law Section, said she has represented clients whom she thought were falsely accused. But she said she also has seen cases in which a spouse in the midst of a custody battle feared abuse allegations wouldn't be believed.

Catherine Martarella, of the group Citizens for Missouri's Children, said there are legitimate reasons for abuse allegations to surface during a divorce. Sometimes, she said, spouses come forward to report abuse that they kept secret when they wanted to keep a marriage intact.

"Each call should be investigated with equal thoroughness," she said. ■

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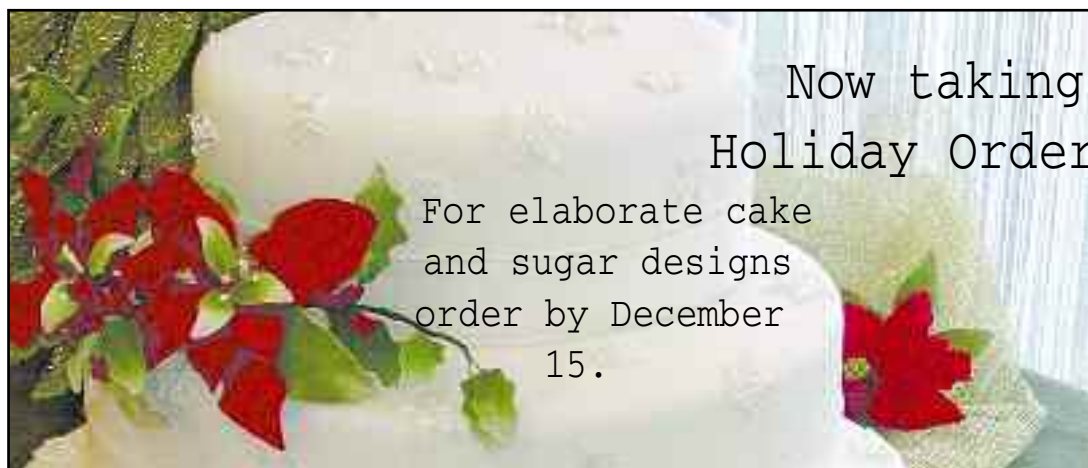


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Tuscany Development announces the association of the Tuscany Condominium development with REALTOR, Ryan Gattermeir of Gattermeir Elliott Real Estate Co., LLC. Kerry Dickemann and Eyvonne Hunt of Tuscany Development stated, "We are excited about the new relationship with Ryan and Gattermeir Elliott Real Estate. We see good things with their organization and we look forward to continued success at Tuscany." The Tuscany Development began in 2003 offering residents' unique, high quality lakefront condominium homes with amenities including boat docks, swimming pools, garages, clubhouses and three distinct villages. Construction on the third building is underway and new units are currently available.

Ryan Gattermeir stated, "I am looking forward to a great partnership with Tuscany and I am excited to share the uniqueness and quality that Tuscany has to offer with prospective buyers."

For more information or a tour of the complex contact Gattermeir Elliott at 573-365-SOLD.

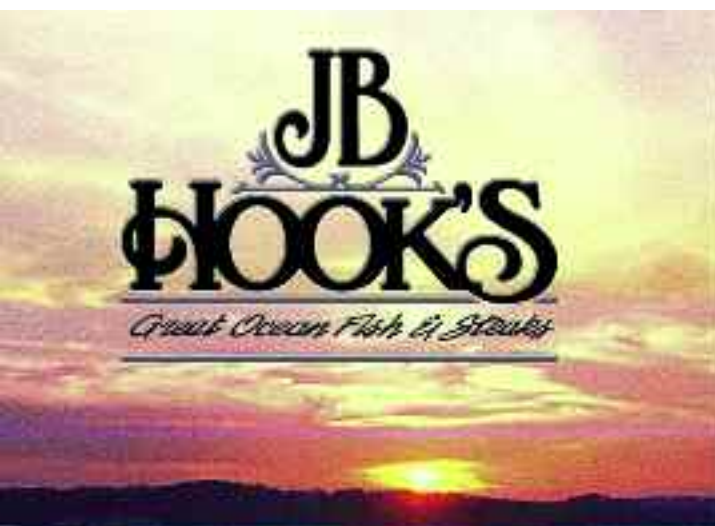


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Christmas for Kids benefit to be held Dec. 11

The Christmas for Kids Committee, the Ozark Coast Kiwanis Club and Lake area businesses have come together to bring the Lake Area Christmas for Kids benefit event to the Country Club Hotel and Spa. The event will be held December 11, and begin at 6:30 p.m. Attendees must be at least 21 years of age. Admission to the event is \$10, plus a new, unwrapped toy.

Those not wishing to bring a toy will pay \$20 to attend. The evening's entertainment will be provided by "Disco Dick and the Mirror Balls. There will also be a silent auction featuring donated items. Hors d'oeuvres will be served and there will be a cash bar for the patrons. All proceeds from the evening will benefit underprivileged children in the Lake Area, CADV (Citizens Against Domestic Abuse), Wonderland Camp, Hope House, Big Brothers and Big Sisters, Lake Regional Pediatrics, the Tri-County YMCA and Kid's Harbor.

Those interested and needed additional details are encouraged to call 365-2288 or 302-4949.

The Lake of the Ozarks Business Journal spoke with Missy Martinette-Hills about the event.

"The greatest thing about this party, other than it has been going for twelve years at the Lake, is that it was a home-grown, fundraising party, put together by locals. There's no huge organization the proceeds are going to. They are split between seven of the largest local charities.

And I think that is what makes this party so special."

Ms. Martinette-Hills continued; "We know that every bit of that money stays here. Not only are we helping the groups out, but we're helping 300-400 underprivileged children right here in the Lake area.

There's no other fundraiser like it. We're proud of that—and we're proud that it's been able to go and grow this long.

The children in the community—you know—business owners turn in family names of either employees or friends of employees that are having trouble so it's all really family-type, take care of one another fundraiser."

Missy said the kids were being helped—not just with the toys that everyone expects from an event like this. The group looks beyond that—and the money is often spent on household items and clothing.

"The kids aren't just getting toys, because we know that's not their biggest need right now. Although it's what puts the smile on their faces. The clothing, the socks, the underwear, the coat—so we're not just getting them a toy, we're giving them a certificate that they can use at a local business to purchase needed items.

Sometimes it buys toilet paper. They get a little bit of both."

All table sponsor money goes directly to the split



between the seven charities. The door money and the little fundraiser we have in the room, whether it be the dia-

mond—and this year we have three lottery money trees—that money is spent for food.

Then auction money goes to purchase the clothing—the gift certificates for the three or four hundred kids. They get anywhere from 10 to 20 dollars a piece.

And then we also purchase any toys that are on the wish lists, that didn't happen to show up that evening.

Some have specific requests on their little wish lists—Barbie, you know—whatever. So we'll actually go and buy that if it doesn't show up. We'll use the silent auction money to do that.

Our biggest fear now is that people won't know it's moved to the Country Club. Everyone's used to it being at the Lodge. We hope everyone will get the message that the event is at the Country Club Hotel & Spa this year." ■

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"Season of Sharing" helps needy children

Danielle Kimmel has worked with "The Season of Sharing" for three years along with her mother. In July, the Salvation Army decided their were unable to fur-



Danielle Kimmel

ther support the program due to the lack of office staff and volunteers.

And so Danielle and her mother set up on their own journey to garner support and press coverage regarding the event and

its goals.

"I've been an active participant in this program for three years, and I just couldn't let it go.

We picked it back up and have since gained the sponsorship of the Eldon Lions club and the Miller County Child Advocacy Council.

This year we are hoping to help 350 kids. What we're really needing this year are monetary donations or businesses that are willing to adopt children.

Or, businesses that are willing to just go shopping for those "in-demand items"— you know, go and buy five Bratz dolls, or socks and underwear, or little kids jeans— something along those lines.

We're taking anything we can get— we're not picky."

I would love to be able to go above and beyond the 350 kids. We have to wait and see where we are standing. If our trees are still full then we're going to have to stop.

But if our trees are empty and

we still have some time left, we'll take on 30 or 40 more kids.

We're not going to take their names and then just pray we get donations."

Danielle says she doesn't want to disappoint any families who are looking to them for help. And, she says she finds a way to help those in need.

"We have them going to the Miller County DFS, there is a secretary there who has been willing to donate her time and take the applications.

I call the applicants and talk with them— I really don't turn anybody down. We've been really lucky this year, we haven't had anyone apply who doesn't need it. So far this year, we've only gotten people who truly do need the help.

We take their wish lists, we give their cards to local churches and also we have trees at Dollar General and WalMart. That's how individuals can get names— if they want to adopt one child or whatever, they can go in and pick

a card off the tree and then buy the stuff on the list. If they can only get one or two things on the list, every little bit helps. They can return the items to the store, and every day I go back and pick up bags.

We have a one day hand out— this year it's at the Nazarene Church in Eldon on December 17th starting at Noon. We match up the gifts with the families in time for Christmas."

You can mail monetary donations to Danielle and the group:
Season of Sharing
22 Vienna Woods Drive
Eldon, MO 65026

Danielle can be contacted for more information at 392-4004.

Businesses, take a moment and think about it, five Bratz dolls is around \$100, a small donation—a couple pair of jeans and some socks and undergarments maybe a bit more. Or perhaps a "passing of the hat" around the office to spread the donation across many people.

Danielle says her organization really needs trendy toys that even poor kids want for Christmas. Bratz dolls, CD players, action-figure dolls like Spider-man, and would you guess? Wrapping paper. Or go one step more and sponsor a child's Christmas wish list. How much could it be?

How good could it make you feel to know that on Christmas morning, there will be a little girl or boy smiling as they unwrap their gifts. And knowing they would not have had a Christmas without your help?

The group's Angel Trees are placed at the Eldon WalMart, the Eldon Dollar General, Citizen's Bank, the Construction Site Bar & Grill and the Eldon Public Works Department. There are donation cans placed all over the area. Danielle reminds us that "100% of the cash and toys donated to the program goes for the children— everything else is on a volunteer basis." ■

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That can be critical on shots around 40 yards or so. The arrow still has enough behind it to penetrate the deer and do enough damage to harvest the animal.

Broad heads (or the point of the arrow) can also enhance performance; some of the new expandable arrows have less wind resistance than typical broad heads. They expand on contact and still give the desired penetration.

Beabout's can re-string your bow and perform minor repairs and is a P.S.E. and Browning bow dealer, and takes trade-ins and will help people upgrade their archery equipment. Beabout's Bait and Tackle is located on Highway 54 in Osage Beach. ■



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The Al Elam Column

With Tim Tabor

Real Estate Agents

A real estate salesperson is more than just a sales person. They act on your behalf as your agent, providing you with advice and guidance and doing a job - helping you buy or sell a home. While it is true they get paid for what they do, so do other professions that provide advice, guidance, and have a service to sell -- such as Certified Public Accountants and Attorneys.

The Internet has opened up a world of information that wasn't previously available to homebuyers and sellers. The data on listings available for sale is almost current - but not quite. There are times when you need the most current information about what has sold or is for sale, and the only way to get that is with an agent.

If you're selling a home, you gain access to the most buyers by being listed in the Multiple Listing Service. Only a licensed real estate agent who is a member of your local MLS can get you listed there - which then gets you automatically listed on some of the major real estate web sites. If you're buying or selling a home, the MLS is your agent's best tool.

However, the role of an agent has changed in the last couple of years. In

the past, agents were the only way home buyers and sellers could access information. Now agents are evolving. Because today's home buyers and sellers are so much better informed than in the past, expertise and ability are becoming more important.

The real estate agent is becoming more of a guide than a salesperson; your personal representative in buying or selling a home.

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.



Tim Tabor

Tobacco tax initiatives

by Senator Carl M. Vogel

Several weeks ago we discussed the possibility of a tobacco tax increase being placed on the ballot by initiative petition. The money raised by this proposal would be earmarked for health care services for less fortunate Missourians. The saga continues with a paragraph in this proposal which appears to be in conflict with a section of the Missouri Constitution and the emergence of a second plan being discussed and their intentions to be placed by initiative petition on the ballot.

In the first proposal, there is wording which says the state "shall not reduce the level of funding" which now goes to Medicaid programs. Earlier in a section it uses the date of July 1, 2006, as a benchmark of existing funding. This appears to be in conflict with Article III, Section 51 of the State Constitution which reads "The initiative shall not be used for the appropriation of money other than of new revenues created and provided for thereby." In other words, a ballot initiative can direct the spending of new revenue specifically raised by the passage of a tax, but cannot direct how exist-

ing money can be spent. If the proposal makes it to the ballot, I expect there will be a lawsuit filed challenging the wording of this section. If it is found to be in violation, it could dismiss the entire initiative.

While this is playing out, another group is attempting to place their version of a tobacco tax increase on the ballot. The alternative plan would raise the tax on a pack of cigarettes by eighty cents, identical to the first proposal, and therefore would generate the same amount of money. The difference is in how the new revenue would be spent. The original proposal would use over one-half the new money to increase Medicaid reimbursement paid to doctors, hospitals, and other health care providers. The second initiative would use the bulk of the money raised to reinstate Medicaid coverage for those who were terminated earlier this year. From all appearances, the two groups are approaching this as rivals.

There is a chance both measures could appear on the same ballot. There is an equally good chance they could both pass. If this occurs, it triggers a series of interesting questions and events.

Which proposal takes effect? Do they both become law? Who determines their fate?

According to Missouri election law, if two conflicting ballot measures pass, the one receiving the most affirmative votes takes precedence. However, if it is determined these proposals are not conflicting, the tax would increase by \$1.60 per pack and both would become law. Either way, it is a good chance the issue will wind up in the courts and tied up for some time.

The second group has expressed hope the first measure could still be amended to include some of their spending priorities. Leaders of the first group have stated they feel they have the best proposal and no negotiations are planned or expected. Both groups need to collect approximately 150,000 signatures from throughout the state to place their measures on the ballot.

As usual, I can be reached at State Senate, State Capitol, Jefferson City, MO 65101, or 573-751-2076, or carl_vogel@senate.mo.gov for your questions, comments, or advice. ■

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Trademarks and Service Marks explained

by Darrel Willman

You've got a catchy phrase, a great slogan, a one-of-a-kind business name. Now, how to protect it—a trademark may be the way for you.

First, what is a trademark? Trademarks, according to the U.S. Patent and Trademark Office (www.uspto.gov): "Trademarks include any word, name, symbol, or device, or any combination, used, or intended to be used in commerce to identify and distinguish the goods of one manufacturer or seller from those goods manufactured or sold by others, and to indicate the source of the goods."

Simply put, it is an identifier. A brand name, to set your goods or service apart from the others. Trademarks are like monopolies, allowing the owner exclusive rights to their use on goods and services related. Trademarks allow companies to develop a marketing identity surrounding a product. Service marks are for services, like accounting or

plumbing, trademarks are for goods, like stoves or lumber.

But trademarks, like patents, have to be unique. But first—do you need a trademark, or a copyright? Copyrights protect artistic, musical and literary works. Books, drawings, paintings, manuscripts, screenplays, scores, etc. The contents of publications are covered under general artistic copyright, novels and other specific works may have copyrights filed for greater protection. If you need a copyright, check out www.copyright.gov for more information.

If you need a trademark, first do a trademark name search at www.uspto.gov for federal trademarks (www.sos.mo.gov for state trade and service marks). Make sure that your phrase or word isn't already in use by another business. More importantly, see that it is not registered to a business in the same industry you are. If you decide that you can apply for a trademark, decide how to trademark your

name—are you looking for federal or state protection?

Federal trademark registration is essential if you are going to do business nationwide. Otherwise, registration of your business name with the secretary of state may be enough. In Missouri, an online search is available at: www.sos.mo.gov. There are also downloadable forms to file your application.

To apply for a federal trademark registration, you can begin the application process online (www.uspto.gov/teas/index.html), or choose to hire a trademark attorney. The type of application that you need will depend on whether or not you have already begun using your potential trademark, and if you intend to seek overseas protection. It is a fairly complicated process, and so like a patent, you may wish to seek legal aid.

Also, if you have already begun using it, you may already have some common law rights. It is not always essential to regis-

ter your mark with the USPTO. However, if you do register it you better establish your rights under the law. Again, legal aid is in order to enforce a common-law usage claim on your mark.

The "®" registered trademark symbol is only allowed for use of registered trademarks, not those that have been applied for, or those a common-law assumption is made upon. Unauthorized use of the registered trademark symbol can result in penalties, unless you can show the mistake was made in good faith. For example, if the USPTO cancels your mark without your knowledge. Your products and packaging would still carry the mark.

"TM" and "SM" (trademark and service-mark) symbols "may be governed by local, state, or foreign laws and the laws of a pertinent jurisdiction to identify the marks that a party claims rights to", according to the USPTO. Registration of a state trade or service mark in Mis-

souri entitles you to use these.

Once your trade or service mark is issued, you must now begin using it—and enforcing its use. Your basis of claim is based upon usage and the connection between your trademark and the product it names. Trademarks must be used correctly, properly identified, and used exclusively for the item they name. You must also enforce your trademark to keep it. Unauthorized users must be informed and if need be, legal action taken against. Some good examples: "aspirin," "escalator" and "thermos" are words that were once trademarks. Now they are commonly-used terms and can be used by anyone—they have become generic. Bayer for example would still have exclusive rights to the name "aspirin" since trademarks are essentially renewable indefinitely. ■

From our July, 2005 issue

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New faces and places for Lake Ozark

by Monica Vincent

For most of the year rumors have been swirling regarding several major developments scheduled to take place in the city of Lake Ozark, among them The Shops at Horseshoe Bend, George Stanton's residential - commercial development, Ron Armitage's riverside development and the new exchange route. The year also saw some new faces on the City Council, and just recently, the addition of a new City Administrator - Charlie Clark.

Said Lake Ozark Building Inspector, Bill Bolin, "We're excited to have Mr. Clark join us. He has a strong background and a real good head on his shoulders." The 54 year old Clark comes to the Lake Ozark position with a masters in public administration from the University of Oklahoma and a 10 year background in public

administration as a city administrator, planning commissioner and manager of a property owner's association in the Tulsa, Oklahoma area. His experience prior to his municipal positions was in construction management.

Clark assumed the position, which was left vacant by the departure of John Chadd, approximately 6 weeks ago. Says Clark, "I hadn't been in the lake area since a senior trip to Tan-Tar-A, but always liked the geographic region and the lake. I grew up in a similar culture and topography." Clark is married with two grown children who reside in Tulsa, and a 13 year old and an 11 year old who will be joining the Lake Ozark school system. "We just secured a home and will be moving in next week."

When asked what city projects are at the top of his list,

Clark says, "...economic development in retail, and the long outstanding sewer projects in North Shore." He adds that the sewer project will not be one that takes place overnight. "The past year, the city was able to refinance and pay off existing bonds to come up with about \$900,000 which was earmarked toward the North Shore sewer lines, but this is a big project that will require anywhere from \$3 million to \$8 million to complete." Clark explains that the remainder of the monies will come from "4 basic tools" - the monies saved by utilizing the city's own construction services, the aforementioned bond monies, and two major grants from the Community Development Block Grant and the US Dept. of Agriculture Rural Development Grant. Some additional monies may come from Senior

Citizens grants.

When asked for specifics about plans for economic retail development, Clark said, "It's too soon to talk about on the record, but I see a lot of good things happening in Lake Ozark."

Building Inspector, Bill Bolin could not add many more specifics. When asked about The Shops at Horseshoe Bend he said, "It's going to happen, it's just a matter of time. The parties involved are very upbeat. One of their outlet lots is about ready to rent, and they're still working on the contract for their anchor store. The water and sewer is ready to go, so you could see them open by Christmas next year."

Bolin says the Armitage plans for a zoo and amphitheatre by the river are still underway, along with Stanton's adjoining 600 acre residential

and commercial development. Part of the holdup for Stanton, says Bolin, is the search for financing on the exchange route.

One project that is definitely underway is Phase II of the Strip Enhancement project. Bolin says they are proceeding on schedule and are pouring the sidewalks from Balinger Road to the city limits on the north side of the strip.

No more specifics? With a good-natured laugh Bolin says, "I'm anxious for details just like everyone else." ■



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News and Information for Boating Enthusiasts

ACTIONS SPEAK LOUDER THAN WORDS

Pat Dotson-Lake Ozark Marine Dealers Association

When the Lake Ozark Marine Dealers Association kicked off the Hurricane Katrina

Relief Fund with a seed donation of \$5000.00, they knew there was a need, but the extent of that need was beyond perception.

The relief effort on behalf of LOMDA was spearheaded by Dennis and Mark Maassen

at Hydro Systems, Inc. in Sunrise Beach. • This allowed both sides of the lake to be aggressive in their response. • Anyone who wanted to help had access to a drop-off point that was easily accessible, and there was someone available to provide pick-up when necessary. • Help came in all ways!

Tens of thousands of bottles of water were loaded onto 28' U-Haul trucks that had been procured at reduced rates, with cash

donations designated for fuel, experienced drivers donating their time, and churches volunteering an enormous amount of manpower.

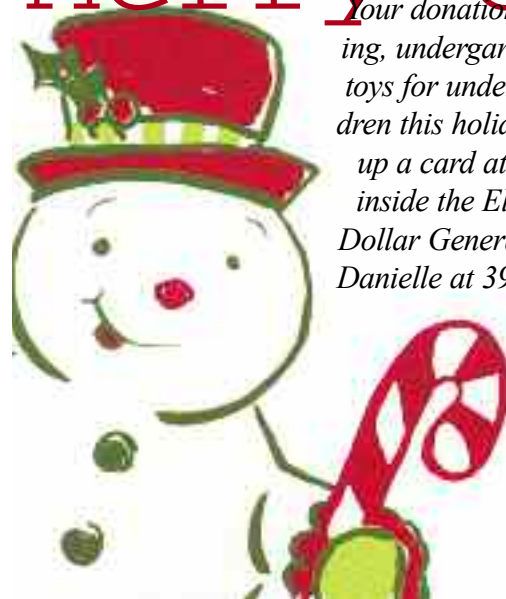
Dennis from Hydro Systems updated our office with information concerning the lasts truckloads taken to a small town 28 miles north of New Orleans, La. He wanted everyone to know how needed and appreciated the deliveries had been to an area that had been forgotten by FEMA, the Salvation Army and the Red Cross.

There is another truck being loaded at the time of this publication. • You can be a part of this ongoing effort. • Actions really do speak louder than words, and the Marine Dealers Association will do everything they can to make sure the help gets to those who need it. •

Call Mike Atkinson at (573) 280-5900 or Mark Maassen at (573) 374-6545 for further information on how you can help. ■

Help a child a Merry Chri

Your donation will buy clothing, undergarments, food and toys for underprivileged children this holiday season. Pick up a card at the Angel Trees inside the Eldon WalMart & Dollar General stores, or call Danielle at 392-4004 to make a cash donation. Mail donations to:
22 Vienna Woods Drive,
Eldon, MO
65026.



The Vandervort Report

Reflecting on the growth and changes in 2005

Can you believe that the year is coming to an end? It's a good time to reflect on everything that has happened this past year and look forward to the holidays.

A lot has changed at the lake in the last year, and the growth boom is certainly full steam ahead. Like it or not, our community has transformed and there is no turning back.

All the big box retailers and chain restaurants that have settled in during the last year will only pave the way for more development. The Highway 54 redevelopment looks like it is finally going to become a reality. That too, will continue the growth for many years to come. Think about how much different things look today compared to five years ago—half the businesses on Highway 54 weren't even here, imagine what will happen in the next five years.

I would venture to say that if you left the Lake area today and returned in as little as five years from now you would not recognize the place. The people who are saying today that they wished they would have bought property five years ago, will be saying the same thing five years from now! As high priced as property seems to be today, it's still a bargain! I'll make a prediction; I predict that the Lake of the Ozarks area will become the third largest metropolitan area in Missouri within the next 10 years!

You hear people talk about a real estate bubble, it hasn't happened yet, and if it ever does, the Lake will be one of the last places it trickles down to. The areas in the country that might warrant a concern of a bubble are currently demanding four to five times the amount of money for the same value you can get right here at the lake. The central location of the lake, it's close proximity to many larger metropolitan areas combined with the laid-back resort atmosphere, the allure of the lake and all of it's natural beauty, and now all the amenities of any larger city; will protect property values and ensure continued growth.

I know that not everybody shares my enthusiasm about the growth of this area. With growth you always have change, and not everyone appreciates change. "The only thing constant or inevitable in life is change". Sometimes I too wish that things would just stay the status quo, but that's not very realistic. Change is here, it's not going away and I would suggest everyone jump on board, before you get left behind.

Reflecting back, 2005 was a great year for all of my businesses. I completed the new Horny Toad, and it had a banner year. My construction company skyrocketed, and my real estate company sold more multi-million dollar homes than any other company at the lake this year! I project that 2006 will be even better! I have numerous development projects in the works and look forward to the coming year. As for change, bring it on!

I wish all, a very happy holiday season and a very prosperous new year!

Merlyn Vandervort, CR, CGR
President,
Millennium Group of companies

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"The difference between 'involvement' and 'commitment' is like an eggs-and-ham breakfast: the chicken was 'involved' - the pig was 'committed'."

— UNKNOWN

"Too bad all the people who know how to run this country are busy running taxicabs or cutting hair."

— GEORGE BURNS

Suing schools claim new funding plan makes things worse

by David A. Lieb

Associated Press Writer

Jefferson City, MO (AP)— A group of more than 200 school districts claims a new state funding plan worsens— rather than solves— alleged disparities among schools and still does not provide them enough money.

The Committee for Educational Equality filed an updated lawsuit Tuesday in Cole County Circuit Court, applying the same basic arguments it had raised in January 2004 to a new school funding formula passed by the Legislature in May.

The bill only "exacerbated the constitutional infirmities of the Missouri school finance system," the school districts argue in their revised lawsuit.

The new law phases out the current method of basing state school funding largely on local property tax rates and wealth and instead sets a minimum amount of spending per student—a target based on current spending levels by school districts deemed successful.

The new formula is to be phased in over seven years, starting with the 2006-2007 school year, and eventually would add about \$800 million annually to the nearly \$2.5 billion the state already spends on basic school aid. The law does not state how the state will pay for the plan.

The revised lawsuit contends the lengthy phasing in is "constitutionally flawed." And it contends the state's new method of determining school funding also is inadequate and inequitable, giving only "the illusion of addressing student needs."

"The new formula is somewhat akin to reorganizing the deck chairs on the Titanic," said Alex Bartlett, a Jefferson City attorney for schools.

Since July 1, shortly after Gov. Matt Blunt signed the new funding plan into law, 22 school districts dropped out of the suing coalition— some citing an increase in funding under the new formula. The group still includes 237 of the state's 524

school districts.

Senate Majority Floor Leader Charlie Shields, the lead sponsor of the new funding plan, said it's frustrating that so many school districts still back the lawsuit.

"We believe the formula can be defended," said Shields, R-St. Joseph. "Apparently they're looking at the state budget in a vacuum. To come back and say \$832 million is not enough money is not realistic, particularly considering the struggles we're facing right now with Medicaid and that higher education hasn't received any increase."

Blunt spokesman Spence Jackson also defended the new school funding plan as "constitutionally sound." By still pressing the lawsuit, schools districts essentially are pushing for "a massive tax increase on working families," Jackson said.

Attorney General Jay Nixon, who must defend the school law, said the lawsuit is draining money not only from the state, but also from schools.

"A couple things are clear: Taxpayers are going to continue to fund all sides of this expensive and potentially extensive litigation, and the effort of the Legislature and governor to end this litigation has apparently failed," Nixon said.

The suing school districts contend the state is shortchanging them by defining adequate funding in the new formula but delaying its full implementation. The money currently provided to schools in the state budget is \$600 million short of what the funding formula calls for when fully implemented, the lawsuit contends.

The new law sets a minimum spending amount per student— estimated at \$6,117 in combined state and local funds— based on the current spending by districts that do well on a state performance report. But the lawsuit contends the methodology is flawed, because it excludes some districts whose students are meeting state achievement levels and includes others who

are not.

The law also includes a cost-of-living adjustment for school funding, based on average wages in a region. But the lawsuit contends it functions "irrationally and inequitably."

Another factor in the new funding plan assumes all school districts have a property tax levy of \$3.43 per \$100 of assessed valuation. It would provide state aid for what districts don't raise at that level compared to what the formula says they deserve. That means districts with lower levies won't have the full difference made up, while those with higher levies won't have state aid reduced beyond that amount.

The lawsuit contends the levy assumption "will result in even increasing disparities" in school funding, with students from poorer areas not getting the same educational opportunities as those from areas with higher property values. ■

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Home Buyers "Tune In" to innovative Talking Houses

Osage Beach, Mo— An innovation in digital Radio Technology is simplifying the oftentimes-arduous process of home shopping. Rather than jotting down numbers of agents listed on a "home for sale" sign, area shoppers who drive by a home with a "Talking House" sign can simply tune in their radio to a designated AM frequency for a detailed report on the home - all without leaving their car.

Local realtor Scotty Henderson has recently debuted several Talking Houses around the lake area. Homes with a Talking House sign have a radio transmitter about the size of a small VCR inside the home. The transmitter, which recently underwent its most significant redesign, can broadcast a personalized message five minutes in length to a distance of up to 300 feet from the home. Utilizing cutting-edge digital technology, the dramatically improved transmitter receives a 95 percent satisfaction rating from realtors

who have used the units for at least three months.

"The Talking House radio transmitter is a powerful and effective real estate tool because it simplifies the process for all parties involved -- the agent, the seller, and the buyer," said Scotty. "For listing agents and their sellers, a house that talks is much more memorable and stands out amid the clutter of homes on the market. The radio report qualifies buyers by providing them with enough detail for them to decide if they'd like to tour the home. The result is that an agent enjoys an increase in the number of calls from qualified buyers. In addition, hearing a description of the home's hidden interior features may change the mind of a shopper who didn't find the exterior particularly appealing."

"House hunters appreciate the added convenience of knowing immediately if a house will meet their specifications. They can learn everything they need to know from the comfort of

their car."

The Talking House transmitter is an affordable marketing tool that often costs less than a classified advertisement and is reusable for future listings. The FCC-approved transmitter, which simply plugs into a standard wall outlet, can broadcast round-the-clock to any car that tunes in. Because the transmitter uses a computer chip, the message heard over the radio is crisp and static-free. No special license is required and it will not interfere with television or any other radio reception. Transmitters use any frequency between 560 and 1700 on the AM dial, and thus, two homes side-by-side could use a transmitter without interfering with each other's broadcast.

The Talking House brand is presented by Broadcast Marketing LLC, which is based in Des Plaines, Illinois.

For information on the location of Talking Houses in the area, please contact Scotty Hen-

derson at 286-6517. The media are cordially invited to interview participants or to film/photograph a Talking House. ■





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The PROS



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gives these forged irons a broader appeal — perfect for allowing average players to enjoy true playability and the feel of forged carbon steel." We found these easy to hit despite being forged, and forgiving due to the offset cavity. Maybe the best of both worlds? \$730 as tested. www.alphagolfclubs.com

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"First impression- the look is very good. A little different sound when hit, didn't feel quite as solid as it could due to the graphite shafts. Had a good feel when I hit it. Good price point for a forged club."

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"I was extremely pleased the way they set up and look. After hitting them and as solid as they are coming off the face I am really impressed. What they've done with the weighting of the club is terrific."

★★★★★

"The irons I do like. I play forged irons now- they are very solid feeling, and very forgiving with the cavity back."

★★★★★

"The look of the iron is very good, got a good feel to it. Anything forged gives you a good response. All in all a great looking club. A little forgiving on the heel toe shots, but gives you the ability to move the ball."

★★★★★

"Trajectory is great, graphite is good for higher handicappers. Good workability. It's a very forgiving feel. I'm not a graphite shaft fan. With a steel shaft I'd rate them higher. Great feel, could be pro-caliber."

★★★★

"Really have a nice clean look. Nice thin top line with good perimeter weighting. When I hit it the trajectory's good, workability's good. A high-end forged club every bit as good as Mizuno."

★★★★★

"Very good to look at. Being a forged blade guy, I really like the look down on them. The ball came off the face consistently. The entire product line gets a five out of five."

★★★★★

"Nice— solid feel, forged steel is always nice. Good trajectory. I would rank it for the mid to lower handicapper. Probably one of the most solid irons I've hit for not being a name brand."

★★★★★

"Good looking, good feeling set of clubs. Those are good sticks. Definitely pro level. For a low handicapper, definitely. Really easy to work the golf ball with them and hit different types of shots. A good club."

★★★★★

"I like the look, and they have a great feel for a forged club. Not a bad price, you'd pay more for a Taylor-Made or a Callaway."

★★★★★

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Must be 18 to enter. Winners selected at random March 31, 2006. Mail entries to: Lake of the Ozarks Business Journal, Editorial Offices, Golf Challenge, 306 East Second St., Eldon MO 65026

Top-end forged irons from KZG, Alpha tested

by Darrel Willman

Wow—forged irons. When we were young, forged irons were everywhere. But they were the frustrating factor for thousands of golfers. Just a blade of metal to bat the ball around with.

Along came better designs, and blades were left primarily in the hands of the guys who knew what to do with them. Virtually all professionals play with forged blades and with good reason. The soft, forged heads allow for the ultimate in shot-shaping for the player with the skills to use them.

But for others, they are unforgiving, rigid and literally a “shock” to use. KZG and Alpha have developed sets of irons that are somewhere in between the hard-to-hit blade and the forgiving cast cavity backs. They are forged from soft steel, but feature progressive offsets and cavity backs to some extent. It’s a “best of both worlds” situation.

KZG Golf

Since 1998, a golf company from Hollywood California has quietly begun making believers out of players on the professional golf tours. Once a component custom club manufacturing firm, KZG Golf custom manufactures technologically-advanced clubs through its distribution chain of more than 2,000 custom-fitting centers in pro shops and retails outlets worldwide.

KZG’s proprietary steel alloy in their cast clubs is exceptional in its ability to allow for up to four degrees of loft adjustment, yet retaining the strength to stay that way even after years of play. Softer alloys lose the adjustment.

KZG manufactures two heads, with different weights to compensate for the differences in steel and graphite shafts. Some manufacturers put weights in the hosels on graphite-shafted clubs to compensate for the weight difference, thus negating the benefits of perimeter weighting, and throwing off the head’s balance.

Their patented hand-cannon Gemini driver was the first to feature twin faces, and is thought by many to be the longest, straightest driver available on the market (We tested one, and will bring you the results in an upcoming issue).

Alpha Golf

Alpha’s President and founder Dr. Jim Yeh, PhD, designer of the



Alpha C1 Pro forged steel irons. www.alphagolfclubs.com

Alpha line took his wares to the ReMax Long Drive Championship in Mesquite, NV. (The finals will be aired on ESPN Christmas Day).

Alpha driver heads dominated the finals once again:

Danny Luirette (2nd place, Open Division): Alpha V2, Mike Gorton (2nd place, Senior Division): Alpha C830.2, Frank Miller (3rd place, Senior Division): Alpha V2, Sally Dee (4th place, Womens Division): Alpha V2, Fred Hooter (4rd place, Super Senior Division): Alpha C830.2

No other club manufacturer had this many heads used in the competition. The Alphas bested many of the big names at the event. You can find more information at www.longdrivers.com.

Alpha is a custom manufacturing company that went national with their own brands and is slowly gaining recognition through events like this. But back to the irons.

DO THEY DELIVER

The “best of both worlds”?

Our pros thought so. They were able to move the ball on demand with both of these brands. And, the cavity backs gave a bit of noticeable forgiveness that they picked up on. The “feel” that is so important to pros was also there— that’s why in so many of their comments, the first thing they mention is the “feel”.

It’s a sold feel with a crisp sound that sings about the high-quality chrome-plated carbon steel. With a cast head, there is less density, so you’ll feel less. The main difference between our two sets as tested were the shafts, and the Alphas suffered because the factory shipped them with graphite.

The pros immediately commented on the loss of feel with the graphite, as less of the shock

and vibration are transmitted to the hands, some being absorbed by the flex in the graphite. A couple of them noted however, that the graphite in the Alphas was very good, and was getting closer to the steel. As the technology changes, and the graphites can get closer to steel in stiffness, we’ll see this difference diminish.

Other differences included the cavity back. The Alphas feature a cavity on all clubs, while the KZG irons start out with a modest cavity on the 3 that progressively lessens as you move toward the short sticks. The difficult three (and two) irons have the largest cavity with a mild offset to aid the golfer. Down towards the nine, the clubs take the form of a “muscle-back”, a solid flow of steel for solid control and spin. 5, 6, 7 and 8 transition between cavity and a blade very nicely.

The wedges are a true blade with milled grooves and a larger, tear-drop look to the face. All of these clubs have a nice long, thin top line for a good look on address.

The Alpha set also has a thin top line— but not as thin as a blade. Theirs is a confidence inspiring top-line that is thin enough not to get in the way, but adds some perimeter weighting.

The cavity is consistent throughout the set, but the offset drops off towards the bottom, being most pronounced on the long sticks.

The afore mentioned graphite shafts on the Alphas were good, their top-of-the-line in-house stiff shafts, but not as solid as say, an Aldila TC Pro 85.

The KZG’s shipped with the exceptional Rifle stepless Precision FCM-6 extra-stiff steel shafts. These are very hard to beat, and the quality was apparent when they were hit. All five pros commented on the shafts.

Both of the sets featured high end custom grips, and a high polish chrome finish.

So what set them apart? Mostly, the shafts. Apart from that, these clubs did everything they set out to. Give better golfers the control they want while allowing for some forgiveness on errant hits.

Now this all sounds good, right? But what does it mean to the average player? Simply, if your game has progressed to the point where you are out-playing



KZG’s Evolution forged steel irons. www.kzggolf.com

your cavity-back RACS or Big Berthas, you may be able to step up to a club that will allow you to control ball flight. You can hit a draw or a fade now, these will give you better movement and more consistency. You’ll also pick up better feedback and feel, letting you know when you struck the ball well.

You’ll also benefit from a better shaft. Many custom club makers swear that a good shaft can make all the difference to a solid golfer’s game. Get the lie adjusted, have them spline-aligned, and you’re ready to drop your score.

Of course this is assuming you already have a solid stroke and a

consistent swing. Although pretty much everybody could benefit in some way from the quality. These two companies really pour it on—from the proprietary steel alloys to the high-grade shafts and grips.

You’ll pay a bit more than some, but less than the big brands; the Alphas retail for \$730 with the graphite, the KZGs go for \$749 in steel and \$850 with graphite. Both firms will allow you to choose your shafts and will adjust pricing accordingly. ■



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Irons- bane or benefit? Two possible solutions

by Darrel Willman

Have you been tempted to throw away your irons after the umpteenth time you got a shot fat or topped that fairway lie?

Some players have ditched the bigger irons (3, 4, 5) for fairway woods, because they're easier to hit consistently from the fairway.

Another trend in the industry is utility clubs and hybrid irons. Taking the place of 2, 3, 4 and sometimes the 5 iron, these wood-shaped clubs are easier to hit, get the ball aloft quicker and are less likely to go fat than the steel.

Along the way, the cavity back and offset designs offered some form of relief for iron weary weekend golfers.

We got a chance to look at two different solutions to the iron problem. Adams Golf new Idea A2 OS irons and Kansas City based Innovex Golf and their RLS or "Revolutionary Loft System" irons.

Innovex RLS Irons

Innovex's President, Kevin Downey forgoes the traditional lofts on irons, redesigning the entire set. He starts with 3, 4, 5 and 7 woods, then moves to the irons, 4-9. He finishes with no less than five wedges—pitching, gap, sand, loft and utility.

This arrangement Downey says spaces the clubs equally apart, eliminating the annoying "bunching up" of clubs on the ends. His set up gives a "full shot" for any distance on the course, instead of having to figure out how hard to hit a given club in order to achieve the desired distance.

Downey says, "The System

RLS Irons offer the greatest combination of feel and stability that I have ever hit. They feel like forged blades, but play like the most forgiving of cavity backs."

Of course he would, he designed them. Their soft stainless steel provides workability for better golfers, and the midsize head won't scare off low-handicappers.

The perimeter weighting, wide sole, offset and low center of gravity are excellent for mid- and high-handicappers, particularly players who need more forgiveness.

The loft progression took some getting used to, the clubs are different enough so that what you think a 7 will hit is wrong—and it's the same down the set.

But once you get used to the new distances, it's apparent he's on to something. Is it revolutionary? Who's to say? But combined with the fairways and multiple wedges you're left wondering which club to use a lot less often.

The price. This the good news. Fairway woods go for \$120, hybrids for \$70, irons and wedges just \$40.

That means that for around \$500 you can get a set of irons with all five wedges. Pick and choose the fairways and hybrids to suit your game. It's hundreds less than the big names.

Downey has also newly released a driver he's very proud of. We haven't tested it yet, but when we do, we'll give you the scoop.

Adams Idea a2 OS Irons.

Adams says these clubs "bring a smooth transition between hybrids and irons—becoming one amazing set of



Innovex RLS Irons retail for \$320 for 4-PW with wedges \$50 each (four). www.innovexgolf.com

irons".

They takes the guesswork out of putting hybrids in your bag by replacing the hard-to-hit long and mid-irons with easy-to-hit hybrids.

Called "the easiest-to-hit set of irons ever", the Idea a2 OS set has four hybrids along with 7-8-9 traditional irons integrated into the lineup. "The center of gravity (COG) is 11% lower and 2.5 times deeper when compared to conventional irons" according to Adams.

"A wide sole and higher MOI gives forgiveness, the COG allows you to get it airborne faster and easier".

Lets look at the clubs:

3 and 4 Hybrid iWoods: replace traditional hard-to-hit long irons.

5 and 6 Hybrids: two iron-like hybrids with "increased moment of inertia (MOI) for the easiest-to-hit mid-irons". They transition between the wood-like hybrids and the short irons.

7- and 8-Irons: hollow back design moves the weight low and back for forgiveness and loft.

9 and PW: a large sweet spot and aggressive grooves for stopping power. Also cavity offset for better loft and forgiveness.

Aside from Adam's PR copy on what the clubs do and why they

do it, the Idea clubs are an exceptional set for the mid-high handicapper who is looking for some help hitting the ball better and getting it up in the air.

The aggressive cavity back with perimiter weighting works as advertised, allowing you to get under the ball easily. They are cast heads, and ship with good quality steel shafts, so you'll get forgiveness with none of the inconsistency some higher handicappers have with graphite.

Nice heavy heads, good stiff shafts, good grips, it's an equation for better golf. I'm not going to tell you that equipment can save your game, but if you are struggling and you are trying to get better, this is the set for you.

The 3-6 hybrid/iron woods work in the same way. They put the weight low and in the back, getting the ball aloft quicker. The offset helps with slice, and the wood-style club design is much easier to hit than traditional irons. And, they change-up the design just slightly between the 3-4 and the 5-6. Five and six are a bit more like an iron than a wood, with a shorter tail.

Couple these irons with one of Adam's new Puglielli blade wedges and you've got a solid set on Sunday, at least until you break 90. ■



Adams a20S irons retail for \$599. www.adamsgolf.com



A closer look at the four hybrid system: the iWoods (red) and hybrids.

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South Elementary School Recognized as a Missouri Model Elementary

Eldon, MO— South Elementary School was recognized last week as a model elementary school in the State of Missouri. This distinction came as a result of the collective efforts of the faculty and staff in the establishment of the Professional Learning Communities (PLC) model. South Elementary was independently evaluated in three areas...

South Elementary has been working with the PLC model for the past four years. South School will be the host site for numerous visits from other elementary schools across the state who are in the process of implementing the PLC model.

For more information regarding this accomplishment, please contact Mrs. Deanna Boyd, South Elementary Principal at 573-392-8030 for more information. ■

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Lake of the Ozarks

Steve Schmidt Speaking "Finances First"

by Steve Schmidt

Financial Education Tips for Consumers

- Tear up unsolicited credit cards (& offers)
 - Participate in a home-buyer education program if you are buying a home for the first time or have had a bad past experience.
 - Contact a reputable credit counseling service if you have financial problems.
 - Think twice about taking out a second mortgage on your home.
 - Compare the cost of your proposed loan and interest rate with other lenders.
 - Seek the advice of someone you trust who understands financial matters.
 - Make sure that a home improvement loan is not a refinance loan.
 - Do not sign forms with blank spaces or incorrect information.
 - Toss out solicitations from companies you did not contact.
 - Beware of deals offered by high-pressure telemarketers, TV advertisements from companies you've never heard of, and door to door salespeople.
 - Ask for references and call them or call the Better Business Bureau to determine if the company has received any complaints from customers.
- This list is based on ongoing research and information from a variety of sources. Those interested in counseling can call the Department of Housing and Urban Development for a list of counseling centers. The number is 1-800-569-4287. Information is also available online at www.hud.gov.

Financial Rates In Perspective

	This Week	Last Week	3 Mos. Ago	6 Mos. Ago	1 Year Ago
90 Day T-Bill	3.90	3.86	3.41	2.90	1.91
182 Day T-Bill	4.21	4.15	3.66	3.17	2.10
1 Year Notes	4.27	4.18	3.75	3.33	2.24
2 Year Notes	4.38	4.25	3.96	3.66	2.54
3 Year Notes	4.42	4.28	4.00	3.73	2.80
5 Year Notes	4.46	4.32	4.04	3.90	3.26
10 Year Notes	4.60	4.47	4.47	4.20	4.01
30 Year Bonds	4.79	4.69	4.40	4.51	4.77
Dow Avg.	10,345	10,414	10,705	10,192	9,888
NASDAQ	2,100	2,091	2,198	1,921	1,928
S & P 500	1,191	1,195	1,243	1,155	1,110
Prime	6.75	6.75	6.25	5.75	4.75



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

Lake of the Ozarks Christmas Parade Scheduled for Saturday, December 10

The streets will come alive with "Holiday Magic" as the Lake of the Ozarks Christmas Parade marches through the City of Lake Ozark.

The Lake of the Ozarks Christmas Parade is scheduled for Saturday, December 10, 2005 at 1:00 PM along Bagnell Dam Blvd., Lake Ozark.

If you are interested in participating contact Judy Noser,

City of Lake Ozark at 365-5378 or for more information contact Retha Wilson at 280-0576.

The 2005 parade theme is "Holiday Magic."

For a comprehensive calendar of events during the 2005 holiday season check out www.lakeholidaymagic.com



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New Drive-Through Light Park and Seasonal Events Bring 'Holiday Magic' to Central Missouri's Lake of the Ozarks

Lake of the Ozarks, MO—A dazzling drive-through light park plus traditional seasonal activities and events will create "Holiday Magic" next month at Central Missouri's Lake of the Ozarks.

"Holiday Magic -- the drive-through park and all the holiday activities around the Lake -- is an effort to bring more people to the Lake during November and December," says Mark Bowman, Holiday Magic co-chair and general manager of The Resort at Port Arrowhead. "Combined

with our great shopping, lodging packages and dining, it makes the Lake a complete holiday destination."

Brand-new in 2005, the Holiday Magic drive-through park will feature two miles of lighted and animated displays and light tunnels -- 86 in all -- that will brighten the night for Lake-area residents and visitors from Nov. 10 through Jan. 1. The park will be located just below Bagnell Dam. Lighted displays will range from Santa and snowmen to Rudolph and elves ... from penguins and

presents to Christmas trees and teddy bears, and much more.

"We wanted to do something big for the holidays, something with real 'WOW!' that also was in keeping with our theme of lights around the Lake," says Holiday Magic co-chair Karen Medders, general manager of Lake Ozark Vacations, a PMG Company. "The new drive-through park will be very impressive and each year we'll add to it."

Adds Bowman, "With more than 80 displays, Holiday Magic is sure to be one of the premier

drive-through holiday parks in the Midwest. It's a truly amazing, one-of-a-kind attraction." The new light park is being supported by businesses, chambers of commerce, organizations and individuals throughout the Lake area.

Admission for the two-mile drive will be \$10 per car and \$2 per person on tour buses. Several Lake-area businesses plan to offer discount coupons to the park, and some resorts and hotels will include park tickets in specially priced holiday-season packages.

Holiday Magic, however, is more than one attraction. It's the "umbrella" theme for all the Lake's ongoing, family-oriented holiday festivities. The fun officially will begin with the 16th annual Lake Lights Festival on Saturday, Nov. 19. That's when Santa will arrive by boat and lead the Holiday Caravan along Highway 54 through Osage Beach and Lake Ozark to just below Bagnell Dam where visitors can enjoy a bonfire, caroling, a patriotic salute and fireworks, plus the Holiday Magic park. The lights will glow through Sunday, Jan. 1. Other magical moments will

include traditional Lake-area events like the 12th annual Enchanted Village of Lights, a sparkling, mile-long drive-through display inside Laurie's 27-acre Hillbilly Fairgrounds. Starting Thursday, Nov. 24, the village will feature lighted and animated Christmas scenes and decorated trees. Admission is free. In addition, the charming Festival of Trees, Nov. 29 through Dec. 17 at the Camden County Museum in Linn Creek, will provide "Holiday Magic" of its own with decorated trees and wreaths donated by area organizations and individuals for silent auction.

The magic will continue with "Christmas on Main Street," the Main Street Music Hall's always-anticipated Christmas show. The production will run from Nov. 26 through Dec. 19 with show times at 8:00 p.m. Tuesday through Saturday and 3:00 p.m. Sunday.

Also as part of "Holiday Magic," on Thanksgiving Night, Nov. 24, the Lake area's two largest resorts will kick off their annual holiday festivities. Tan-Tar-A Resort's Winter Holiday Lights Festival Celebration and Santa's

continued on page 62



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For more information on planning your holiday party at the Country Club Hotel & Spa, call 964-2229.

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American Home, a television, appliance, furniture and computer company is proud to announce the recent opening of their Osage Beach location, next door to Lee Mace's Ozark Opry. American Home is open from 9AM until 7PM, Monday-Saturday. Call (573) 302-0776 for more information. Participating in this recent Lake Area Chamber ribbon cutting ceremony were Georgann Stockton, Cold Stone Creamery; Matt Foote, Assistant Manager; Kevin Holloway, Owner; Casey Mankin, Store Manager; Joe James, Account Representative; and the Lake Area Chamber Active Volunteer Ambassadors.



West Marine ribbon cutting held. West Marine, located at 3872 Hwy. 54 in Osage Beach at the new Prewitts Point, browsers are welcome, or call (573) 302-0552 for more information. Participating in this recent Lake Area Chamber ribbon cutting ceremony were Kathy Martin, Manager; and Ron Adams, Associate; and the Lake Area Chamber Active Volunteer Ambassadors. Not pictured are the West Marine Associates Kate Blyth, Mac Tillman, Teri Lea Greco, and Kia Webb.

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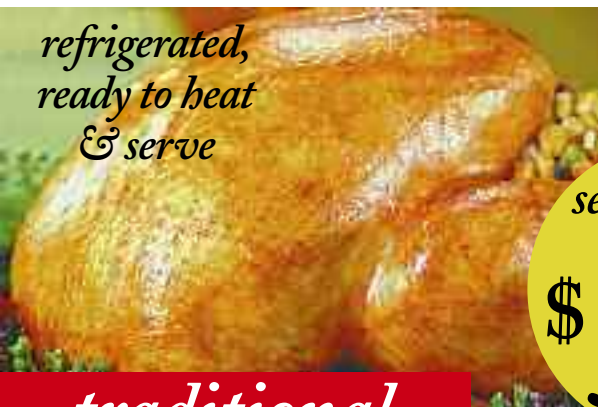
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Year-end tax tips for business and individuals

by Michael Gillespie

There is still time to minimize your 2005 tax liability, according to Randy Alexander, a CPA with Evers & Company LLC, of Osage Beach. Last minute deductions are available, but with time at a premium, it's well worth the trouble to carefully scrutinize your situation and have a specific plan in mind.

In choosing any last minute strategy, first make sure all your income and expense information is accurate and complete. The next step is to seek out the help of a qualified tax advisor, and estimate your adjusted gross income (AGI). With that figure in hand, you may be able to lessen your tax bill by following one or more end-of-year savings plans tailored for your specific situation. The following are the most common suggestions for reducing the tax burden.

Pay in the optimal amount of tax estimates and withholdings. The key word here is optimal, which in this instance means giving the government its rightful share, and not less or more.

There are penalties for underpayment, so make sure you've paid in the correct amount of estimated/withheld taxes. Conversely, if you overpay you are simply taking cash from your pocket and loaning it to the government-interest free.

Manage your Adjusted Gross Income. Says Randy Alexander, "Eligibility for most credits and deductions are based on your AGI. Managing your AGI by making retirement plan contributions, realizing capital losses, reducing Schedule C or other business income, may qualify you for credits and deductions for which you would not have been eligible without the managed decrease." Those sought-after credits include the child tax credit, the saver's credit, the adoption credit, and education credits. Deductions include itemized deductions, tuition and fees deductions, and the deduction of student loan interest.

Reduce business income. In general, business income can be reduced by delaying the receipt of revenue and/or accelerating

expenses. For cash basis businesses income can be delayed by waiting to invoice customers until late in December. Remember, it's not when you performed the service, or billed the customer that counts; it's when you receive payment. Business expenses can be accelerated, says Alexander, "by buying qualified business property and making an election to expenses up to \$105,000-phased-out for total purchases greater than \$420,000." Also pay as many bills as possible and purchase needed office supplies and materials before the year's end.

Realize capital losses. "Realize capital losses in stocks and other investments that you are willing to sell in order to offset capital gains," advises Alexander. You can write-off up to \$3,000 in losses against ordinary income. But be careful here. As Alexander explains, "Do not repurchase the same stocks for at least 31 days or the sale will be considered a 'wash sale' and will not provide any tax benefit."

Maximize retirement plan contributions. Contribute to

your employer-provided retirement plan and/or "Individual Retirement Account" (IRA) for you and your spouse. This move has other potential benefits besides deferring taxable income and lowering your AGI: your contribution may be augmented by an employer match and qualify you for the "Saver's Tax Credit." The saver's credit is available to eligible taxpayers who make salary deferred contributions to 401(k)s, IRAs, and certain other similar plans. The credit can be as much as \$1,000, depending on the individual's AGI. Also, consider adding a one time increase to your 401(k)-to be taken out of your last paycheck of the year, if your plan permits. The maximum allowable contribution for 2005 is \$14,000. This is the IRS limit if you are under age 50; your company may impose a lower limit for purposes of matching contributions. The self employed can initiate an Individual 401(k), or a SEP or SIMPLE plan. A tax or investment advisor will help you determine which is right for you and advise you of the deadlines for establishing and funding the plan.

Spend your Flexible Spending Account money. If you have a flexible spending account that allows you to pay for approved medical expenses on a pre-tax basis, verify how much you have available and make plans to use it before losing it at year's end. The rules for allowable expenses have been liberalized. It now includes anything from cough medicine to quit-smoking patches. Go to www.drugstore.com for a list of approved over-the-counter medical supplies that qualify under the Flexible Spending Account.

Qualify to itemize deductions. You may be in the habit of taking the standard deduction because you do not have enough to itemize in any single year. If so, consider grouping your itemized deductions together into one year. You can then alternate from year to year between itemizing versus taking the standard deduction.

Accelerate itemized deduc-

tions. Prepay real estate and personal property taxes before the end of the year. This gives you a current deduction. Likewise, pay mortgage interest and make charitable contributions before year's end. Purchase large sales tax items in December. Prepay your January mortgage, especially if you think you'll earn less next year.

Give appreciated property. CPA Alexander suggests that you "give appreciated property to qualified charities and as gifts to family and friends." This, says Alexander, has a three-fold advantage: you avoid paying capital gains taxes, you potentially pass along a part of your estate tax free, and you potentially pass the gains from your higher tax bracket to the recipient's lower bracket. Remember, though, that if you plan to donate a vehicle or a boat to a charity, your deduction is limited to the price the charity gets for selling it.

Minimize tax on social security. If you're receiving Social Security benefits, know this: depending on your modified AGI and the amount of your Social Security benefits, up to 85 percent of your benefits may be taxed. "To reduce that percentage," says Alexander, "it may be beneficial to defer receipt of other retirement income. One way to do so is to elect to receive a lump sum distribution from a retirement plan and to rollover that distribution into an IRA. Alternatively, it may be beneficial to accelerate income so as to reduce the percentage of your Social Security taxed in 2006 and later years."

Some of the standard year end planning ideas listed above will not reduce tax liability if you are subject to the alternative minimum tax (AMT). Different rules apply with the AMT. The tax code and Treasury Department regulations are quite complex in this regard. It would be extremely wise to see a tax advisor to determine the individual value of these plans. None of the plans may not be used for the purpose of avoiding tax-related penalties. ■



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T. Bommarito's Italian Pizza & Deli ribbon cutting held. T. Bommarito's is located at Dumar Plaza, Hwy. 54, located by the Stone Crest Mall in Osage Beach. Open 7 days a week, enjoy the "Best Kept Secret at the Lake." For fast carry-out, call (573) 302-7694. Participating in this recent Lake Area Chamber ribbon cutting ceremony and Open House were Jimmy Murphy, Deli Clerk; Krystle Worley, Assistant Manager; Paulette Worley, Manager; Jeanette Welch, Prep Cook; Sara Worley, Assistant Manager; and the Lake Area Chamber Active Volunteer Ambassadors.



Lake Regional Health System recently held an open house for the new 35-bed emergency department. Participating in the ribbon cutting ceremony were (left to right): Bob Baine; Robert Mason, D.O.; Phil Schultz; Melissa Hunter, R.N.; Robert Hyatt, M.D.; Michael Henze; Greg Gagnon; John Caine; Grant Barnum, D.O.; Charles McElyea.



T. Lafata's Salon is now conveniently located at 1410 Bagnell Dam Blvd., Lake Ozark, call T. Lafata's Salon at (573) 964-6116. Participating in this recent Lake Area Chamber ribbon cutting ceremony were Traci Lafata, Owner/Stylist; Stephene Lutes, Stylist; Jill Peterie, Stylist; Brittany Sowell, Stylist; and Remesa Nolting, Nail Tech. Not pictured is Ashley Turner, Nail Technician; and Shannon Myers, Stylist; Cecilia Hawken, Sylist; Valarie Custer, Apprentice; and Tierra Scofield, Nail Specialist.

New Year's Eve 2005 Prohibition Speakeasy

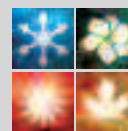
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Lake Area Chamber Announces Business Lighting Awards

Lake Lights Festival Kicks-off the Holiday Season with over 2,000 in Attendance

Saturday, November 19th the Lake Area Chamber hosted the Lake Lights Festival as a kick-off to the holiday season at the Lake. With over 2000 participants, all enjoying a Grand Bonfire, fireworks, complimentary Starbucks coffee, hot chocolate, s'mores and cookies, the event was truly a great success! The Santa Caravan, with Judges aboard the Lake Area Limousine, has chosen the businesses that excelled in decorating this holiday season. The

Resort at Port Arrowhead, Business 54, Lake Ozark, has been announced as the First Place winner. The Second Place winner chosen was Dogpatch, on Bagnell Dam Blvd., Lake Ozark and Third Place chosen is Lake Chateau in Osage Beach. The Best Snowman Theme award will go to Williamsburg Inn located in Osage Beach at the corner of State Rd. KK and Hwy. 54. The Lake Lights Festival Santa Caravan marks the area holiday lighting of businesses, signaling the start of the holiday season and the welcome to visitors, all arriving in the Lake area ready to shop, dine and lodge. With the help of many volunteers and the donations

from Hy-Vee and Tan Tar A Resort; this event is a great way to start the holiday season at the Lake. An extra special addition this year was the opportunity to view the over 2-mile, 86 light displays, Holiday Magic Light Park, with the help of many area businesses sponsoring the light displays. In lieu of the \$10 per car charge for the Holiday Magic Light Park many canned goods were collected and are being delivered to Hope House for local area persons in need. The Lake Area Chamber wishes to congratulate the lighting winners and invites all to bring their families to view the Holiday Magic Light Park, open every day following Thanksgiving. Make family memories! For more information contact the Lake Area Chamber of Commerce at (573) 964-1008 or log onto www.lake-holidaymagic.com for all the many events offered lake-wide. ■

New Drive-Through Light Park and Seasonal Events Bring 'Holiday Magic' to Central Missouri's Lake of the Ozarks

continued from page 56

Arrival will feature lighted displays and trees along the resort's winding entryway. The Lodge of Four Seasons' holiday fun will include a perennial favorite -- the annual Gingerbread Village Competition & Exhibit, in which visitors vote on their favorite staff-created gingerbread houses. The display will be open from 7:00 a.m. to 11:00 p.m. daily. Admission will be free although donations will be appreciated and forwarded to Hope House.

Other seasonal activities will include concerts by the Lake Area Orchestra and Greater Lake Area Chorale, crafts shows, parades, theatrical performances and more.

Outstanding holiday shopping lures visitors too. From the 110-store Osage Beach Premium

Outlets (Missouri's largest name-brand outlet mall) to local shopping centers, art galleries, antique stores, craft shops and specialty boutiques, the Lake's shopping opportunities make it easy to wrap up that Christmas gift list.

For more information about the Holiday Magic drive-through light park -- including a sneak peek at some of the displays -- plus up-to-date listings of all the Lake's holiday festivities and activities, visit www.lakeholiday-magic.com. And for more details about shopping, lodging, dining and year-round fun at Central Missouri's scenic Lake of the Ozarks, call the Lake of the Ozarks Convention & Visitor Bureau at 800-FUN-LAKE or check the bureau's website at www.funlake.com. ■

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Working Without a Net

by Darrel Willman

Social Security is one of the few government programs that affects just about everyone. Even so, most remain in the dark about how it began and its true purpose.

At the onset of the depression in 1930, the elderly in America began the slide into poverty. There were few union or corporate retirement programs, and estate plans to aid retired workers were even more scarce.

Social Security initially only offered retirement benefits to protect the elderly from abject poverty. The program's scope was expanded in 1939 to include survivor's benefits, and again in 1956 adding benefits for disabled workers. It has remained essentially the same since.

At first the fund paid benefits based upon what had been collected. Take for example, the nation's first recipient of Social Security, Ida May Fuller, worked for just three years under the Social Security program. She retired in November 1939, and collected her first check in January, 1940. On retirement, the accumulated social security taxes on her wages were \$24.75. Her first monthly check was \$22.54, in line with her contributions. During her lifetime however, she went on to collect a total of \$22,888.92 in benefits.

Subsequent contributors to the program paid her benefits for all but the first month. And, this is typical of the system today.

Wage earners now are supporting yesterday's retirees, as benefits typically far exceed contributions. Over the years, more than \$8.7 trillion has been collected from payroll taxes, and \$7.4 trillion plus paid out. The remainder was to be invested, but

the money has always been added to the general revenue, helping to soften the deficit numbers politicians dread.

Each year, the fund was used as a handy "bank" from which the government could use funds, essentially writing the program an "I.O.U.". Because of this "borrowing", the government now owes Social Security more than \$1.6 trillion dollars by most estimates. This "fuzzy accounting" amounts to this—when \$50 million in funds from Social Security is used to buy government bonds, the program "invests" the money.

This in turn they say, reduces the federal deficit. When those bonds mature and are retired, on paper the government owes the people \$50 million less, and correspondingly in theory the deficit is reduced by this amount. Where it gets sticky however, is that now the government owes Social Security another \$50 million. Money owed one government agency to another isn't counted when they figure the national debt. So, this \$50 million in debt apparently "disappears", by simply being shifted from where it counts to where it doesn't.

Simply put, the money entrusted to the government that was supposed to go into a trust fund was spent. The bonds used by the government change nothing. They are merely "promises to pay" from future general tax revenues. With this \$1.6 trillion dollar shortfall in owed funds, the government's only options are to "cheat" some retirees out of a couple years of benefits by raising the retirement age (thus saving money), raise the tax on current wage earners, or trim benefits for existing and future Social Security recipients. It is likely they will choose a little of each to lessen

the blow to any one group, thus saving as much political face as possible.

Social Security currently gets more money from contributors than it pays out in benefits. That is expected to change around 2018 or 2019, when the baby boomers begin to retire. The shortfall projected from this massive influx of recipients is purportedly in the trillions as well. Studies show the program will be bankrupt as early as 2042.

A couple trillion here, a couple trillion there, that's easy to predict. What's not, is how to deal with the anticipated lack of funds. This is at the heart of all current

tions, the self-employed, most are now covered. Some even receive Social Security in addition to substantial Federal and Corporate pension plans, resulting in the "greening" of today's seniors.

This fact, along with their generation's penchant for saving has set up a segment of older Americans as the single most influential group in Washington today. With the kind of political clout they wield through the AARP, it is easy to see why most politicians wishing to get reelected tiptoe carefully around the Social Security issue.

And, about one-third of all Social Security beneficiaries are

money" would be there. The reality is that it will not, at least not at the levels of today. And, current payments to retirees are nothing most of us would call "comfortable".

Seniors scrape by month after month, struggling to meet the escalating costs of medical care and prescription medications. This realization dictates today's workers must prepare for the future, with employer-based pension or savings plans, or take it upon themselves to invest. But how? Next issue we'll look at the options available to businesses, and strategies for the workforce on saving for the time when FDR's safety net will fall.

"We can never insure one hundred percent of the population against one hundred percent of the hazards and vicissitudes of life, but we have tried to frame a law which will give some measure of protection to the average citizen and to his family against the loss of a job and against poverty-ridden old age.

This law, too, represents a cornerstone in a structure which is being built but is by no means complete. It is a structure intended to lessen the force of possible future depressions. It will act as a protection to future Administrations against the necessity of going deeply into debt to furnish relief to the needy

The law will flatten out the peaks and valleys of deflation and of inflation. It is, in short, a law that will take care of human needs and at the same time provide the United States an economic structure of vastly greater soundness."— Franklin D. Roosevelt, upon signing the Social Security Act. August 14, 1935. ■

From our May, 2005 issue.

As we get closer to the new year, we are bringing you some of the "best of 2005" - stories we think are repeating.

"You see, a lot of people in America think there's a trust, in this sense — that we take your money through payroll taxes and then we hold it for you, and then when you retire, we give it back to you. But that's not the way it works.

There is no "trust fund," just I.O.U.'s that I saw firsthand, that future generations will pay — will pay for either in higher taxes, or reduced benefits, or cuts to other critical government programs."

— GEORGE W. BUSH, PRESIDENT OF THE UNITED STATES

WEST VIRGINIA UNIVERSITY AT PARKERSBURG WEST VIRGINIA. APRIL 5, 2005

budgetary debate regarding Social Security. There are no neat answers to the question of its survival.

President Bush is proposing giving workers a choice and a say in how and where their contributions are invested. Experts say this will not change the inevitable outcome. Only reductions in spending and benefits can save the program.

Initially Social Security only covered about two thirds of the working population. Since then, it has ballooned to include more than 95% of all working Americans. Federal employees, employees of nonprofit organiza-

not retirees. They are spouses or disabled workers and their dependents. With fewer if any years to accumulate funds from these individuals, the remaining contributors to the fund have been forced to pay more. Social Security currently receives 15.3% of working American's earnings up to \$90,000. Earnings above this level are taxed 1.45% additionally for Medicare. And, there has been talk of raising this bar considerably above the \$90 thousand mark to increase the fund.

Despite this bleak economic forecast, today's wage earners have grown up with the assumption that when they retired, "their



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