

# LAKE OF THE OZARKS BUSINESS JOURNAL

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## New shoreline plan, second time around

by Joseph Louis

A new set of rules and guidelines are coming to the Lake of the Ozarks. Ameren UE, the federally designated proprietors of the waters of the lake, are in the middle of solidifying a new plan focused on lake residents and their use of the lake waters. During the last week of November, the Ameren Shoreline Management team headed to the four counties affected to discuss the newest draft of the Shoreline Management Plan. The plan is a part of the re-licensing process that Ameren began back in 2001 as a part of its application to operate Bagnell Dam and the waters contained by the dam. The application will have to ultimately be approved by the Federal Energy Regulatory Commission (FERC). The plan has changed a lot in the past six years and as the deadline for final completion approaches-- March 30th of 2008-- the company hopes to spend December and January fine tuning what will be the rules governing the lake for the next 40 years.

Jeff Green is the Director of the Shoreline Management office here at the Lake of the Ozarks, and the liaison between the locally based subsidiary of St. Louis-based Ameren Corporation and the lake public.

Ameren first brought a Shoreline Management Plan to the people back in late 2005 and Jeff was there at the public meetings to address concerns. Residents back then spoke out against the Impact Minimization Zones (IMZ's), red line restrictions that were placed in different areas of the lake. The IMZ's determined if docks could be built in certain areas, how many slips or what density of docks would be allowed, and what, if any, shoreline development would be allowed. Jeff says the reaction then led to changes in the plans today, specifically removing the IMZ's--

"You know the IMZ's were almost a bad word, as FERC was coming down here and posted two public meetings in March of 2006," Green said.

He adds that the focus of the new plan is more specific. "There still is resource protection within the guidelines and within the plan and it focuses on heads of coves, it focuses on wetlands, it focuses on historical sites and some woody debris and fish habitat."

Jeff says the new plan looks at those five areas and sets up rules about what can be done there.

"Basically what it does, although it doesn't regulate the separation, location, and set-

backs of docks-- it does limit what you can do from an excavation standpoint," Green continued.

"So no seawalls, no dredging, very limited activities there, even the dock itself would have to place its ramp, wherever it terminates, in such a way that it did not disturb that sensitive habitat."

Jeff says that through the re-licensing process, Ameren has realized that for the next 40 years of development at the lake, the whole area needs to be a little more aware of environmental impact. He says the company and the residents need to be a little more careful with the natural resources of the lake. Jeff says there are many that are pro-growth and many that are pro-environment in the area.

"Striking a balance is important, our interest as a company is certainly to allow growth to continue, which is what has made this lake so successful, and at the same time preserve the resource so we can enjoy it for many, many years to come," Green said.

So what changes will lake residents notice the most?

"One of the big issues is the ten slip dock rule. Ameren's proposing that anything up to 50 slips, that Ameren would retain ownership of here locally

and review and approve those types of proposals," Green said. "Anything over 50 slips would then have to go to FERC for approval after Ameren recommends them. So, the process is going to stay about the same, other than that last step of going to FERC for review for anything over 50 slips."

The new plan also restricts dock placement in the heads of coves.

"Heads of coves is a little bit new but that's probably the least desirable place to put a dock and the least space," Green said.

Looking at the issue of vegetative cover, there have been a few changes as a result of consultations with the Missouri Department of Conservation and the Missouri Department of Natural Resources. The item was already in the plan but now it more specifically states that if you remove a tree, for example, that is four inches in size or larger from Ameren's property, you have to replace it. That step was taken after many residents took vegetation and stripped it from the shoreline, putting nothing back in its place. The hope is that retaining the vegetative cover will help reduce soil erosion in some cases.

*continues on page 33*

# Happy Holidays

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# Local radio stations and citizens send supplies and goodwill to troops

by Monica Vincent

Benne Broadcasting and Charlie Thomas - morning news anchor for KDRO 1490 AM in Sedalia, are taking their show to an international arena. For the second year in a row, Thomas is preparing to be the only Missouri broadcaster embedded with troops in Iraq, just in time to comfort troops and their loved ones for the holiday.

From December 10th through the 14th, Thomas will be in Baghdad for "Home For the Holidays" where he will have the privilege of delivering uplifting messages and much needed supplies from Missouri as well as broadcast messages from the troops to their loved ones back home during the Holidays."

Sponsors of Benne Broadcasting radio stations, KDRO, KPOW, KLOZ and KQUL have provided dropoff locations for supplies throughout central Missouri from Lebanon to Lake of the Ozarks to Jefferson City, Columbia and Sedalia. See list below. In addition, US Bank has set up a special bank account call "Home for the Holidays". Listeners can drop off donations which will be used to purchase more needed supplies for troops.

Deadline for the dropoff locations will be December 17th, but Thomas will be carrying up to 50 pounds of supplies to deliver in person.

In December of 2006, Thomas spent one week embedded with the 1st Cavalry Division at Camp Liberty, Iraq. According to Thomas, "Once you are embedded you live, eat and move with that unit."

Captain Tamara Spicer of the Missouri National Guard and KRCG meteorologist Mike Roberts were instrumental in making arrangements for Thomas to travel and to embed with Roberts' unit, the 35th Engineer Brigade of the Missouri National Guard.

Thomas will be interviewing Brigadier General Michael Pace, commander of that 125 man unit in a five part series that be-

gins stateside and continues in Iraq.

Other notable broadcasts will include a recent one-on-one interview with Governor Blunt for an address to deliver to the Missouri troops when in Iraq. Both U.S. Senators, McCaskill and Bond, have also agreed to do a live conference call while Thomas is there to speak directly to the troops in the field. Thomas will also be pre-interviewing Rush Limbaugh for his own brand of holiday message.

Kevlar vests, helmets and other safety gear were provided for Thomas through the support of local businesses and an Anheuser-Busch sponsorship last year. He will be using that equipment again this year and will be taking a satellite phone this time for instant communication and 100% coverage instead of relying on military access for communication.

"We are better prepared this year -- you'll hear from me more often with bonus coverage and I'll know how to get in contact with more Missouri troops."

Thomas says he will travel as light as possible since he will have to carry his own bags at all times in addition to the body armor. Ready to eat snacks will be the only non-necessity equipment he carries since the mess halls are only open at certain times.

Concludes Thomas, "I'm a little apprehensive, but I'm glad to hear the violence levels have dropped substantially in Baghdad since last year. I've had a lot of listeners call in to express their best wishes which I really appreciate."

Thomas will be leaving December 6th and returning on the 20th with actual embed dates December 10th through the 14th.

Broadcasts will air on Benne Broadcast's four stations - KDRO 1490 AM from Sedalia to Whiteman Air Force Base, KPOW 97.7 FM from Kansas City to Columbia, south to Warsaw and north to the Iowa border, KQUL 102.7

FM at Lake of the Ozarks and KLOZ Mix 92.7 FM from Columbia to Fort Leonardwood.

If you would like to be part of the community support effort, the much needed and requested supplies are as follows:

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Dropoff locations include

the following sponsors: Al West Nissan and Chrysler in Rolla, Paul's Furniture Outlet in Rolla and St. Robert and Seegar Toyota/Scion in St. Robert. In the lake area: CelloFoam, Lake Regional Health System, Bank Star One, Mortgage Resources and Surdyke Yamaha in Osage Beach, Clark Chrysler/Dodge and Econolift in Camdenton, Lloyd Belt GM/Chrysler and Bishop's Auto Glass in Eldon and Crown Power and Equipment in Eldon and Jefferson City. In Jefferson City: Capital Eye Care, Accurate Glass, Riley Chevrolet, HyVee and Reagan Honda.

Please continue to refer to [www.todaysbesthits.com](http://www.todaysbesthits.com) and listen to the radio stations listed above for updated dropoff locations and supply lists.

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# Santa Claus: a history

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 deter-

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

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

*continues on page 5*

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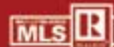


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# Hot Toys for Christmas 2007

The lineup for Christmas this year features toys from Fisher-Price, Hasbro, Playskool and Jaxx—no surprise, since these are some of the biggest toy companies out there. Retailers, including Toys'R'Us, the ones who release the list, are scrambling to stock their shelves in time for the holiday buyers. While the buying season is well underway, many parents are still wondering what to get those ever-increasingly jaded kids for Christmas this year. If it doesn't make sounds and isn't electronic—chances are they won't be happy with it. Along with this sophistication in kids' toys comes expense. As they become ever-more entertaining the price goes up. Here's the Toys'R'Us hot list for this season, in no particular order.

**Aqua Toys Super Studio from SpinMaster**— All you need is water and an imagination with this creative toy— you can create multiple designs using templates or make your own. The toy uses glue-coated small (choking hazard, ages 6-10) plastic balls in various colors, that stick to



**Recalled**

## Aqua Toys Super Studio

a matrix and each other to create colored designs. *Aqua Toys' products using these particular balls have since been recalled and are no longer for sale. It is uncertain if the company will reintroduce them.*

**ClickStart, My First Computer from LeapFrog**— Introduces computers to preschool age children, works with your television. The toy resembles a puppy's

face with a keyboard and small mouse and directional keys sized for children. It ships with four different games included: ABC Tree, 1-2-3 Click, Inbox and Type Time. They feature two separate learning levels for children entering or now in kindergarten. They expose kids (ages 3-6) to letters and numbers, and focus on identification, navigation/use skills and matching. \$50. [www.leapfrog.com](http://www.leapfrog.com).

**Daisy Pocket Mod from Razor**— The Razor is a battery-powered scooter, the Daisy Pocket Mod is a Toys'R'Us exclusive version of the wildly popular alternative to a bike. These allow kids up to 175 lbs. to travel over 10 miles on a charge, with a top speed of 15 mph. The Daisy pink mod resembles a traditional scooter, Razors are also available in other versions at [www.razor.com](http://www.razor.com). \$190.

**EyeClops from Jakks Pacific**— a plastic hand-held pistol-gripped "bionic eye" that actually resembles a large eye, and connects to your television. It allows children to zoom in at up



ClickStart, Leapfrog's "My First Computer" teaches computer use.



The Daisy Pocket Mod (right) goes for \$190, and up to 15 mph.

to 200X on everyday objects. An "observation chamber" and a dish are included for small items and liquids. \$40. [www.jakkspace.com](http://www.jakkspace.com).

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# Santa Claus: a history

*continued from page 3*  
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 the saint, the practice was moved to Christmas, and the gift-giver was portrayed as the Christ child, Christkindlein. Over time the word and it's 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



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

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  
*continued on page 9*

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**Grand Walk-In Kitchen from Step 2**— This kitchen playset allows your child to walk inside

their own play kitchen. It includes appliances, granite-look countertops, foam flooring that looks like wood, a 103-piece accessory set, frying pan and boiling pot with realistic sounds, cabinets and drawers, a wood stool, pretend food and more. For ages 2-6. \$240. [www.step2.com](http://www.step2.com).

**Guitar Hero III from Activision**— The latest incarnation of the video game that has become a smash hit, spawning a sub-culture even including adults. This version is available for the



The riding video game SmartCycle has extra cartridges for \$20 each.

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# The Al Elam Column

## The Real Estate Bubble-when Will It Burst?

More and more individuals are realizing that real estate is much safer, and a better return on investment than many traditional investment vehicles. Unlike stocks or bonds, real estate investments can usually be liquidated in order for the investor to access funds in far less time. Additionally, unlike many other investment vehicles, real estate does not come with the stiff penalties associated with early withdrawal. In most cases, investors can liquidate and not have to worry about losing large sums of money. Finally, real estate provides the assurance of a higher yield of return than other types of investment.

On average, real estate appreciates about 4% per year. That means that a property you purchased five years ago, under normal circumstances with no significant wear and tear, would be worth at least 20% more than the amount you paid for it five years ago. Some real estate markets perform significantly better than others at given times and with a mild remodeling or upgrade you could be looking at substantially higher returns on your investment.

Given these facts, it's no wonder so many people are jumping on the real estate investment band wagon. It begs the question however; when will the real estate bubble burst?

There has been some speculation that the wild investment in the real estate market and they hype of outrageous investment returns has no where to go but crashing back down to Earth. After all; how is possible that real estate investments could possibly continue to double as they have in the last few years? Some critics even point to the fall of the real estate market in Japan in the late 1980's. Homes that were worth thousands of dollars are now only worth a fraction of that amount while the homeowners still owe almost the entire full amount of the first mortgage.

While diversity is always a good idea and placing all of your investment funds in one vehicle, such as real estate, is never a good idea; there is reason to believe that the real estate bubble in the US is not about to end any time soon. This is true for a wide variety of reasons. First, simply supply and demand. Mark Twain once suggested investing in real estate because as he intimated, they simply aren't making any more of it. What we have is all we

have and when there is a strong enough demand; it can be quite valuable. Individuals and families are looking for safe, secure and affordable housing; however there is a dangerous shortage of this commodity. This is the primary reasons why flipping real estate has become almost a national hobby. It pays and it pays well.

Under ideal circumstances, an investor can purchase a property with financing from the credit union, provide a model renovation and then resell the property with a return of around 15-20% on their investment. This may occur anywhere between 3-6 months from the initial purchase date.



Tim Tabor

Not bad. Professional investors have also learned how to tap into the huge profit potential of foreclosed homes, which they able to be purchased for under market value and then flipped for an even larger profit.

As with any type of investment, one of the keys to investing in real estate is in understanding when to sell. Holding a piece of property is rarely in the financial best interest of the investor. Some investors have found that a mixed strategy of holding and selling works well to provide income returns; however the best strategy in real estate investment remains flipping on short term projects to maximize profit potentials and reduce risks.

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.

# Blunt replaces Chief of Staff Ed Martin

(AP) Gov. Matt Blunt on Nov 20 replaced Chief of Staff Ed Martin after a rocky one-year stint during which Martin had increasingly become a focal point for criticism.

Blunt announced during a hastily called news conference that Trish Vincent, director of the Revenue Department, has taken over as chief of staff, effectively immediately.

The switch came as Blunt faces growing scrutiny for acknowledging that

administration officials, including Martin, have deleted certain government e-mails. After initially defending the practice, Blunt recently reversed course and ordered that all government e-mails be saved.

Scott Eckersley, a former Blunt staff attorney, has said Martin fired him in late September for warning Blunt officials that state law treats e-mails as public records. Blunt officials have denied that, instead maintaining that Eckersley was

a poor employee with attitude problems who used his state office for private work.

"This is a step in the right direction," Eckersley said Tuesday evening. "I'm still waiting for a public apology for the smear campaign that was levied against me."

Asked repeatedly at his news conference whether he had asked Martin to resign, Blunt refused to answer directly. Ultimately, he responded: "If you're confused, that's my intent."



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# Hot Toys for Christmas 2007



Hanna Montana's Sing Along doll has a stage available as well. The doll sings one of two songs.

X-Box, Nintendo Wii and the Sony Playstation. The Playstation 2 version includes a "Kram-a-Striker" guitar controller, the others feature a guitar controller designed after a "Les Paul" guitar. The game allows kids (and adults) to be a "guitar hero" and play songs like the stars with the correct key combinations. \$90. [www.redoctane.com](http://www.redoctane.com) or [www.activation.com](http://www.activation.com).

**Hanna Montana Sing-Along Doll from PlayAlong**— Disney's

playing "developmental" toys for infants. The company says these allow parents to personalize play and bedtime experiences with music. Parents can choose from a library of 50 songs already loaded onto the removable MP3 player, transfer their own music from CD's, or from internet download sources. It has a built-in voice recorder and works with other "Made for Me" products like the "Day to Dream Soother" and the "2-In-One In-

\$30-\$35. [www.hasbro.com](http://www.hasbro.com)

**Shining Stars from Russ Berrie & Co**— The next time your child wishes upon a star, let it be their very own shining star—so says Russ Berrie and Co. The program names a star in the

sky with the International Star Registry, and includes a stuffed "friend". A website companion system is available after registration. \$12-\$25. [www.shiningstars.com](http://www.shiningstars.com)

**Smart Cycle from Fisher-Price**— A stationary bike, a learning center and an arcade game in one. Plugs into your television to let kids pedal and have a character guide them through learning discoveries, games and races. Includes one cartridge with 3 play modes; Drive, Learn and Race. Other cartridges with characters like Dora, Spongebob SquarePants, Barbi and Hot Wheels are available for \$20 each. \$100. [www.fisher-price.com](http://www.fisher-price.com)

**T.M.X. Friends from Fisher-Price**— Coming in after the enormous success of last year's T.M.X. Elmo, here come the friends. Cookie Monster and Ernie are a bit shorter than Elmo, and fortunately are a bit less expensive. Whether or not they are more abundant than last year's sell-out Elmo is unknown. Like Elmo, the animated toys giggle and move according to the toy. \$30. [www.fisher-price.com](http://www.fisher-price.com)

**Transformers Ultimate Bumblebee from Hasbro**— \$90. The hit character from the movie Transformers, Bumblebee is a yellow 2008 Chevrolet Camaro that can transform into an AutoBot. The robot features an animated head, wings and arms. The cannon automatically aims and fires its missile. Includes a built-in "soundtrack" with nine different songs, plus 17 phrases like "Let's Roll Out!" and "Take that, Decepticon!". [www.hasbro.com](http://www.hasbro.com)

**XPV R-A-D Robotic Air Defense from Jakks Pacific**— "The ultimate RC robot that drives on land and flies in the sky! He drives, flies and even talks! Capable of performing amazing aerial stunts, RAD has a flight range of over 300 feet and flies over 20 stories high. He also fires pretend missiles on command and has eyes that light up when he speaks. Use the controller to hear the XPV R.A.D. speak to you and to trigger weapon and battle sound effects." This is also available in a "mini" version for \$50 for younger kids, designed for indoor use. \$120. [www.jakks-pacific.com](http://www.jakks-pacific.com)



"EyeClops" from Jakks lets kids see things close up.

Hanna Montana has produced a series of PlayAlong toys based on the wildly popular program for kids. This Concert Collection doll (\$20) sings a song from the show, two versions are available-- "Best of Both Worlds" or "The Other Side of Me". The accompanying In Concert Stage (\$50) is shown with the doll. [www.playalongtoys.com](http://www.playalongtoys.com).

**Made For Me MP3 Music Player from Playskool**— MP3

fant Gym". \$80. [www.hasbro.com](http://www.hasbro.com)

**Monopoly Boutique Edition from Hasbro**— With various branded "versions" of the game available, like the Disney Princess Edition, the Spongebob SquarePants Edition, the Transformer's Collectors Edition and others, they've co-marketed with some of today's hottest properties—and found new ways to spice up an old favorite.

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# Santa Claus: a history

*continued from page 5*  
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 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. Donner 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 de-

scribed 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 women's 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.

*continued on page 15*

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## Paul's Fine Wine, etc.

### Food and Beverage Report

swing, and so are the holiday parties. With the busy schedules that go with this time of year, it can make party preparation hectic. Take the pain away with Paul's Supermarket's Deli and Bakery's wide selection of deli trays (hot and cold), and scrumptious dessert creations. We are not limited to our menu. If you want something different than what is listed, let us help you create it. Don't worry if you are having trouble figuring out the right assortment and quantities, we can help with that too. Paul's Supermarkets are staffed to make your holiday party the talk of the Lake, about, oh yeah and we can suggest the best wine and spirits too!

Gift giving is also on everyone's mind, from what to get your boss, to the host and hostess gifts, and that hard to shop for person. At Paul's, we have been developing an extensive line of gift baskets that are sure to please. From wine and cheese to pasta dinners to beer and nuts, the combinations are endless

with custom made baskets too. We also do large company orders, so stop by and let Paul's Supermarket help you make your holiday gift giving a little easier.

Don't miss out on Christmas for kids, December 9<sup>th</sup>, 6:30PM at the beautiful Country Club Hotel and Spa. Admission is only \$10 per person plus a new unwrapped toy. Hors d'oeuvres, cash bar, silent auction, and live entertainment make this event an affordable and enjoyable occasion, plus all toys and proceeds benefit underprivileged children in the lake area, CADV, Wonderland Camp, Hope House, Big Brother/ Big Sister, Lake Reg. Pediatrics, YMCA, and Kids Harbor. Make sure not to miss this wonderful event.

Happy Holidays to everyone in the Lake Area. I hope 2007 has blessed everyone and I know 2008 will be another great year at the best place in the Midwest, the Beautiful Lake of the Ozarks.

Steven Hermann  
Paul's Supermarket



# TECHNOLOGY/LIFESTYLE

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## SanDisk Take TV player



If you're like a lot of people, you like to download content from the internet for viewing on your computer or burning to disc for the big screen. PVR's (personal video recorders) are an option, as are wireless video transmitters. But for ease and affordability, there's a new option. The Sansa Take TV lets you shuttle the video back and forth between the computer and the TV effortlessly. The 4 GB and 8 GB versions (\$100 and \$150 respectively) allow you to store up to 10 hours of video, depending on the compression. After watching your feature, remove it from the dock and it's back to the computer for more via the USB 2.0 port. [www.sandisk.com](http://www.sandisk.com).

## Tour Tempo golf trainer



A golf teacher named John Novosel discovered that the pros swing between .93 and 1.20 seconds from top to bottom and back, where us weekend hackers can take up to 3 seconds. Novosel purports that this "low and slow" approach causes radically inconsistent tempo, producing wild golf shots. So, he invented the Tour Tempo Player, a handheld audio device that produces a series of audio tones that are laid down with a musical beat so every golfer can listen to the tempo the pros use and swing along. The roughly two inch square reportedly produces a critical training tool for golfers looking to perfect their tempo and increase club head speed and consistency. The tiny player also includes four "Tempo Tones" for the short game. \$100, [www.tourtempo.com](http://www.tourtempo.com).

## Wooden Mouse & Keyboard



For those of you that just haven't embraced technology like some others, here's a creature comfort you may find pleasant. This real wood keyboard and mouse can give you sense of nostalgia, while being fully compliant with your system's USB inputs. Most hand-made wooden computers and accessories are exorbitantly priced—these are just \$20 at [www.computergeeks.com](http://www.computergeeks.com). It's enough to make us miss that gigantic cherry console TV.

## USB 8" Mini Desk Vacuum



Your desk getting a bit messy? Here is a vacuum for the office designed for the geeks in us. Just 8" high, this USB powered vac actually works, and just like the real thing, the handle lowers for getting underneath things. The retro styling is sure to be a hit as well. \$20, in time for Christmas at [www.whateverworks.com](http://www.whateverworks.com).

## Wind-Up cell phone charger



All of us find ourselves at some point in the middle of that important call, but no battery left on the cell phone. There are solar chargers available, but what if it's cloudy? Your arm comes to the rescue with this Wind-Up Charger. Turn the handle for a few minutes and it will create enough energy to keep you talking for another 25-30 minutes. For those in the rain and in the dark, it has a built-in flashlight. You'll never be out of touch again—wait—that's a good thing? No word on which phones it supports, however. \$12 or so at [www.gadgetshop.com](http://www.gadgetshop.com).

## VHoldR action DV camera



Video cameras are getting smaller and smaller. Here's a very high-tech wearable, fully-featured camcorder that's especially designed for filming action and extreme stunts. It ships with a mount for attaching it to your helmet, and although it looks like one big lens, there is built-in support for the microSD slot recording format and a lithium polymer battery that reportedly delivers 2 hours of screaming action. There's a built-in microphone and advanced anti-shake technology. It weighs in at just 4.8 ounces, but it's not so light on the pocketbook at \$350. If you've ever wanted to jump out of, or off of something and record it for the folks back home, here's the item. Available in time for Christmas gift giving. [www.vholdr.com](http://www.vholdr.com)



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# First phase of the Route 54 Expressway well underway

An update by Michael Gillespie

The first of three construction phases for the new Route 54 Expressway through Lake Ozark and Osage Beach has begun. McAninch Corporation of Des Moines, Iowa, was awarded the construction contract in September after submitting the lowest bid. The initial section, which extends for three miles from just north of the Route 42 intersection southwestward to the Grand Glaize Bridge, will cost \$30 million.

An interchange will be constructed at Route 42 and at Passover Road, and the existing Highway 54 will be divided into two separate right-of-ways — one for each direction of traffic — between Route 42 and the Osage Beach Wal-Mart. The new expressway will pass behind Wal-Mart.

Kenneth Voss, project engineer for MoDOT, says that the expressway has been a long time coming. "We ac-

tually had our first public hearing in 1973," notes Voss. "We've had a lot of public involvement all through the process and went through a lot of different alignments." Voss said that the idea of an expressway initially met with a good deal of public opposition. MoDOT instead widened existing Route 54, with the City of Osage Beach contributing seventy-five percent of the cost. That was some fifteen years ago. "The project worked for a while but now we have congestion again," Voss says. "We reopened the expressway idea because Amendment 3 funds became available."

"We did an origin and destination study in 2000 and found that eighty percent of the people that are on 54 in this area are destined for the lake," Voss says. "They're going to the Lake of the Ozarks; they're not bypassing it. The reason the expressway winds around next to the existing

road is that all the traffic is really about people being at the lake — jumping from one spot to the other or coming to the lake to get to a destination. The expressway provides an alternate route to the existing 54, but it also provides multiple connections. It has six interchanges where people can get off. Let's say you are at the new Horseshoe Bend Parkway area and you wanted to go to Tan-Tar-A, you can get on the expressway rather than being on the congested business route."

The new expressway is designed to be a people mover. The planned speed limit will be 65 mph, with no traffic signals along the route. When connected to the already divided portions of Highway 54 at either end, motorists can expect to travel from Lake Ozark to Camdenton in a matter of a few minutes.

The first phase of construction was to have extended all the way to the

north end of the project, which originally was intended to be at the intersection of Business Route 54 — Bagnell Dam Boulevard. But local developers and the City of Lake Ozark approached MoDOT with a proposed Horseshoe Bend Parkway extension that would necessitate the design of an interchange along Highway 54, about a half mile farther north. The inclusion of a new interchange meant realigning 54 as it climbs southward out of the Osage River valley. That newer, extended portion of the project is just now in the final design phase, and is expected to be let out for bids in the fall of 2008. The southern end of the project, from the Grand Glaize Bridge to the vicinity of Y Road, should also go out for bids next fall.

During actual construction, MoDOT expects some temporary, localized traffic congestion. "When we hook up Bluff Drive," says en-

gineer Voss, "there will be some traffic control where we have one lane in one direction along Bluff Drive. Also, when we connect the expressway to the Grand Glaize Bridge, we are going to have a short period of time where we will have four lanes of traffic shifted to one or the other of the two bridges."

The initial phase of construction is expected to be completed by May 1, 2010, with an anticipated completion for the entire expressway by the end of 2010. The cost of the entire project, including right-of-way acquisition and construction, is estimated at \$158 million, with \$7 million of that coming from private funding. MoDOT will own and maintain the expressway and its interchanges; the existing Highway 54 and the new outer roadways will be owned and maintained by the City of Osage Beach.

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# GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver



## STARK CAVERNS / FANTASY WORLD CAVERNS

A short distance south of Eldon, in a tributary of Wrights Creek, is the entrance to a cave currently known as Fantasy World Caverns. Originally called Stark's Cave after Elisha V. Stark who acquired the property after the Civil War, it is a cave of many names. In the 1880s it was often called the **Mammoth Cave of Miller County or Miller County Cave**. When Aurora Springs

was a booming mineral spa community, the cave was called **Aurora Cave or Aurora Springs Cave**. When the cave was commercialized and opened to the public on May 11, 1950, it was named **Stark Caverns**. For a brief period in the early 1970s it was called **Enchanted Caverns** and then with a change of ownership and new development, became **Fantasy World**

### Caverns.

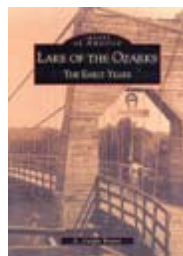
Beginning in the 1880s the cave became a popular picnic and party site for local people. A dance floor was maintained inside the cave from 1890 and 1920, often needing repair or replacement because the cave stream periodically flooded it, especially in the spring of the year. In the winter time the cave stream would freeze in the entrance

chamber and local youths would ice skate in the cave. During dances and parties, unregulated exploration of cave occurred, leading to much vandalism of the cave's natural features and the proliferation of graffiti on cave walls. After the cave was opened to the public for daily tours, this kind of spoiling was stopped.

In 1967, several Indian burials were discovered in the entrance passage and were later shown to the public. The cave underwent major new interior and exterior commercial development in the 1970s. The photo that accompanies this narrative was taken by an unknown photographer and shows how the cave's entrance and gift shop building appeared in the 1950s. The fountain just outside the entrance where the man is standing tapped water that came from within the cave.



newest book, is now available from Stone Crest Book & Toy in Osage



*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*

*Beach or by mail. For information, contact the author at [dweaver@socket.net](mailto:dweaver@socket.net) or call 573-365-1171. Other books on the Lake by Dwight Weaver are available online at [lakeoftheoarkbooks.com](http://lakeoftheoarkbooks.com)*

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# Santa Claus: a history

*continued from page 9*

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 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 fol-

lowed, 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 North 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

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



campaign ran for 35 years, and it has been revived more than once.

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## Are there gravesites under the Lake?

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Rockdale Cemetery, at the intersection of F Road and Rockdale Road. Nearly 100 graves were moved here in 1930 from cemeteries to be inundated by the lake. Rockdale Road is the original Highway 5 alignment before the lake was built.

well, occupied.

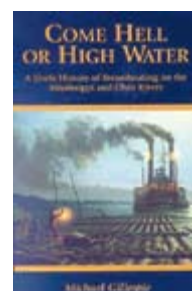
The portion of the Osage River valley that we now call Lake of the Ozarks was settled by pioneers a full century before the lake existed. Those pioneers buried their dead in scores of cemetery plots—usually on their farms. And those farms tended to be in the valleys where the land was a little more fertile. Land that would be covered by the lake in 1931.

While Bagnell Dam was under construction, Union Electric, the company that developed the lake, did all it could to remove buried remains if the cemetery site fell below the projected shoreline of the lake. But it was a monumental job. The official count lists 60 cemeteries of various sizes—encompassing approximately 2,800 individual gravesites.

Only 1,121 burial sites were clearly identified with tombstones, according to records collected by area genealogist Patti Calton. The rest were marked in whatever fashion the families could afford: a rough-hewn stone with initials carved into

it—or nothing at all. The grave diggers had to rely on word of mouth as to the exact location of many burial places. Often the next of kin had moved away, and no one was left who could point out a certain spot as the resting place of an ancestor.

*continues on page 32*



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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# Regulators threaten to pull plug on Nextel network

Sprint Nextel Corp. has until June to fix problems that cause interference with police and fire radios or have part of its network shut down, federal regulators have warned the wireless provider.

Sprint has spent the last few years and at least \$1 billion to eliminate the interference between 2,200 public safety agencies across the country but is not on track to have the process completed in time.

The Federal Communications Commission, in a September order, warns that Sprint could lose access to the signal spectrum used by its Nextel- and Boost Mobile-branded wireless services. Those products serve about 20 million or Sprint's 54 million subscribers.

Executives for the Reston, Va.-based Sprint, which has operational headquarters in Overland Park, Kan., say they are working hard to fix the problems as fast as possible and may ask regulators to give them more time in the form of waivers.

But they're also asking the U.S. Court of Appeals to get involved quickly, calling the FCC's actions

"draconian."

"We are taking it very seriously," said Lawrence Krevor, a Sprint Nextel vice president. "We have no ability to run a network for 20 million customers based on the uncertainty of whether waivers are granted."

Industry analysts said they doubted regulators would shut down the Nextel network, but they said such actions would cause major disruptions for Sprint.

"You are talking about shutting down a significant portion of the network," said John Byrne, an analyst with Technology Business Research Inc. "That would be a disaster."

It's just the latest crisis to hit the nation's third-largest wireless carrier, which is in the process of finding a new chief executive officer and has fallen far behind rivals AT&T Inc. and Verizon Wireless in attracting and retaining subscribers.

"It is symptomatic of an overall difficulty you see in a number of different areas with Sprint," Byrne said. "The results don't match the original plans in a lot of ways. Things proved to

be more difficult in practice than they seemed like they would be from the outset."

Under the agreement Nextel approved several years ago, the company would surrender a segment of radio frequencies and foot the bill for 2,200 fire departments, police agencies, local governments, businesses and others to modify their communications systems. In return, Nextel would receive a new batch of radio spectrum.

Sprint Nextel is required to pay at least \$2.8 billion for the project and said in a securities filing that it has paid about \$1 billion already.

Work on the project has caused a number of call quality issues on the Nextel network, which Sprint executives have partly blamed for the erosion of the Nextel subscriber base from 18.6 million in June 2006 to 14.3 million in September.

In its filing with the appellate court in Washington, Sprint said the FCC's threatened action would create an "unrecoverable, and irreparable reduction in capacity that will severely disrupt Sprint Nextel's service" and harm

public-safety communications.

About 3 million public-safety workers would lose service if the FCC were to close down the Nextel network.

In a securities filing this week, Sprint said the threats could force them to stop signing up Nextel-branded customers, lose more of those customers or pay more to shift Nextel customers to the Sprint-branded network, which isn't affected by the FCC's order.

"A resulting loss of a significant number of subscribers could adversely affect our results of operations," the company said in its filing.

"At this point, Sprint is obligated to meet the rebranding benchmark," said Rob Kenny, an FCC spokesman.

The project was started in June 2005 and was originally expected to be completed within three years. Delays have been blamed variously on Sprint, public safety agencies, companies doing the technical work and the complexity of the project itself.

Government officials initially complained that Sprint was

taking its time to provide planning money and negotiate individual projects. After the FCC clarified its expectations, "work went faster, officials said.

"The FCC has taken some aggressive steps in the last several months to expedite it," said Robert Gurss, director of legal and government affairs for the Association of Public-Safety Communications Officials International.

Sprint spokesman Scott Sloat said the company was being cautious in the beginning because it knew all expenses would be reviewed by federal authorities.

"We had to make sure that whatever was being spent was being spent properly," Sloat said. "We had to adhere to a certain cost standard."

Krevor said many radio systems have already been modified, progress he said he hopes regulators note for a project that involves thousands of agencies and individuals.

"This is a new project and this has never been done on this scale," Krevor said. "Incredible progress is being made."



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# Power Tips for Word 2007 users

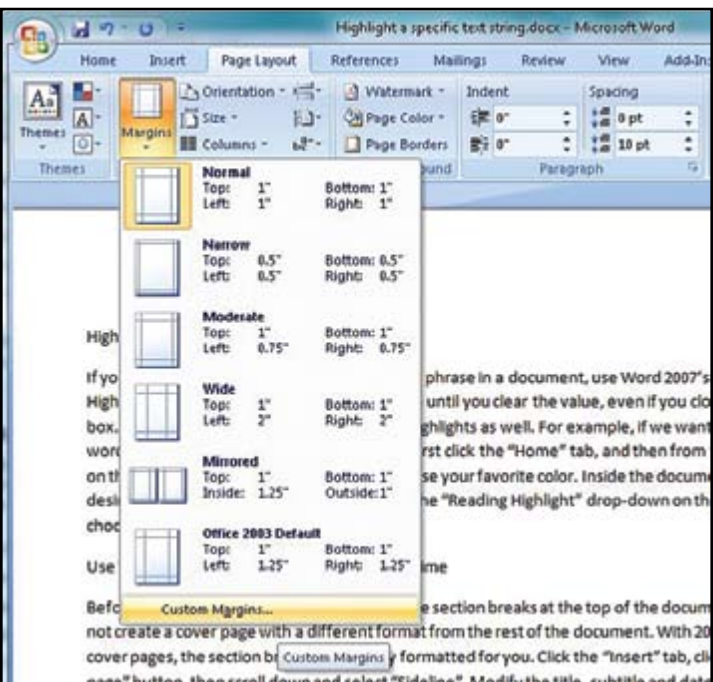
## Default folder for saving documents

You can select a client folder for example, if you are working extensively on work for one project. Click the "Word" button and choose "Word Options" at the

lower right. Here you can select the folder for saving documents, as well as where Word keeps the recovery copies for your articles.

## Changing default margins

Altering the margins your



Changing Word's default margins

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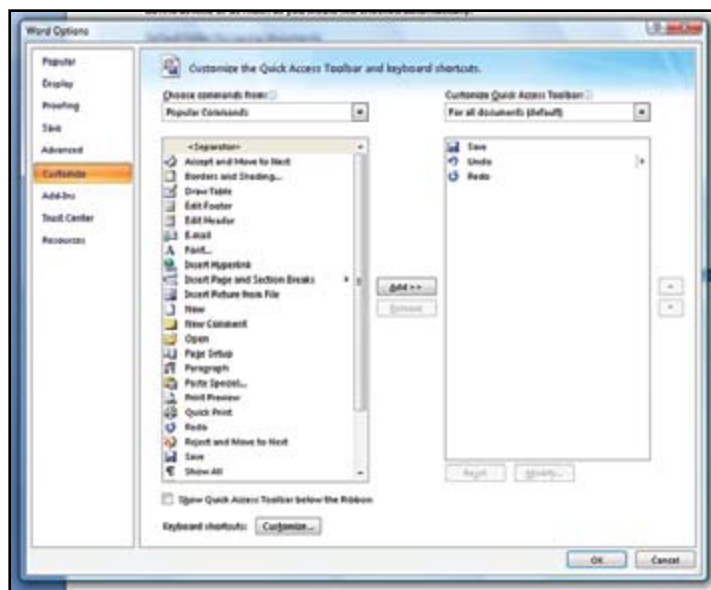
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documents start out with in Word 2007 is as easy as clicking the "Page Layout" tab in the ribbon and then choosing "Margins"—from the drop down, go to "Custom Margins" at the bottom and define the new values you would prefer. Then make sure under "Apply To" at the bottom, you choose "This point forward".

## Using Word's proofreading for grammar, style and spelling

Click the "Word" circle button and navigate to the lower right for the "Word Options". Here you can select how Word will check the spelling, punctuation, style and word usage if desired. Under "Proofing", define as little or as much as you would like checked automatically.



Customizing Word's "Ribbon" is effortless. You can even do away with it.

## Customizing the "Ribbon"

Click the "Customize Quick Access Toolbar" arrow on top to the right of the "Office" button. Inside the drop-down dialog box, you can select any of the commands on the left to move over to the right. Select the item and choose the "Add" button in the center to have that command included in the Quick Access bar at the top. If the ribbon just takes up too much room for you, it's easy to toggle its display on and off. By double-clicking the "Home" tab, the ribbon will disappear, except for the tab items. When you click a tab, the ribbon will reappear for your use and then vanishes afterwards. Returning to normal is as easy as again double-clicking the "Home" tab.

## Copy from one document to another easily using Word's side-by-side feature

You can drag text, formatted items and even art between Word documents easily. Under "View", the "Window" area has three small icons in the center: View Side by Side, Synchronous Scrolling and Reset Window Position. Click "Side by Side", unclick "Synchronous Scrolling" and open the document you want to copy/drag the items to. It's then easy to select and "right-click drag" items from one to the other, being given the choice of "Move Here" or "Copy Here". The first remove the item from the first document and includes it in the second. The latter simply copies from one to the other. After you've finished you can click the Side by Side button again to

## Highlight a specific text string

If you want to find all occurrences of a word or phrase in a document, use Word 2007's new Reading Highlight. The highlighted words will remain so until you clear the value, even if you close the find dialog box. You can choose a custom color for your highlights as well. For example, if we wanted to find the word "highlight" in this paragraph, we would first click the "Home" tab, and then from the Font group on the left, select "Text Highlight Color". Choose your favorite color. Inside the document (or open the desired document) press Ctrl "F" (find). From the "Reading Highlight" drop-down on the lower left, choose "Highlight All" and Close the panel.

## Adding a header to your document easily

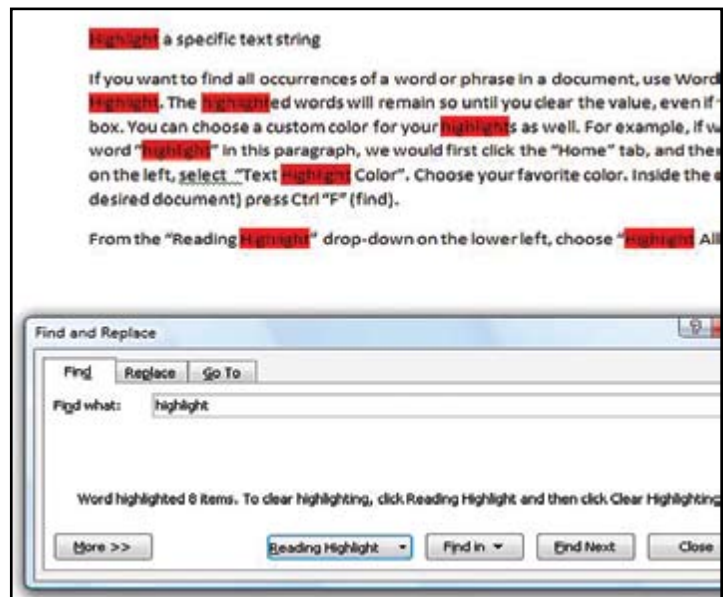
Click the "Insert" tab in the ribbon and under the "Header & Footer" section choose "Header". Select one of the pre-formatted examples, or the blank header for customization.

## Use Word 2007's built-in Cover Pages to save time

Before Word 2007, you were required to define section breaks at the top of the document, or you could not create a cover page with a different format from the rest of the document. With 2007's built-in cover pages, the section breaks are already formatted for you. Click the "Insert" tab, click the "cover page" button, then scroll down and select "Sideline". Modify the title, subtitle and date as desired. You can also then add page numbers, headers and footers.

*continues on page 34*

return to a one document view.



Highlighting a specific string of text



# During charitable season, fundraisers try to get anonymous donors to attach names

by Melissa Kossler Dutton

Irwin Belk normally isn't shy about his philanthropic endeavors. But when he decided to recognize his deceased father-in-law with a statue at Purdue University, the retail magnate wanted to do it anonymously.

"I didn't want my name on it," he said from his home in Charlotte, N.C. "I wanted to honor my father-in-law."

But during the November 2005 dedication of the \$500,000 statue of a boilermaker, the secret came out. "My brother-in-law squealed and recognized me," said Belk, a former owner of Belk Inc., a department store chain. "I coulda kicked him."

Belk chuckles over the incident now, but fundraising professionals say honoring the wishes of donors who want to remain anonymous is no laughing matter.

It's a matter of trust, said Rebecca Newman, associate vice chancellor of development at the University of California, San Diego. Institutions work hard to assure donors they will respect their wishes and be good stewards of their money, she said.

"If people desire to maintain some kind of privacy, it needs to be respected," she said.

The holiday season is the busiest for charitable giving, and even big money donors - who are more likely to give anonymously - make end-of-the-year gifts.

"They're thinking about their taxes too," said Susan Avila, vice president of advancement for the California College of the Arts in San Francisco.

Donors have various reasons for requesting anonymity. Many are simply trying to avoid solicitations from other organizations. Sometimes, donors want to hide the gifts from their children or from other charities they routinely support. Whatever their reasons, they're satisfied to take the tax deduction without fanfare.

The outing of anonymous donors is rare, experts say. Many organizations do, however, urge donors to go public.

Institutions can leverage money better if there's a name attached to it.

"It adds luster to a project," said Newman.

Purdue spokeswoman Jeanne Norberg said she wasn't aware of the incident with the

boilermaker statue, in honor of Belk's father-in-law, inventor Carl C. Grotnes. But she knows what can happen when donors feel their confidence has been betrayed. Years ago, one university supporter asked that the amount of his gift be kept secret. Word, however, leaked out.

"That donor was very upset," she said. "That donor is no longer with us."

There were no hard feelings when a local newspaper reporter recently outed HealthMarkets of North Richland Hills, Texas, as the anonymous donor of \$300,000 to a neighboring city's coffers.

"We're not unhappy about it," said Michael Boxer, the company's chief financial officer. "It is what it is."

In April 2005, the company, which sells health plans, sent the city of Bedford a cashier's check after a reduction in property taxes threatened to close the library and pool. HealthMarkets wanted to help because some of its 1,800 employees live in Bedford, Boxer said.

"The fewer hassles they have in life, the easier it is for them to come to work," he said.

HealthMarkets wasn't looking for anything in return and wanted to avoid "political nonsense" surrounding the tax cut, he said.

"We're still wondering how we got uncovered," Boxer said.

Eileen Navarro, president of the Gulfport, Fla., Community Players, managed to persuade donor Dawn Fisher to go public when Fisher approached her about quietly donating \$250,000 to the troupe.

"This is going to be hard to keep secret," Navarro said she thought at the time. "This is a small town."

Fisher agreed to be recognized at the troupe's annual banquet, and Navarro got the pleasure of introducing her "because I knew people would want to know who is this person," Navarro recalled. The group used the money to pay off the mortgage on a building used for rehearsal space and dinner shows.

At Middlebury College in Middlebury, Vt., officials have persuaded big donors to reveal themselves to small groups of their peers. During meetings, the "anonymous donors" share their reasons for supporting

the university and ask for their friends' support.

Such a compromise allows donors to shield themselves from other organizations seeking donations while giving the school the opportunity to generate more money, said Michael D. Schoenfeld, Middlebury's vice president for college advancement.

After one recent meeting, he said, a donor who was considering giving \$10 million doubled

his gift, Schoenfeld said. Others also opened their wallets.

"It was very much related to the fact that they were impressed and honored to be part of this plan," he said.

Occasionally, anonymity can help generate more donations. For fundraisers trying to save the Fox Theater in Spokane, Wash., a secret donation created a stir that led to more gifts.

"Having an anonymous donor, in this case, gave us an air

of mystery," said William A. Simer, who headed up the capital campaign. "It caused a lot of discussion. People wondered, 'Who is this person?'"

It was Myrtle Woldson, 97, who gave the Spokane Symphony \$3 million to help buy the historic theater, but only recently acknowledged making the gift. The theater is being named for her father, Martin Woldson, a railroad builder. (AP)

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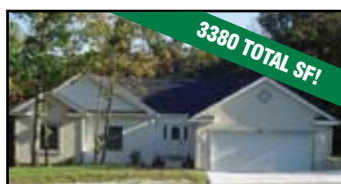
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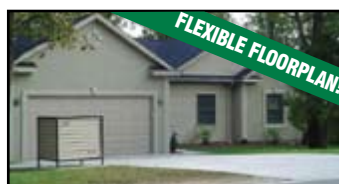
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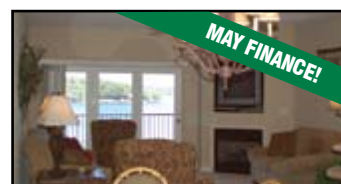
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# Old wire recordings bring father's voice to woman for first time

by Wally Kennedy  
The Joplin Globe

Julianne Hare had forgotten about the shoe box tucked away in a hidden space in her grandmother's pantry until she stumbled upon it while cleaning a shelf in preparation

for painting.

The shoe box, she would learn, contained voices from the past \_ and a mystery.

"When I was about 12 or 13 years old, my grandmother, who was not very tall, yelled at me from the pantry to come

help her get something off a high shelf," Hare said. "That was my first time seeing those wire recordings, my dad's duck caller and his tobacco pouch.

"She told me they were recordings my dad had made of us when we were kids before

he was killed in the motorcycle accident on the chat piles at Prosperity. That was in December of 1957. He had just turned 37. We packed it up and put it back on the shelf."

Hare's mother, Joan, died of leukemia in October 1956. When her father, Raymond "Smitty" Smith, died the next year, her grandparents took her, her three older brothers and an older sister to raise.

Had their grandparents not done that, the Smith children most likely would have been separated as wards of the state.

Hare now lives in her grandparents' old farmhouse.

"I am restoring it," she said. "I just put in new windows. They raised five little kids in this three-bedroom house. I have a sentimental attachment to it. It was a good house until the tornado hit it."

On May 5, 1971, a tornado that swept across Joplin slammed into the house at Travis Acres and Newman roads, east of Missouri Southern State University. The tornado destroyed a garage and most everything in it. It was the last time anyone saw the wire recorder.

"It was on the work bench in the garage," Hare said. "I used to play with it and sing songs into it when I was little. I was about 2 years old. It had a big microphone that you set in front of it. The tornado leveled the garage. We lost everything in it."

But the wire recordings were saved and placed in the shoe box.

"When I found the shoe box, I remembered back to the wire recorder," she said. "I went on the Internet and found a place \_ Avocado Productions in Arvada,

Colo. \_ that could take these wire recordings and put them on CDs. The woman I talked to said they were in excellent condition, but she said, 'I am seeing two families here.'"

The shoe box contained eight reels of stainless-steel magnetic wire. The Smith family can be heard on some of the reels, but a different family is on the other reels. Hare believes her father acquired the wire recorder and reels sometime before the Christmas season of 1956. She does not know how he came to possess the recorder.

It appears that the Smith family was recorded over the recordings of the other family. "We have no idea who this other family is other than what has been recorded on the reels," Hare said.

The reels reveal a few clues. The voice on the reels is that of a man by the name of Larry King, who apparently had a job as a television-set inspector in Houston. His wife's name is Louise. There are two younger people named Junior and Franky.

Louise has a sister, Gert, who lives in Chicago. Gert speaks with what likely is a Germanic or Slavic accent. The family is moving from Chicago to Houston. King used the wire recordings to communicate from Chicago to his wife and kids, who already had moved to Houston.

In one of the tapes, Gert talks about her canary and parakeet talking back and forth to each other. She also talks about seeing a performance of Johnnie Ray on "The Perry Como Show" and how struck she was by the brokenhearted voice and

*continues on page 28*

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# Real or fake, potted or cut, what's the greenest Christmas tree of all?

by Samantha Critchell (AP)

For many eco-conscious shoppers, this year's holiday wish list includes an earth-friendly Christmas tree. Figuring out what that is, however, isn't easy.

Which is "greener" - a real tree or an artificial one? One that's been chopped down or one that's potted?

The answers depend on where and how you live, and where the trees - real or faux - are coming from.

"Take your family out to cut a tree at a local tree farm," advises Woodrow Nelson of the Arbor Day Foundation, an organization dedicated to celebrating trees. "Those folks do a good job of replanting their crop every year. You get native trees that are local-- find the nearest one, and make it a family outing."

Of course, greenest of all would be an outdoor tree: a newly planted Colorado blue spruce, say, just outside the biggest north-facing window of your home (to block winds and help lower heating bills), Nelson says. He did that at home, and instead of papier-mâché bird ornaments, the tree attracts real feathered friends, as well as neighbors' compliments.

But, Nelson acknowledges, it might not be the towering holiday symbol most people are looking for.

For indoor trees, there are "green" arguments for both real and fake.

Shoppers serious about a tree's environmental impact need to trace its roots, finding out where it came from and how far it had to be shipped.

Thomas Harman, CEO and founder of the high-end artificial tree manufacturer Balsam Hill,

says most faux trees in the United States come from Asia, and, yes, a lot of fuel was spent bringing them here. But, he notes, if you use the same tree for the 15 years that he expects you to, the fuel use over time would probably be less than transporting fresh trees each year.

Artificial trees also require no pesticides or herbicides, he notes.

"If I was thinking about the most green thing I could do, I'd say if you literally cut your tree yourself from a tree farm down the street, you're not using a lot of fuel and it's a very 'green' thing to do," says Harman.

"But if you're buying from a tree lot, you might think twice. Most of the Christmas trees are grown in states with a lot of room-- Oregon, North Carolina and New England.

"The big benefit of an artificial tree is 'reuse.'"

Buyers of a faux tree should research how it is made and packaged. Harman says his are made of at least 10 percent recycled materials. Much of the plastic, copper and steel used to build them also can be recycled when the tree is discarded.

That end result is something to think about.

When the calendar flips to January, Nelson urges people to take their cut trees to a recycling center that will turn them into mulch that can be spread around local trees.

Some people, however, are turning to trees that can be replanted when their holiday duties are done. Sara Ruffin Costello, creative director of the lifestyle magazine Domino, is determined not to add her tree this year to the thousands of tree carcasses dumped on Manhat-

tan's sidewalks. Instead, she's considering a potted tabletop tree that could be planted in a nearby park.

"I'd definitely advocate a tree with roots. Continuing the life of the tree can also be part of the holiday tradition," Costello says.

Nelson also recommends a live tree, either a potted one or the "ball-and-burlap" variety, with the roots bundled in damp burlap. He warns, though, that this alternative can be difficult and requires someone with a

green thumb.

Nelson suggests asking nursery experts how to go about acclimating the tree first to indoor conditions and then again to the outdoors before planting.

"Interest in my living Christmas trees is declining-- and that's by my own doing," says Barry Horst, owner of the Pleasant Valley Tree Farm in Bennington, Vt. "Doing live Christmas trees is a lot harder. You have to dig them, keep them alive, and if you don't sell them, what do you

do with them?"

He adds: "It's a terrible thing for a tree. ... A tree doesn't want to be kept out of ground-- it's like keeping a fish out of water. It would rather be cut in a living room, sucking up water and making kids happy."

Horst thinks the most tree-friendly practice is to buy a cut tree farmed for the holidays. Most trees at his farm take 10 years before they're ready for their moment in lights.



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# Shoreline management plan debate takes shape

by Monica Vincent

On October 29th, Mike Atkinson, Director of the Lake of the Ozarks Marine Dealer Association sent out this urgent notice to all LOMDA members along with a poll:

"LOMDA Members, The following is from (LOWA) Lake of the Ozark Watershed Alliance. Please send me your comments on this issue so I can pass them on to Ameren. LOWA is pushing hard for boat size limits."

Citizen Opinion Needed (from LOWA) Possible Boat Dock / Slip Size Reductions for the Lake Response Needed by November 7, 2007

Ameren U.E. Prepares The Shoreline Management Plan for The Lake of the Ozarks -- Ameren U.E. met with stakeholders

Tuesday, October 23, 2007 at the Osage Beach City Hall to discuss their Shoreline Management Plan (SMP) required by the Federal Energy Regulatory Commission (FERC). This document contains various means of protecting the environment, our shoreline, regulating docks, etc. If the public wants changes, this is the time to do it before the SMP is completed. Otherwise, relicensing for Ameren and your opportunity to request changes will not occur for another 50 years.

One of the items being discussed is the topic of dock size. The Missouri Water Patrol, for the safety and future of the Lake, wants to reduce the size of future boat docks and boat slips. With this item being on the table for discussion, the public interested

in Lake Safety needs to decide what size we want dock slips to be limited to. Obviously, if we get dock slip sizes regulations reduced, that will eventually reduce the size of future boats on the Lake.

So, please, this is our one opportunity to get our families with smaller boats back out on the Lake on the weekends and year around. For Ameren to make a decision, we need as many emails and/or letters as possible. We will need hundreds, if not thousands, so please ask everyone you know to send an email preferably or a letter if email is not an option. Please be specific on why you think, for safety reasons, we need to reduce the size of dock slips and boats at the Lake of the Ozarks. If you have a story about your safety being at risk on the Lake due to

large boats, large wakes, or large docks being in the way, please tell us your story in an email or letter. This is our one chance to make a HUGE difference at the Lake in our lifetime. Otherwise, the next opportunity will not occur for another 50 years! So please, let's all join together as Our Lake One Voice."

The poll asked respondents if: they wanted dock sizes reduced; the size dock they recommend, if they wanted dock slip sizes reduced; slip size they recommend; and the changes they would make if any, to the location of docks in coves and in the main channel.

Although not speaking on behalf of LOMDA or its board members who had yet to adopt a public position, local owner of Ozark Village Docks, and partner in Atlantis Condominiums, Dan Francis, had this immediate response reflecting the opinion of some local developers, landowners, dock builders and other affected citizens and business owners:

"The water patrol is pushing for size limitations as well as moving the docks closer to shore, which will limit the amount of slips as well. If Ameren and FERC really have an interest in protecting the shoreline due to Environmental concerns, (wetlands), moving the docks closer to shore has a larger impact on the environment that further from shore.

This discussion between the Water Patrol and Ameren is like the tail wagging the dog. The issue of FERC being a concern is still due to the poor performance of Ameren over the past 9 years, they have failed to provide an adequate SMP to satisfy even their own standards, not to mention those of a Federal status. (see the back pages of the SMP plan currently to see where this is mentioned by Ameren and FERC)."

In the surrounding Counties of the Lake of the Ozarks we have been electing officials who have constituents they must answer too when they are approving a development, and yet, even with their approval, the final development is left in the hands of the local Ameren office. Two years ago there were the IMZ zones, now we have Head of Cove issues and restrictions on slip sizes. Do you recognize that if there are restrictions on slip sizes and someone sells their home and dock who currently has a

large boat, and a large slip, that moving to another area with that boat will not be possible, and if they did take a smaller slip for their boat, the current Ameren policy states that a boat cannot extend past the slip. (i.e. no 55 ft cruiser in a 50ft slip). This creates a large issue for the development of the Lake. Yes, I am in the Dock business and this will impact my business, either way, but from a position of looking at the larger picture, this is only a band-aid on a leg that has been severed. What we really need is mandatory boating safety and driving courses for those individuals who are on the water now and who will be coming. How will Ameren address a grandfather clause on all of the current developments underway, homes being sold with docks that need to be moved to a new location. Ameren doesn't even have an idea how many docks are out there now that are permitted improperly, so when you go to move a dock from one location to another area that is currently not developed, how will they handle that situation? What about the inventory of the dealers now who have made commitments to the larger boat deals this coming year, and who already have them in their inventory?

What is this below statement (Do you want to see dock slip sizes reduced?) even doing on the website, what ridiculous individual believes that reducing the size slip is going to stop the larger boats coming to the lake, and what about the larger boats on the lake now, do we just toss them over the Dam? This type of statement only makes me hope these people are not the ones cruising the lake in their 32 ft cruiser with the bow facing towards the sky. My statement would be: Do you realize that if we educate the people about

boater safety, then there won't be any accidents on the lake."

Then on November 3rd, AmerenUE released their revised Shoreline Management Plan. Section 1.2, the Components of Shoreline Management Plan reads: "AmerenUE is responsible for management of lands within the project boundary established for the Osage Project under provisions of its federal license for the operation of Bagnell Dam and the Osage Power Plant, which created the lake in 1931.

*continues next page*

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# Shoreline management plan debate takes shape

*continued from previous page*

The purpose of this plan is to properly coordinate shoreline management activities at Lake of the Ozarks. The goals and objectives of this SMP are to define the procedures and policies that AmerenUE has in place for successful shoreline management activities at Lake of the Ozarks, and the reasons why the procedures and policies are needed and important to all stakeholders for protecting the energy, natural resources, and historic properties that are unique to the Osage Project.

This SMP governs the shorelands of the Lake of the Ozarks and the lower Osage River below Bagnell Dam that lie within the FERC project boundary.

As a part of its responsibility, AmerenUE is required to regulate docks, seawalls, decks, and other structures around the lake, as well as the lands within the project boundary downstream of Bagnell Dam, to ensure that these structures do not become an environmental hazard, an obstacle to navigation, adversely impact sensitive and critical environmental resources, or

become a threat to the safe operation of the dam and power plant. The policies, guidelines, and existing programs to manage the Lake of the Ozarks

shoreline are contained in this SMP. The SMP policies and procedures require notification of Missouri Department of Conservation (MDC), Missouri Department of Natural Resources (MDNR) (including the State Historic Preservation Office [SHPO]) for activities that may affect certain natural resources or known historic properties. This procedure ensures resource agency input before such activities are undertaken."

AmerenUE's SMP for the Osage Project (FERC No. 459) includes four key components: (1) a description of shoreline conditions and development requirements; (2) AmerenUE's review process, programs, and guidelines for managing shoreline development; (3) shoreline management plan enforcement; and (4) a shoreline management plan review and update process. This plan presents baseline conditions for the Osage Project, can be used to help assess proposals for non-project use of

project lands and other alterations to the shoreline, and sets requirements for development."

On the same day AmerenUE sent out their revised SMP, November 3rd, LOMDA Director Mike Atkinson, sent out the following notice of their new dock restrictions to all LOMDA Members: "AmerenUE will recommend that the two following dock restrictions be included in the (SMP) Shoreline Management Plan.

Maximum dock slip length of '60 feet.

1. The calculation used to determine the distance a dock can extend out from the shore will now include the 100' no wake zone. The maximum of 350' remains the same.

Examples:

-25% of 1800' channel = 450' (dock 350' & no wake 100')

-25% of 1600' channel = 400' (dock 300' & no wake 100')

-25% of 1400' channel = 350' (dock 250' & no wake 100')

Francis' response this time was more positive: "According to today's meeting that took place with Ameren, Water Patrol, LOMDA and Dock Builders

Association, we believe that the changes being made to the SMP, which

will eventually be submitted to FERC, are going to require restrictions on Slip sizes and lengths of Docks, according to the width of each individual channel, up to 350ft. We believe the area will include the Ramp, Dock and Breakwater, and the slip sizes will be limited to 60ft or less, on all slips. As mentioned in the earlier email today, your boat will be required to fit into your slip without any portion of the boat extending beyond the slip."

"After today's meeting Ozark Village Docks & Assoc. will be supporting the changes that Ameren and Water Patrol are recommending to FERC. We encourage the members of LOMDA and the Dock Builders Association to help with their support, as to provide some unity within the Lake of the Ozarks community, and encourage FERC to decide upon issuing a license as soon as possible. This license will allow Ameren and the Lake community to begin to work together to correct some of the outstanding issues that have been allowed by Ameren's predecessors and continue the long term

growth of the

Lake of the Ozarks."

At press time AmerenUE had scheduled four workshops - one in each of the four counties surrounding the lake - to give the public an opportunity to ask questions and provide comments on the draft Shoreline Management Plan. Each informal workshop took place from 5 to 8 pm where interested persons were invited to stop by anytime during that period to discuss the plan with representatives of AmerenUE, resource agencies and other organizations. According to some attendees of the first Warsaw meeting, there was little or no opportunity to get answers, although there was discussion of the topics along with representatives on hand to take attendees written questions.

For anyone who missed those meetings, comments on the draft plan may also be sent to AmerenUE at lake@ameren.com, or mailed to the following address. All comments must be received by Dec. 31, 2007. AmerenUE Shoreline Management Office, 1028 Bagnell Dam Blvd, P.O. Box 993, Lake Ozark, MO 65049.



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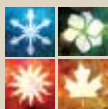
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# Mid-Missouri man searches for Civil War artifacts

By Emily Jarrett

The Sedalia Democrat

(AP) A pocket watch, tin plate, clay pipe and a fragment of a cannon ball, not to mention more than 3,000 bullets.

These are some of the relics that historian Keith Daleen has collected over 30 years of searching for Civil War-era artifacts.

To hear Daleen tell it, it all happened by chance.

"I was dating this girl whose parents rented out their house every year during the State Fair," said Daleen, who lives 15 miles south of Sedalia. "One year, a renter brought a metal detector; he was looking for old coins. I thought it was interesting and asked him about it."

Daleen soon bought a used metal detector and started looking for coins.

In 1979, Daleen came across his first bullet. "I found it in Liberty Park. After that, I wasn't interested in old coins anymore."

Since then, Daleen has continually searched for Civil War-era artifacts. He said he looks for items in a 50- to

60-mile radius of Sedalia and is only interested in Missouri history. Over the years, he's found everything from a button from a West Point Cadet uniform that was made in 1836 to marbles that the soldiers carved and played with during their downtime at camp.

"I like the stories," Daleen said. "I like being able to connect a button or bullet to someone and find out their story, where they were from, who they fought for, things like that."

To find the answers to those questions, Daleen said he conducts research.

"I check out historical societies' history books, old records, libraries and state archives," he said. "I don't trust the Internet too much; anyone can put something up there, and it's considered true. I spend too many hours researching, honestly. It's a bad habit."

Another habit of Daleen's is name-collecting. Over the years, he's collected the names of Missouri soldiers and earned the nickname "list man" from various historical societies around the state. His collection

of names eventually turned into an idea for a book about local state guardsmen.

"Sterling Price was the major general for Missouri," said Daleen. "In the early 1860s, he was in command of the Missouri State Guard."

Daleen said that he was speaking to a man involved in the Kansas City Civil War Roundtable who had heard about a pamphlet that listed the names of some of the soldiers from the Missouri State Guard. Daleen contacted the man, and they started comparing their lists of names. Soon, two other Civil War-era buffs joined them and in 10 months, they had compiled a list of more than 3,000 Missouri state guardsmen. The finished work, "Sterling Price's Lieutenants" is a book that has been referenced in the Missouri Historical Review. Daleen works as a maintenance team leader at Alcan Cable here.

"Scholars and historians with Ph.Ds write articles for the Review," Daleen said. "I would never be able to get something published in it, so it was neat

that someone referenced our book. It was our way of being included."

Daleen said proceeds from "Sterling Price's Lieutenants" went to help others get their own historical works published.

"I knew how hard it was to get something printed, especially in such a specialized field," Daleen said. "And this way, we can help others achieve their own dreams."

Daleen also helped to reprint the book, "Shelby And His Men," in 1993.

"That was more of an accident," he said. "I was speaking in Kansas City about Maj. Gen. J.O. Shelby and said there was no monument dedicated to him. The very next day the mayor of Waverly called me and said he wanted to put up a monument in the town."

Daleen said he and former mayor W.L. Pointer discussed various fundraiser ideas, and then Daleen remembered "Shelby And His Men," a book that had been written about Shelby in 1867.

"No one owned the rights to the book, so we decided to reprint it and the proceeds would go towards the monument," Daleen said. "It took 15 years, but we finally raised the money for the monument of Shelby on his horse."

"I've known Keith for over 20 years," said Bill Claycomb, a Pettis County historian and a friend of Daleen's. "I really respect his knowledge of history and his work with 'Shelby And His Men'; it was a good piece of work. I admire his work with the Sons of Confederate Veterans as well."

Daleen first got involved with the Sons of Confederate Veterans in 1986. Agatha Dunham, of the United Daughters of Confederates, told Daleen about the group.

Since then, Daleen said he's held every elected position possible and through the Sons of Confederate Veterans, has been involved in other historical projects, including retrieving the remains of William C. Quantrill.

"Quantrill was a state guard for Missouri who was involved in a lot of guerilla warfare," Daleen said. "He was buried in Topeka, and the Kansas Historical Society retrieved his remains. They struck a deal with

the Missouri Historical Society to return the bones if there would be a proper burial."

Daleen said he was at the burial site of Quantrill into the Confederate Memorial Cemetery Higginsville.

Because of his work with Quantrill, Daleen was also involved in the excavation and reburial of famed robber, Jesse James, in the summer 1995.

"There was a federal judge in California named James Ross who was the great-grandson of Jesse James," Daleen said. "He got tired of everyone falsely claiming that they were related (to James), so he wanted to do a DNA test to prove it."

Daleen said Ross couldn't come to Kearney, the burial place of James, and instead had Daleen represent him.

"It was really interesting," Daleen said. "We got to go behind the yellow tape and see where they were digging for the body. And Ross really was the great-grandson. After all the DNA testing and everything was done, he asked me if I wanted to be a pallbearer at the burial (for James). Well, I'm not going to turn something like that down."

Although he enjoys the work he's done with his books and the excavation, Daleen said his favorite activity is still finding artifacts. He said he has "no idea" how many artifacts are in his collection, but he is sure he won't sell anything he's found.

"I'm a little superstitious about selling," he said. "I'm afraid if I sell something today, I won't find anything tomorrow."

Daleen said the most interesting piece he's found is a fragment of a church bell.

"I was in Warrensburg, and I started to find pieces of this bell," he said. "I started to research it and discovered that Union soldiers used the Warrensburg Methodist Church as their barracks. During this time, the church caught on fire, and the bell crashed down."

Daleen said he saved one piece of the bell and gave the rest to the Johnson County Historical Society.

"Keith is just a very nice gentleman," said Dunham. "His artifacts are very interesting and it's a wonderful, historic hobby to have."

"I think of it as, I'm the first person to touch these things since 1861 or 1862," Daleen said. "And I always wonder, 'Why is it there?'"



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# Setting a budget and cutting costs can reduce December stress - and January bills

by Melissa Kossler Dutton, (AP)

Shay Rockhold would love to give her four children the Christmas of their dreams. But she knows she would regret busting her budget by overindulging.

"I'd like to spend \$500 on each kid absolutely - but I can't do that," said Rockhold, who lives outside of Charleston, S.C. "I'm not going to pull out the plastic for Christmas." Instead, she sets a budget and sticks to it.

It's a plan many would do well to emulate, according to financial planners who caution that acquiring credit card debt at the holidays can take months, even years to pay off.

Before hitting the malls, experts recommend making a list of expected expenses, trimming your gift-giving list, and determining whether to pay by cash or credit card.

Set a budget for Christmas or Hanukkah spending that you can absorb without impacting your monthly bills, said Liz Pulliam Weston, whose newest book, "Easy Money: How to Simplify Your Finances and Get What You Want Out of Life" (Pearson Prentice Hall), comes

out in December.

A person who has no credit card debt and is saving for retirement could spend 1 percent to 1.5 percent of their income on the holidays, she said. That'd be \$1,000-\$1,500 for a family earning \$100,000 a year.

"Sticking to your budget means you won't have to despair over January bills," and that makes for a less stressful holiday, she said.

Rockhold, who sells gourmet foods at in-home parties, uses her income from September and October for Christmas spending. "I set that money aside and go out and do the majority of the shopping in one day," she said.

Others make monthly bank deposits in holiday savings accounts, often called Christmas Clubs. The accounts, which can be opened in January through late fall, are designed to help people save for short-term financial goals, said Virginia McGuire, spokeswoman for the American Bankers Association, in Washington.

The key to managing holiday spending is creating a budget that covers as many potential expenditures as possible - not

just gifts, Weston explained. Other costs include decorating, entertaining, traveling, clothing, charitable donations and eating out.

"Once you write all this down you're going to go, 'Ahh!'" Weston said.

If you need to scale back, start with your gift list. Weston suggests cutting anyone for whom you buy a gift card. If you don't know them well enough to select a gift, she asked, why are you giving them one?

Let people know early that

you're downsizing your holiday gift list. Although suggesting an end to a gift exchange may seem awkward, you might be pleasantly surprised by the reactions from people on your list. They're likely being pinched by the same economic forces you are: higher gas prices, ballooning mortgage payments, rising insurance costs.

"People actually respond well to that," said Sally Herigstad, an accountant in Kent, Wash., and author of "Help! I Can't Pay My Bills; Surviving a Financial Cri-

sis" (St. Martin's Press, 2006).

You might suggest meeting for lunch or a movie in lieu of exchanging gifts. Chances are you'll still spend less money.

Another option is giving gifts of time, said Allana Baroni, the parties and entertaining expert on the how-to Web site [www.ewhow.com](http://www.ewhow.com). Give a child a pair of gloves with an invitation to a snowball fight, or present an old friend with a walking stick and a promise to hit the local trails.

*continues on page 31*



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Intuit Works for Business: QuickBooks 2008 Now Available

Intuit Inc. (Nasdaq: INTU) today announced its new line of QuickBooks® 2008 products and services. The 2008 version of the nation's best-selling small business financial software focuses on ease-of-use improvements for important day-to-day tasks, as well as connecting in new ways with new applications. Other new features extend the power of QuickBooks beyond accounting by integrating with new online services and industry-leading applications.

"There's a reason why QuickBooks is the top-rated, best-selling business solution year after year among businesses and accountants," said Brad Smith, senior vice president of Intuit's Small Business Division. "QuickBooks 2008 continues to focus on what matters most to our users."

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Making everyday tasks easier is still the number one reason why users choose QuickBooks. This year's package helps small businesses in three key areas: getting

started, getting paid and getting information to their accountants.

Once users complete the QuickBooks setup process, they often do not know what to do next or where to start. The new QuickBooks Coach highlights the exact steps needed to move beyond setup, teaching such common business tasks as creating invoices and paying employees.

A new, context-sensitive search engine ensures that Help content is relevant to the task at hand. Help topics now appear next to QuickBooks, allowing users to view the steps while simultaneously working. The new Help also provides a direct link to QuickBooks online support and the QuickBooks Community Site, where millions of members share advice based on their own experience.

QuickBooks 2008 provides several new ways to help users track time and get paid. Users can easily transfer their billable time from Outlook calendar appointments, e-mails and tasks to the QuickBooks Time Tracker Service, an add-on service to QuickBooks, thereby ensuring that billable hours are not lost. New invoicing

features allow services firms, such as accountants and consultants, to view all unbilled time and expenses directly from a single screen and create invoices with a single click. QuickBooks 2008 also lets users send invoices, sales receipts and other forms directly from QuickBooks using Microsoft® Outlook and Outlook Express.

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Connecting in New Ways and With New Applications

The new Intuit WebListings Service helps businesses more easily manage multiple Web listings from one place, sending the appropriate company information to leading local listings sites, such as Google Maps, Yahoo! Local, YellowPages.com and superpages.com.

QuickBooks Enterprise Solutions, the company's financial

management system for mid-market businesses, includes two new add-on services that integrate third-party applications, further helping firms manage inventory and handle electronic invoicing. Product-based businesses can now better track and manage inventory in multiple warehouses through an integrated web-based advanced inventory management application called Velocity Inventory™. Enterprise Solutions customers can also use an application from True Commerce, Inc., to easily set up and process electronic data interchange transactions directly from within the software. The price of TrueCommerce's Transaction Manager software is now included with Enterprise Solutions, a savings of \$795.

Enterprise Solutions also includes two new Web-based add-ons: Business Intelligence and Company Directory, both in pre-release beta versions. The Business Intelligence application, powered by Business Objects, gives users an online snapshot of high-level interactive dashboards, such as profitability, cost of goods sold and top sales. The Company Directory application allows QuickBooks Enterprise Solutions customers to access and search for contact information for customers, vendors and employees stored in QuickBooks via the Web or a mobile device, such as a BlackBerry.

"With vendors unleashing a barrage of software and service solutions into the market, small businesses can find it challenging to find those that are the best-fit for their requirements, and that they can deploy easily and with minimal disruption to their operations," said Laurie McCabe, VP SMB Insights & Business Solutions, AMI Partners. "Intuit has always focused on ease of use, and its new release continues to make this a top priority, with new pre-

integrated services that make it easier for businesses and accountants to select what they need to streamline their workflows. Intuit's extensive community of users, accountants and third-party developers gives small businesses a great network of additional business support and resources."

Product Availability and Pricing

QuickBooks 2008 products are currently available direct from Intuit at [www.quickbooks.com](http://www.quickbooks.com) and will be available beginning Oct. 10 at retailers including: Amazon.com, Best Buy, CDW, Circuit City, CompUSA, Costco.com, Fry's Electronics, Office Depot, OfficeMax, Sam's Club, Staples, Target and Wal-Mart. The suggested retail prices are:

\* QuickBooks: Pro Edition 2008: \$199.95.

\* QuickBooks: Pro Edition 2008: Three-user: \$549.95.

\* QuickBooks: Premier Edition 2008 (including industry-specific editions for accountants, contractors, manufacturers and wholesalers, nonprofits, professional service firms and retailers): \$449.95.

\* QuickBooks: Premier Edition 2008 (including industry-specific editions): Three-user: \$1,199.95.

For mid-market companies, QuickBooks Enterprise Solutions 8.0 starts at \$3,000 for a five-seat license and is available for up to 20 simultaneous users. This includes a 12-month, full-service plan, providing 24/7 technical support from a dedicated support engineer, product upgrades, data recovery and reporting services, interactive training tools and automatic renewals. QuickBooks Enterprise Solutions can be purchased direct from Intuit by calling 866-379-6635.

These applications integrate with Intuit Small Business Payroll Solutions and Intuit Merchant Services.

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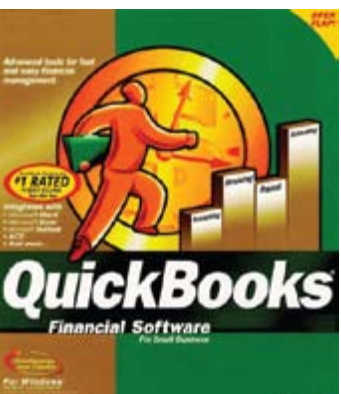
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# Dreaming of starting your own business?

Many of us never get past the dreaming stage, unfortunately, and that potentially "killer" idea slips into oblivion. Intuit, the makers of QuickBooks, are making it just a little bit easier, with their "Just Start" offer. You can go to [www.IWillJustStart.com](http://www.IWillJustStart.com) and put



your name, hometown and idea up on the board, enter for a chance to win a \$50,000 grant for start-up money, and then download QuickBooks Simple Start for free. The software is a full-featured complete version of QuickBooks, but as the name implies, simplified for very small enterprises. Most users

will want to graduate up to a more advanced version as their business grows.

You have until December 15th to visit the website for inspirational tips and guidance from other would-be entrepreneurs, as well as from some established business owners and experts. You can also take a big first step by making a public pledge to quit your nine-to-five and head out on your own. You can submit a letter or video describing your dream, what it's going to take and what you'll do the fifty grand if you win. Read the posted entries from others, see what criteria the entries are judged upon and more.

By entering your email address, you can then download the free (PC-only) accounting software. So far, thousands from across the country have signed up. Intuit's recent survey indicated that 40% of Americans regret not starting their own business—and 84% think they would feel more passionate about their day job if they did their own thing—are you one of these? Or are you going to take that first step?



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## Recording brings father's voice back

*continued from page 20*  
animated piano playing of Ray, who was known as "The Cry Guy." Ray has been cited by critics as a major precursor to what would become rock 'n' roll.

"Larry King's last entry was him trying to get everything packed to head out around April 1, 1952," Hare said. "That was his last entry. Our first entry was around Christmastime of 1956. Mom had died about three months before."

Her father also purchased a Brownie movie camera and recorded film of her standing in front of the microphone while she was singing into the recorder. The camera, which did not record sound, was purchased to film the flowers that were placed on her mother's grave.

When Hare got the CDs in the mail, she took them to where she works at Midcon Cables in Joplin and played them for her co-workers to hear.

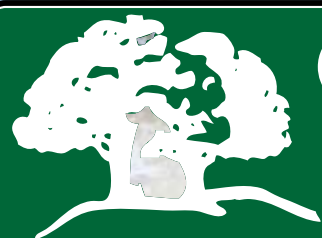
"People started crying when they heard me singing," she said. "There were men's voices on the recordings. They asked me, 'Is that your dad?' I was awe-struck. I didn't know. I didn't know what his voice sounded like. I was too young when he died to remember."

She took the recordings to her aunt and asked her to listen to them.

Hare said: "She heard my Uncle Bob's voice, and then she said: 'Julianne, that is Raymond. That is your father.'"

"She started tearing up, and I started crying. We could not believe his voice had been recorded. That first day, I listened to it four times. I had never heard my father's voice before then."

A wire recorder was among the first magnetic-recording devices. It used wire rather than tape on which to record sound. The model that Julianne Hare's father acquired was one sold by Montgomery Ward.



# OAK HILL FOREST

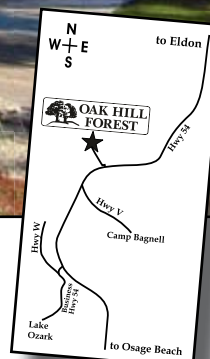
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# Blunt, Nixon to refund campaign money

(AP) Gov. Matt Blunt and Attorney General Jay Nixon both say they will refund the money they received above Missouri's campaign-contribution limits.

Their announcements will mean a multi-million-dollar subtraction from their campaign accounts for the 2008 governor's race.

A law that took effect in January had repealed Missouri's campaign-contribution limits. But the Missouri Supreme Court reinstated the limits this summer and directed the Ethics Commission to enforce its ruling.

The Ethics Commission had given candidates a Monday

deadline to decide whether to refund the excess contributions or seek an exemption on grounds that returning the money posed a hardship.

Blunt will have to return nearly \$4.5 million. Nixon will have to give back more than \$1.3 million.

Both Governor Blunt and Nixon had previously said they would do whatever the Ethics Commission determined to be appropriate.

The race between the two has proven so far to be a very contentious one, with both sides taking shots at the other over issues like this one.

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with Steve Naught of Naught-Naught Insurance

### Do You Drive a Company Car?

When your business purchases commercial auto coverage, be sure to keep in mind that the policy is written to address business use rather than personal use. If an owner or an employee is furnished with a company vehicle and they do not have any other personal auto insurance coverage there are several gaps in coverage where they could be open to unpaid claims. The individual would only have coverage under the business auto policy while they are behind the wheel of the company car. If they are in an accident in an auto other than the covered company vehicle they will likely have to personally bear the expense of the loss.

For example, the owner of a business titles all vehicles under the company name. When she goes on vacation with her family and rents a car without rental insurance there will be no coverage under the company's commercial policy for physical damage to the rental car or any liability arising out of the accident.

Another example would be if an employee with no personal auto insurance (because he drives a company car) borrows a vehicle from a friend and is involved in an accident he will have no coverage under the business auto policy as this is a non-owned vehicle. If the insured purchases hired and non-owned auto coverage under the policy the coverage applies only when the vehicle is used for business purposes.

Drive Other Car Coverage is an endorsement that can be added to the commercial auto policy that will allow the insured to schedule individuals to be protected by this endorsement. The endorsement can add coverage for the named individual for Liability, Auto Medical Payments, Uninsured & Underinsured Motorists and Physical Damage. The endorsement can be tailored to fit the insured's needs. If individuals other than company employees are listed the insurance carrier will likely request driving records and require additional underwriting prior to approval.

Be sure to discuss your unique situation with your insurance agent and discuss examples of how this can simply endorse benefit you and your employees.

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



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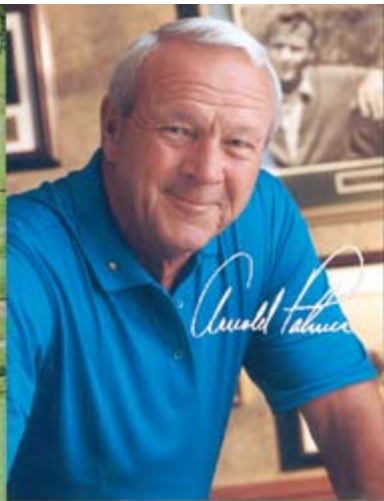
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## Blunt proposes ban on driver's licenses for illegal immigrants

by Andale Gross, AP

Gov. Matt Blunt announced another piece to his crack-down on illegal immigration Monday: a legislative proposal that would bar Missouri from issuing driver's licenses to people who are in the state illegally.

The state already has safeguards intended to prevent illegal immigrants from getting driver's licenses, but Missouri lacks a specific law against it, Blunt said.

"This would clarify in law that the state of Missouri will not issue a driver's license to an illegal immigrant," Blunt said Monday during a news conference at the Kansas City Police Department. "And it would create penalties that do not exist today for those who attempt to help an illegal obtain a driver's license."

Blunt, a Republican, also was holding news conferences in Springfield, Cape Girardeau and St. Louis to announce the plan.

"Missouri will not become a zone of lawlessness," he said. "Rather than wait on Washington, we will continue to take steps to enforce immigration law at the state level."

Driver's licenses are issued in Missouri by the Department of Revenue through scores of contractor-run offices around the state.

People who are not U.S. citizens currently can get Missouri driver's licenses by showing a federal form validating their lawful presence.

Their status also is checked through a federal database, said department spokesman David Griffith.

Under a change made in 2005, those temporary licenses last only until the expiration of that person's approval to be in the United States, Griffith said. Previously, non-citizens could receive Missouri driver's licenses with standard expiration dates, meaning their licenses could have remained valid after their approval to be here had ended, he said.

Earlier this year, New York Gov. Eliot Spitzer proposed to give driver's licenses to illegal immigrants, but he ended up withdrawing that plan. Blunt said he was opposed to the New York proposal.

"A plan like that might sound good to politicians in New York City or Washington, but not here in Missouri," Blunt told reporters in Kansas City. "We enforce our laws, and we defend law-abiding citizens. And we reserve the benefits of citizenship for legal residents."

Oren Shur, a spokesman for Democratic Attorney General Jay Nixon's gubernatorial campaign, said Blunt's proposal doesn't offer anything new.

"Giving licenses to illegal immigrants is already against the law in Missouri," Shur said. "The Blunt administration issues all the driver's licenses in the state, so if they have been giving licenses to

*continues on page 36*



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## Setting a budget and cutting costs can reduce December stress - and January bills

*continued from page 25*

She also suggests ending the office gift exchange. Ask your supervisor about organizing a staff outing instead to serve at a soup kitchen or shop for a needy family, Baroni said. Doing good will lead to more positive feelings than exchanging impersonal gifts.

Another place to cut spending is entertainment. Herigstad said planning your holiday calendar is critical.

"If we just start spending money, we don't get the most for it," she explained.

She recommends potluck dinners, less expensive than eating out.

"Plan on eating in more. It's more homey," she said. "Dig out the old family recipes and make everybody's favorite."

Select one big outing, such as a play or the Nutcracker ballet, rather than buying tickets to many events, said Herigstad. "Find out which one really means the most," she said.

When it's time to start spend-

ing, do it thoughtfully. Some people can't handle cash because they feel they have to spend it, Weston said. Others get carried away with credit cards.

Ask yourself, "What would make me think before I spend?", Weston said.


Plastic is OK if you don't carry a balance and can limit your spending, she said. Using your credit card may even provide some additional protections if there's a problem with your purchase, or earn you bonuses such as airline tickets or cash back.

Finally, know when to stop shopping. Don't keep buying little things, Weston warned.

"Put a pause button in your shopping experience," she said. "Take a minute to take a breath and ask, 'Is this really what I want to do?'"


Added Herigstad, you may think "I deserve this. But do you deserve the stress that comes with having spent the money?"

"Your holiday spirit will be short lived" when the bills start rolling in, she said.



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This simple metal marker at Birdsong Cemetery, on Cotton Road near Highway W, indicates a grave that was moved from the lake bed before the lake filled. The stone bears the rough encryption "MC".

## Lake Stories - Are there gravesites under the Lake?

*continued from page 16*

Then, too, stories persisted among the old-timers that even when a gravesite was located, there was no purpose to looking for the remains. The unembalmed dead were buried in wooden caskets. Fifty or seventy-five years in the ground left little to find.

"I heard the old men talking about this years ago," said Calton, a long-time area resident. "They said they just took a shovel of dirt from the old graves and took it to the new cemeteries. Because they had been buried so long, there wasn't anything left."

Eight new cemeteries were created by Union Electric to receive the disinterred. If the old burial site was marked with a tombstone, it was moved with the remains. If there was no tombstone, the new gravesite was assigned a number, and a metal plate bearing that number was placed over the grave. Written records commissioned by the company listed hundreds of gravesites with nothing but a simple notation: "unmarked."

Genealogist Johnna Quick, who also has documented many area cemeteries, said that the process of moving the graves—marked and unmarked—from low ground to new burial sites was piecemeal, at best. "It was a big mess," said Quick. "And I know that in some of the places they didn't even get the names right."

But more than getting the names right, did they actually move all the graves? "I think absolutely there were graves that never were moved," says Quick. "I don't know how they went about figuring out where the graves were. In some of the areas they put ads in the paper. If no one spoke up about it, I'm sure it didn't get moved. I still come across things in old family histories that say a person was buried on the family homestead, and the homestead is under the lake, and you don't find any listing for them being reburied."

So where are these flooded cemeteries that lie under the lake? What follows is a partial list based on an index of inundated cemeteries compiled by

Union Electric in 1931, and on surveys of the future lake bed made in 1930. I have included modern lake references, and mile markers, to better pinpoint the locations.

- MM 0.1, Thornsberry Farm Cemetery, in the second cove from Bagnell Dam on the south side of the lake, in front of Edgewater Beach Resort.

- MM 2, Ed Vann Farm Cemetery, in the middle of McCoy Branch Cove, in front of Point Randall Resort.

- MM 2, Muskrat Pond and West Muskrat Pond Cemeteries, in five feet of water on the first point west of Duckhead Point, south shore.

- MM 3, Birdsong Cemetery, near the mouth of Birdsong Cove just off Hidden Valley Road.

- MM 4, Wooley Cemetery, in Jackson Branch Cove in front of Lake Road W-120.

- MM 8.5, Stevens Cemetery, opposite Twin Islands and next to Mallard Point Resort. Much of this cemetery still exists in a wooded patch along the shore, but fifteen graves supposedly were moved from the shoreline area.

- MM 11, Degraffenreid Cemetery, on the north side of the channel opposite Ozark Barbeque, in front of Palisades Drive.

*continued on page 34*

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# New shoreline plan, second time around

*continued from page 1*

Looking at the issue of safety, an address posting requirement has been added to the plan. The requirement says E-911 address has to be posted on the same sign or near the permit number for Ameren UE that is on your dock. The request for the numbers was made by the Missouri State Water Patrol after many times having difficulty in telling land based emergency workers where a water based emergency is taking place.

Another safety issue that will be addressed in the new plan and has been discussed

between Ameren and the Missouri State Water Patrol is the issue of private breakwaters. The water patrol has expressed concern about individuals having the breakwaters and maintaining them to the standards that necessary. Jeff says the specific requirements are in there.

"We have set some new guidelines in the plan that basically say where those can be located, the maximum setback from the dock that they are protecting," Green said. "Obviously the further something like that gets away from the dock that it is protecting, the more likely someone is to

hit it."

Two other suggestions, one safety related, one size related, came late into the plan from the Missouri State Water Patrol and other interested individuals, and were added to the guideline document. Channels that are less than 1800 feet in size will have to maintain at least 50 percent of navigable channel in between the docks on other sides of the lake. That will not include the

additional 100 feet for the no wake zones on either side so docks, essentially, will have to be less than 25 percent of the channel on each side in main channel settings. That will extend as the channel grows past 1800 feet. Also dock slips will be limited to 60 feet, and a new rule in the plan says that boats will not be allowed to extend past the end of their docks.

All of the details are avail-

able at [www.ameren.com](http://www.ameren.com). You can log on to the site and click on Environment on the left of the page, and under the Lake of the Ozarks heading on the next page, click on the draft of the Shoreline Management Plan. All of the details are there under several headings.

New rules, open for discussion in December and January, become set in stone beginning March 2008-- public input is preferred, so a third time around-- if possible-- is not necessary.

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*With Andrew Connor*

### Reverse Mortgages

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We have all seen the commercials on Reverse Mortgages, but what really is a Reverse Mortgage, and how does it work? This article is to give you the details behind the Reverse Mortgage Products, and how they work. Either the borrower or the co-borrower needs to be at least 62 years of age. The amount of equity available in the home determines the products availability and the qualification of each Reverse Mortgage product. During the life of the Reverse Mortgage the borrowers will make NO monthly Mortgage payments. Conventional credit requirements do not apply to the Reverse Mortgage Products. So no matter how bad your credit is, you can qualify for this type of Mortgage. There are several different Reverse Mortgage Products available:

- Home Equity Conversion Mortgage (HECM)
- Reverse Mortgage
- Home Keeper Reverse Mortgage
- Cash Advantage Account Reverse Mortgage

They are all considered to be multipurpose Reverse Mortgages, because once the borrower receives the monies they can be used any way the borrower decides. Once the borrowers have qualified for one of these Reverse Mortgage options they will

need to decide how they want to receive the funds at closing. Again there are several options available:

Term-receive equal monthly payments for a period of months as selected by the borrower.

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Reverse Mortgage Products require the borrowers to live in the home as their primary residence. Once the homeowners are no longer able to either live in the home or die, their heirs have the right to sell the home and pay off the Reverse Mortgagee or purchase the home from the Reverse Mortgagee.

The terms and conditions of each Reverse Mortgage product will be discussed in detail during the qualification process. The Reverse Mortgage loan is a unique type of loan that allows the borrowers to use their equity in their homes as cash, without the monthly obligation normally associated with a traditional mortgage. As all Mortgage products on the market today, it is vitally important to understand and know the terms and conditions of the Mortgage Loan. Seek the advice of a Certified Mortgage Professional that will be able to give you the facts necessary to make the best financial decision based on your own personal financial situation.

If you have questions please email them to [andrew@yourmortgageresources.com](mailto:andrew@yourmortgageresources.com), or at [answers@lakeloan.com](mailto:answers@lakeloan.com) or call Andrew Conner at 573-317-1400

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## Lake Stories - Are there gravesites under the Lake?

*continued from page 32*

• MM 12, Wallace Cemetery, on the north shore at the mouth of the unnamed cove in front of Southwood Shores Condos.

• MM 26, John McCrory Cemetery, in front of Tan-Tar-A Resort, in shallow water between the shoreline and the resort's boat dock.

• MM 26.5, Crabtree Cemetery, opposite Tan-Tar-A Island, on the southwest shore in shallow water.

• MM 26.5, Garrison Farm Cemetery, in the center of the channel.

• MM 27, Shoup's Bluff Cemetery, in deep water just off the north tip of the rock ledge called The Palisades, also known as Lyon's Bluff.

• MM 31, Crane Cemetery, in mid-lake at the mouth of the Niangua Arm.

• MM 31, Ferry Cemetery, in Linn Creek Cove in ten feet of water at Lake

Road Y-24.

• MM 31, Groom Cemetery, near the southern end of Linn Creek Cove, opposite Linn Creek Campground, in front of Lake Road 54-73.

• MM 31, Roach Cemetery, in Linn Creek Cove at the mouth of Possum Hollow.

• MM 35.5, Laurie Cemetery, in the center of Laurie Hollow Cove.

• MM 41, Davidson Cemetery, directly opposite Alcorn Hollow Cove, just off the shoreline in front of Lake Road 5-25S.

• MM 41, Jack Purvis Cemetery, just off the shoreline on the east side of the mouth of Staley Cove.

• MM 41.5, Houseworth Cemetery, north side of channel, in deep water.

• MM 42, Tombs Cemetery, on the north side of the channel in twenty feet of water.

• Gravois Arm, MM3, Gladstone Cemetery, north side of Gladstone Cove. This cove was the site of the village of Gladstone.

• Gravois Arm MM 3, Kays Cemetery, in the center of the lake between Gladstone Cove and Coffman Beach Public Access.

• Gravois Arm MM 3, Sheledy Hill Cemetery. This cemetery site was partially above the shoreline and is now under the boat ramp and rock fill at Coffman Beach Public Access. In earlier lake days, this was also the site of Coffman Beach Resort.

These are but 25 of the 60 known cemeteries that now lie under the lake. If you would like to know if there are others in your area, e-mail me at LakeHistory@lycos.com.

## Eagle Days expands in 2008

The Lake Area Chamber of Commerce along with co-sponsor Runge Conservation Nature Center & Department of Natural Resources, announce the return of Eagle Days to Lake of the Ozarks January 5 & 6, 2008, bigger and better than ever!

While the event has been held at various locations over the years, in 2008 it will hold different facets of the event at two primary locations, central to the Osage River and with excellent viewing opportunities.

With the increasing popularity of the weekend and the thousands of people it draws, Eagle Days is 'spreading its wings', so to speak. Osage National Golf Resort will play host to the live eagles from the World Bird Sanctuary in St. Louis, along with naturalists on hand to answer questions about these brilliant

creatures.

Interactive exhibits and other bird species displays are part of the two-day event, which will be in the large Pavilion Room, adjacent to the Eagle View Grille at Osage National. Sitting on the banks of the Osage River, this location will provide a roomy and comfortable setting.

Travel across the way to Willmore Lodge for wild eagle viewing through high power scopes located on the outer deck of the lodge.

Don't miss the opportunity to view wild eagles in their natural habitats both on the riverside and lakeside.

While there take a moment to participate in related craft programs, and visit the quaint museum housed in the lodge.

Before you call it day take the time to go out on the Eagle

Watch Cruise aboard the Paddle Wheeler Tom Sawyer and hopefully get up close and personal with the soaring giants.

Cruises are scheduled for Saturday, weather permitting. "We are really excited with the changes to this growing event in 2008," Lake Area Chamber of Commerce Executive Director, Trish Creach shares-- "with Osage National Golf Resort participating, it provides not only a larger indoor facility but also a larger parking area which will make attending the event even more fun and convenient than in the past few years."

The event is free and open to the public. For more information on the 2008 Eagle Days, contact the Lake Area Chamber of Commerce at 573-964-1008 or 800-451-4117 or visit www.lakeareachamber.com

## Power tips for Word 2007 users

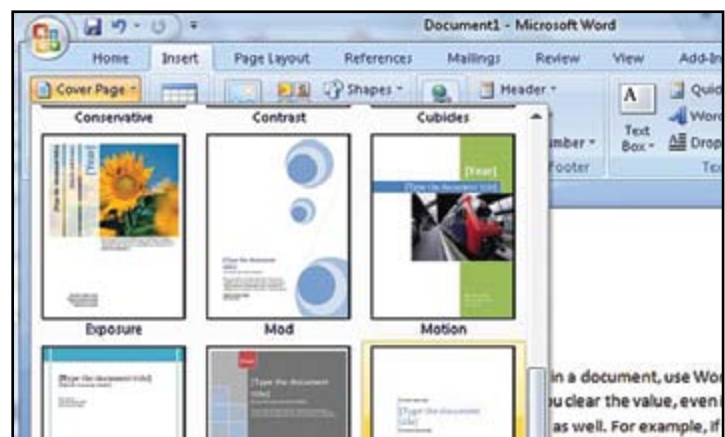
*continued from page 18*

### Help is on the way

Finally, since Office Professional 2007, or Word if purchased separately doesn't ship with an extensive manual, you need explore the Help feature built-in to discover quick tricks of your own. The blue question mark at the upper right of the screen brings up Help, where you can search for terms, or just browse the various sections available. Right-clicking the blue circle also delivers some useful options, like minimizing the

ribbon. <http://office.microsoft.com> also has valuable resources available, including an extensive

collection of art and photography ready for download.



Using Word's built-in Cover Pages to save time when formatting.



## L•O Profile named multiple award winner at MarCom Awards 2007

L•O Profile Magazine has been named a multiple award winner in the prestigious MarCom Awards 2007 competition after just one issue. The MarCom Awards, an international creative competition, recognized Studio M Publishing, LLC, publisher of L•O Profile, for outstanding achievement.

The MarCom Awards is an annual competition administered and judged by the Association of Marketing and Communication Professionals. Entries come from corporate marketing and communication departments, advertising agencies, PR firms, design shops, production companies and freelancers. The competition has grown to the largest of its kind in the world.

Judges are industry professionals who look for companies and individuals whose talent exceeds a high standard of excellence and whose work serves as a benchmark for the industry. There were more than 5,000 entries from throughout the United States and several foreign countries.

L•O Profile was presented one Platinum Award which is judged as the most outstanding entry in the competition, and four Gold

Awards, which were judged as those, which exceed the high standards of the industry norm. One Honorable Mention Award was granted to those entries that meet the expectations of the judges.

L•O Profile received awards in six categories: Platinum — “The Castle” - Writing/Feature, Dan Field. Gold — “Publisher’s Note” - Writing/Column, Missy Martinette Hills. Gold — “Gary Prewitt’s Story” - Writing/Feature, Kristen Turner. Gold — LO Profile Magazine - Writing (overall). Gold — LO Profile Magazine - Design/Format (overall). Honorable Mention - LO Profile Magazine Interior Design, Amanda DeGraffenreid.

A look at the winners shows a range in size from individual communicators to media conglomerates and Fortune 500 companies. The competition is so well respected in the industry that the national public relations organizations, locals ad clubs, and business communicator chapters are entrants.

Among the entries only 18 percent were Platinum winners, 18 percent were Gold winners, and 10 percent were Honorable Mentions.

## Affiliation announced

Gattermeir Elliott Real Estate Co., LLC announces their new involvement with Monarch Cove Development Company, developers of Monarch Cove on the Lake. Bruce Johnson, Broker Salesperson and Donna Johnson, REALTOR® Associate, will be the On-Site Representatives for the development.

Monarch Cove Development Company acquired the building site in 1998 and started the first ground breaking in 1999. With a premier Horseshoe Bend/Duckhead Road location, Monarch Cove on the Lake is situated on 11 acres and offers 2400 feet of

lakefront at the 2 mile marker. Amenities include elevators, heated pools, easy dock access, boat slips, PWC slips, beautiful main channel views and lighted waterfront promenade. Units starting at \$184,900, Models are open Thursday through Sunday from 10:00 a.m. to 4:00 p.m. or by appointment. By land take Business 54 to Horseshoe Bend Parkway to Duckhead, turn left on Wilmore Road and follow the signs.

For more information or to receive a brochure with pricing and layouts call toll free 866-Your-Lake or locally 573-365-SOLD.

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## The Lake Area Chamber of Commerce celebrates 25 years

On October 17, 2007 the Lake Area Chamber of Commerce hosted their annual dinner celebrating the 25th Anniversary of the organization – 25 Years In Business For Business. Over 325 LACC members and guests were on hand to celebrate the occasion with LACC Board of Directors, Chamber Active Volunteer Ambassadors and Staff.

A huge Thank You goes out

ning the presentation part of the evening was the 1st President of the Lake Area Chamber Board of Directors, Greg Gagnon along with outgoing President, Chad Rogers, comparing both similarities and differences of the past 25 years. Mark Bowman, incoming Lake Area Chamber of Commerce Board President, received a warm welcome as he spoke further about the direction of the LACC over



to our gracious host for the evening, The Country Club Hotel and Spa. Offering a festive and inviting atmosphere paired with a delicious meal, the Sales, Catering and Kitchen staff helped to make this memorable evening a great success!

In addition to catching up with friends and acquaintances, attendees also had the opportunity to support the 23rd Annual Lake Area Christmas Magic Parade by bidding on numerous silent auction items throughout the evening.

The evening's program incorporated memories of past years as a slide show of the past 25 years ran throughout the meal portion. As everyone was seated for dinner, the Marine Corps Color Guard brought in the colors, placing them on the stage, followed by Wendy Rogers and Jonathon Shinkle of Main Street Music Hall performing a few patriotic tunes as different areas of service veterans and active personnel were recognized. Begin-

the next year and beyond. Incoming & outgoing Board Members were also recognized, as well as officers for the 2007-2008 LACC Board. New Board Member Jackie Rasmussen of the Univ. of MO Extension Office was welcomed and a fond farewell was bid to Paul Leahy of Tan Tar A Resort and past Board President as his term of service concluded. A highlight for everyone attending was the Keynote address given by Lt. Colonel Mark McCarter, Senior Army Aviator Missouri National Guard Operation Iraqi Freedom. He provided a very personal, non-political insight into what our troops experience and go through daily while proudly serving the USA.

The Lake Area Chamber of Commerce Board of Directors and Staff would like to thank all of those who attended and enjoyed an evening of reminiscing and looking forward to the next 25 Years of Being In Business For Business.



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## MSHP reminds parents motorized bicycles, scooters and mini-motorcycles advertised as toys require legal operation

The Missouri State Highway Patrol would like to remind parents it is illegal to operate motorized bicycles on public streets and highways unless the operator has a driver's license. This applies to the newly popular mini-motorcycles also. A motorized bicycle is defined as any two-wheeled or three-wheeled device having an automatic transmission and a motor with cylinder capacity of not more than 50 cubic centimeters, which produces less than three gross brake horsepower, and is capable of propelling the device at a maximum speed of not more than 30 mph on level ground. Missouri law states that motorized bicycles, commonly referred to as scooters, can be operated on public streets and highways if the driver holds a valid license. If your child can't legally drive a car, he can't drive a motorized bicycle on the road.

The motorized scooter is being marketed as a toy, and sold to the youth of our communities. Anytime one of these devices is operated on a Missouri roadway (city street, county road, or state highway), they must abide by the same laws governing a motor vehicle (i.e.: stopping at posted STOP signs, driving on the right-side of the roadway, yielding to approaching traf-

fic when turning left, and not exceeding the posted speed limit). This makes the case that the motorized scooter and mini-motorcycle truly is not a toy.

Allowing a young person to travel via motorized bicycle or mini-motorcycle may seem convenient to some parents. Or, perhaps parents see it as something "fun" for their child to own. Law enforcement officers who respond to traffic crashes involving these "vehicles" have a different viewpoint. These types of vehicles are hard to see and offer no crash protection. Law enforcement takes the safety of the motoring public very seriously. Drivers of mini-motorcycles and motorized bicycles are encouraged to wear an approved helmet.

Motorized bicycles and mini-motorcycles that have a motor with a cylinder capacity of more than 50cc and/or the ability to travel faster than 30 mph on level ground are--by law--defined as motorcycles. As such, these types of vehicles must abide by all of the state laws pertaining to motorcycles. Parents: Allowing your child or ward under age 16 to operate a motorized bicycle or mini-motorcycle on a roadway is prohibited by law. Help keep your children safe, obey the law.

## Lake Career and Technical Center renews Volvo Penta partnership

Lake Career & Technical Center, a part of the Camdenton R-III Schools, has announced that they will continue their partnership with Volvo Penta for at least five more years. Volvo Penta is a world-leading and global manufacturer of marine engines and power systems. A dedicated lab area and classroom facility is being provided to meet the training needs of local marine technicians as well as technicians nationwide. Since 1997, LCTC has had a long-standing relationship with Volvo Penta and

sub-contracts with a local technician to provide industry training. Over 360 technicians have been trained over the last three years. Training will begin the first week of December and continue until the middle of March. LCTC Marine adult and high school students will have the opportunity to receive the training as well as part of the curriculum. The training this year consists of four-day courses on Electronic Gas Control and Electronic Vessel Control on gasoline engines.

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## The Vandervort Report

**Think long and hard about who you want for our next President.**

A presidential election year is always interesting, and the 2008 election is right around the corner and sure to stir up a lot of controversy; I hope and pray that the American people elect a very serious President with a lot of back bone regarding foreign policy and National Security. Today America faces some of the greatest challenges and threats ever in history; not since the cold war and the Cuban missile crisis has there been such an immanent threat in the world.

You name it; the continued war on terrorism and the wars in Iraq & Afghanistan, compiled with the instability throughout the Middle East. Iran, Pakistan, the conflict between Turkey and the Kurds in Iraq, and the ever lingering Israeli Palestinian crisis; it's hard to imagine that the Middle East isn't on the brink of world war three. Oh and let's not forget the maniac Dictator in North Korea who just obtained a nuclear weapon, or the Venezuelan Dictator who is in control of vast amounts of wealth in oil reserves and is a sworn enemy to America and Democracy. These are serious times in the world, and we need serious leadership.

The military surge in Iraq, is having a positive effect and all indications from commanders on the ground, are that we are winning the war and the Terrorists are being killed, captured or are on the run! How then, can any serious politician still suggest that we should now cut and run? Regardless of whether or not you agree or disagree with going into Iraq, we are there, and to leave without victory and without installing a stable Democracy in Iraq would leave an open wound on America that would never heal, and would render us impotent in dealing with all of the remaining threats we now face.

Iraq may soon become old news, and Iran is quickly becoming the more serious problem in the world, and it's going to take a leader like Ronald Reagan to deal with Iran the way he did

during the Iran hostage crisis. American hostages were held captive for over a year while Jimmy Carter was President and did little about it; and then between the short time that Ronald Reagan was elected and the time he was inaugurated, Reagan sent a very clear message to the Shaw of Iran that if the hostages weren't released by the time he became President, that there would be hell to pay; the Iranians and the entire world new he was serious and the hostages were released. What followed that clear defined leadership was the end of the cold war, and America emerging as the world's only super power. We should learn a lot from that history lesson.

America is at war, a war with extremists around the world that want to end our way of life at all costs, and will stop at nothing until either them or us are defeated. This war didn't start on 911, but several years earlier, under the watch of a much more popular Democratic President than Jimmy Carter; attack after attack on American targets like the bombing of our US embassy, the original attack on the World Trade Center, and the attack on the USS Cole. Like the Iranian Hostage crisis, these aggressions against America were met with minimal response or retaliation from then President Bill Clinton; rather, the threat was left for the next administration to have to deal with, after 3000 American citizens paid the price for our inaction.

Think long and hard when you vote, there is a lot at stake; our way of life, and our children's futures. War is never popular, and everyone wants our soldiers to come home soon; but surely we don't want them to come home before their job is done, surely we don't want the billions of dollars we have invested to have a stable democracy in the middle east to be all for not, surely we don't want our fallen soldiers to die in vein, and surely we don't want our grandchildren to have to go back over there and finish this later, or worst yet, face it on Americas Home Land.

Merlyn Vandervort

## McNally names Myers Selling Agent of the Month for September



REALTOR Cotton Myers

Myers, a lake area native, has been a licensed realtor for two decades. He specializes in commercial investment properties, tax-deferred exchanges and working with retail clients interested in Lake of the Ozarks opportunities.

"Cotton has a real rapport with our commercial clients," Pat McNally, head of the McNally commercial division, said. "He does an excellent job of matching client needs with specific properties."



## Lake boat race sponsorship will change hands in 2008

The Lake Rescue Shootout, formerly known as the Shooter's Shootout, is a tradition at the Lake of the Ozarks. The event is used to raise money to benefit lake area fire departments. The local fire departments have announced they will not apply for a regatta permit from the Water Patrol to host the event next year. The Missouri State Water Patrol has received several initial applications from lake businesses to host the event in 2008. The applications vary in location from the 7 mile mark to the 34 mile mark.

In the best interest of public safety, the Missouri State Water Patrol believes the race should remain in its traditional location between the 20 and 22 mile mark of Lake of the Ozarks, which was not requested in any of the initial applications. Continuing to hold the race in the traditional location provides the best access to emergency medical services as well as the safest overall environment for the event.

"Many factors have to be con-

sidered when evaluating a regatta permit: access to emergency services, distances from docks, homes, shoreline and bridges, and the number of officers it will take to provide a safe environment in any particular area. We also have to evaluate the boat traffic patterns, congestion, and access to coves and property as we work through the application process" said Colonel Rad Talburt.

During the history of the Shootout, the Missouri State Water Patrol has provided numerous officers contributing well over 100 man hours to the event each year to ensure the safety of the participants and observers. The Water Patrol recognizes the importance of this event to the Lake of the Ozarks community and will continue to consider applications with an acceptable course layout and location.

The Water Patrol has set a December 15th deadline for regatta applications for the event formerly known as the Lake Rescue Shootout.

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## In shopping for safe toys this season, read up - and use common sense

by Mae Anderson

(AP) This holiday season, after various large-scale recalls, parents may understandably be jittery about buying toys. But a little research and a large dose of common sense - rather than a boycott of toys from China - can help shoppers make wise decisions, experts say.

Current worries about lead paint shouldn't obscure more perennial safety concerns, such as choking hazards, shoddy workmanship and the like, no matter where a toy is made.

"There are a number of safety issues to look out for this season," said Stephanie Oppenheim, publisher of Oppen-

heim Toy Portfolio, an independent guide. "Parents need to be their own consumer advocate for children."

Some tips for toy shoppers:

1. Be informed.

News about toy recalls can be found at [www.cpsc.gov](http://www.cpsc.gov), the Web site of the Consumer Product Safety Commission, a federal watchdog agency. Retailers' and toy makers' sites, including [www.mattel.com/safety/](http://www.mattel.com/safety/), also provide information. And Oppenheim publishes a list of toys they have tested and determined to be lead-free, at [www.toyportfolio.com](http://www.toyportfolio.com).

*continues on next page*

## Lodge first annual "Taste of the Vine" provides fundraising for Tri-County YMCA



The Tri-County YMCA received funds in excess of \$3,000 during the First Annual Taste of the Vine gourmet wine sampling event held in The Lodge of Four Seasons Atrium on Saturday, Nov. 3rd.

Guests mingled among festive lights while sampling fine and affordable wines, olive oils, exotic cheeses and hors d'oeuvre created by The Lodge culinary staff. Up for bid was an exclusive Adam Foster Fine Art ladies 14K pink gold ring with garnets and rubies donated by Mr. and Mrs. Terry C. Allen, of the Allen Law Offices, LLC, Jefferson City.

The winning bid went to Dr. Ron Massie of Premier Dental Group. Dr. Massie proudly and promptly placed the ring on the hand of his wife, Cindy, who stat-

ed that the ring actually featured her birthstones.

"Taste of the Vine was a wonderful event, and raised much needed funds for Y-programs," stated YMCA Director, Dr. Joann Rutherford. "We anticipate that this event will grow year after year."

"We definitely appreciate the commitment from the staff of both The Lodge and YMCA, along with so many individuals within our community in raising funds for an important organization," stated Mark Brown, Lodge president, and host of this year's Taste of the Vine.

Taste of the Vine will be an annual event to benefit the YMCA. The date for the 2008 event will be announced by the committee in January.



# In shopping for safe toys this season, read up - and use common sense

*continued from previous page*

This year, more than 21 million toys made in China were recalled for lead paint, tiny magnets that could be swallowed, or other potentially serious problems. Toy makers ranged from giant Mattel Inc. to smaller companies such as Kids II Inc., which recalled Baby Einstein Discover & Play Color Blocks.

The number of toy recalls was up: The Consumer Product Safety Commission conducted 61 toy recalls in 2007, 19 of which involved violations of the lead paint standard. The other recalls mainly involved magnets or other small parts that could fall off and become ingestion or choking hazards. In 2006, by comparison, the commission had 40 toy recalls, only 2 involving lead paint.

Yet keep in mind that recalls have been done "continuously, forever," many having nothing to do with China, noted Marianne M. Szymanski, publisher of Toy Tips, a quarterly magazine and online guide, www.Toytips.com. Avoiding toys made in China would be difficult anyhow, she said.

"A billion toys in the country are from China. A lot of toys made in China are fine," she said.

In recent months, toy makers and retailers have stepped up safety measures. Mattel is testing every production run for lead paint, among other measures. Moves by Wal-Mart Stores Inc. include testing more toys in independent labs.

2. Pay attention to brands.

"Find products made by companies you can trust, and make sure you've checked the recall list," said San Francisco-based Stevanne Auerbach, author of "Dr. Toy's Smart Play/Smart Toys" (new paperback edition 2006, Educational Insights).

Rather than looking for a toy's country of origin, make sure it carries a manufacturer's name, added Jim Silver, editor of Toy Wishes, an industry trade magazine.

"Some products you often see, you can't find manufacturers' names," he said. "Those I

would be concerned about."

Then make sure the manufacturer is a member of the Toy Industry Association, which adheres to industry standards, Silver said.

3. Shop at familiar toy stores.

"Most retailers are well informed and can be your best advocate for appropriately aged products," Auerbach said. "Knowledge of your toy store also helps in cases like recalls because they can be your best information on exactly what product or products can have a problem."

4. Be skeptical of "hot toy" lists.

"Now is not the time to buy something on the sale rack or because your child says she has to have it," said Szymanski. Parents should trust their own judgment.

5. Follow age recommendations.

Parents of children under 3 need to be particularly vigilant and stick with toys labeled for that age group, and no older, Silver said.

"In terms of what parents should look for, what stands out are things kids put in their mouth," he said.

"One of the biggest problems facing the toy business is if you look at some of the kids hurt, it's 2-year-olds playing with toys marked '6 and up.'"

6. Beware of toys with small parts, strings, splinters, projectiles or fuzz, which could get stuck in toddlers' throats. Also, toxic-smelling or too-loud toys.

"If it doesn't look right, if it sounds too loud, trust your instinct," said Oppenheim.

She recommended that parents do an inventory of toys they already own and get rid of any that seem unsafe. Even fabric toys could pose a hazard if they are painted, she said.

"People keep asking me, 'What can we feel safe buying?', but until manufacturers step up to the plate, there's no guarantee what you're buying is going to be lead-free," Oppenheim said. "That's the reality of the toy industry at the moment."



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# Rotary Fall Follies raises \$7,260 for Westlake Aquatic Center

Car show enthusiasts of all ages took part in the 3rd annual Westlake Street Machine Fall Follies Car Show sponsored by the Laurie/Sunrise Beach (Missouri) Rotary Club. According to event coordinator Mike Faulconer, the event raised \$7,260.00 for the Westlake Aquatic Center.

In addition to seeing a great selection of cars, trucks and motorcycles, hundreds of spectators enjoyed the engine blow competition, a beer garden, food and merchandise vendors and buck-a-duck races. Saturday night, there was even a car cruise, fol-

center and were impressed with the pool and the range of services we offer," said Teresa Hendrix, assistant supervisor of Westlake Aquatic Center.

Incoming District 6080 Governor Sherry Nielsen was one of dozens of Rotary volunteers who staffed the show. "I'm really proud of our club for their dedication to the Westlake Aquatic Center and our many other projects," she said.

About 90 trophies were presented including the Rotary Club's pick, a 1931 Willys Convertible owned by Paul Stahlman

Pick for his 1955 Chevy Bel Air. Nina Gennetten's 2003 S7 Saline was the Mayor's Pick. Nina is the widow of Gene Genneton of Gravois Mills who passed away in a boating accident last year. In honor of Gene and his love of classic cars, a Gene Gennetten Memorial Trophy was added to the list of honors. This year's recipients of that award were Greg and Carolyn Frick from Gravois Mills for their 1940 Lincoln Zephyr Convertible. The Long Distance award went to John Dozier of Topeka, Kansas. The Lake Ozark Corvette Club won the \$200.00 prize for highest club participation.

Westlake Aquatic Center is an indoor, junior Olympic-size pool open to the public year round. The pool offers four lap lanes and ranges in depth from three to nine feet. Water temperatures are maintained at a comfortable 85-87 degrees. They offer well-attended water aerobic classes, lap swims, wellness programs, swim lessons and open swim times. It is also home to the Tridents Swim Team made up of youth and Special Olympic participants.

Originally built in 2000, the facility continues to be a Rotary service project for Lake of the Ozarks West Side community. It is a 501(c) non-profit organization and is owned and operated by the Laurie/Sunrise Beach Rotary Club. The club currently owes about \$24,000.00 on the building. The pool has also gotten financial support from the Camden and Morgan County (Missouri) Senior Citizen's tax boards. To learn more, call the Westlake Aquatic Center at 573-374-7370 or visit [www.swimatwestlake.com](http://www.swimatwestlake.com).



Westlake Street Machine Fall Follies Car Show coordinator Mike Faulconer (right) presents a check for \$7260.00 to Laurie/Sunrise Beach Rotary Club president Dale Rosenthal. The event was a fundraiser for the Westlake Aquatic Center in Laurie.

lowed by a live band and dancing at the Laurie Fairgrounds pavilion. The Westlake Aquatic Center was open for tours and spectators received free pool passes. For many, it was their first chance to see the facility. "So many people complimented the

of Sunrise Beach. Stahlman's car will be featured on next year's car show t-shirt design. Other special awards included the Police Chief's Pick, a 1940 Chevy 2 Door Sedan owned by Duke Rich of Camdenton. Lebanon resident Rick Seams won the Fire Chief's

## Laurie/Sunrise Beach Rotary Club thesaurus donation to area schools



Third graders in Susan Wilson's class at South School recently received thesauruses donated by the Laurie-Sunrise Beach Rotary Club.



Hurricane Deck Elementary third grade teacher Paula Kent (left) and HDE principal Cindy Gum (right) look on as Mrs. Kent's third grade students proudly show off thesauruses donated by Rotarians Jean Kasselman (center) and Debbie Rankin on behalf of the Laurie/Sunrise Beach Rotary Club.



Rotarian Jean Kasselman poses with Mrs. Dollar and her third grade class at Westlake Christian Academy. The donation of thesauruses is an annual service project for the Laurie/Sunrise Beach Rotary Club.

## The Lake of the Ozarks Presents "Holiday Magic"

Join in the holiday caravan with Santa Claus as the streets light up for the 2007 holiday season at the Lake of the Ozarks. The holiday caravan will leave from Fire Station #2, Osage Beach and travel to the American Legion below Bagnell Dam. Saturday, November 17th.

**Holiday Magic Highlights**  
• Holiday Caravan departing from

**Fire Station #2, Hwy KK at 5:30 PM**

• **Grand Bonfire at 6:00 PM at the American Legion to ignite the Holiday Spirit.**

• **Special Appearance by Santa Claus**

• **Complimentary Hot Chocolate, cookies & Smores**

• **Patriotic Salute**

• **Lighting Contest (see below)**

### Holiday Magic Lighting Contest

As the caravan passes on Saturday, November 17, 2007 light up your business. Lights and displays will be judged on the evening of the 17th. Lighting categories are Grand Prize, 1st, 2nd and 3rd places. Cash prizes and yard signs will be awarded along with recognition at the December social at the Willmore Lodge. [www.lakeareachamber.com](http://www.lakeareachamber.com).

## "The Nutcracker" Dec. 7-8 Royal Theatre, Versailles

The Missouri Arts Council and the Royal Arts Council presents "The Nutcracker" at the Royal Theatre, 107 S. Monroe, Downtown Square, Versailles, December 7-8. Both performances will begin at 7:00 p.m. nightly. Reserve tickets may be purchased by calling the theatre box office at 573/378-6226, or may be purchased at the door, the night of the event. Adult tick-

ets are \$10.00, student tickets are \$5.00. Office hours are Monday - Friday, 9:00 a.m. to noon. ALSO-----Sunday, December 9, at 7:00 p.m., a FREE Holiday concert will be performed by the Lake Area Community Orchestra. This concert will be recorded for broadcast on KS95.1 radio station Christmas Eve and Christmas Day.



## Lake Regional Imaging Center adds advanced CT Scanner for faster and more accurate diagnoses

Lake Regional Imaging Center recently upgraded to a 64-slice computed tomography (CT) scanner which uses X-rays to make very detailed pictures of structures inside of the body. According to board certified diagnostic radiologist Michael Vierra, M.D., "This is very exciting news for patients at Lake of the Ozarks. Lake Regional Imaging Center is one of the first sites in central Missouri to offer 64-slice CT, an advanced technology that provides the finest image quality while reducing X-ray dose to the patient."

Some benefits of the new Siemens Somatom Sensation in-

clude faster scan times, shorter breath holds for patients, clearer and more detailed images and lower intravenous contrast requirements. Its innovative design eliminates the closed-in feeling which patients sometimes associate with CT scanning. The new unit maximizes diagnostic accuracy as well as patient comfort and safety. Adds Dr. Vierra, "This state-of-the-art diagnostic scanner improves all exams and further enhances advanced applications such as cardiac CT."

For more information, call Lake Regional Imaging Center at 573-348-6161.

## Brown chosen as newest member of St. Louis Culinary Society

Ashley Allen Brown, wife of Mark Brown, president of The Lodge of Four Seasons, has been chosen as the newest member of the Saint Louis Culinary Society.

Brown, a former adjunct college professor and former owner of Riverstone Media Group, a public relations and association management company, has created wine-pairing dinners, weekend culinary events, and gourmet fundraisers for various associations, politicians and non-profit organizations.

Brown, along with her husband, co-owns 'Chocolate Ink!' a company specializing in culinary events which raise funds for various charities. In addition to serving on various charitable

boards, the Browns co-chair 'A Taste of the Vine' - the lake areas premier culinary fundraising event hosted annually at The Lodge of Four Seasons. Recently, A Taste of the Vine, an hour and ½ event featured samplings of fine and affordable wines, gourmet olive oils, exotic cheeses, hors d'oeuvre and a silent auction of high-end fine art jewelry which grossed over \$3,000 to benefit the Tri-County YMCA for 2007.

The Saint Louis Culinary Society, headed by renowned author Susan Manlin Katzman, is an invitation-only organization, formed in 1987 for food and beverage professionals in St. Louis and surrounding areas.

## Businesses invited to "Light Up" Highway 5 corridor during "Light up the West Side" contest

The Enchanted Village of Lights along with the City of Laurie and the Lake West Chamber invite all of you along the Hwy 5 corridor from Greenview to Gravois Mills, to join in "Light Up the West Side" of Lake of the Ozarks with Christmas decorations. To add to the challenge and encourage your participation, we will be holding a contest for Good, Better and Best displays. Businesses not along this corridor may also enter to

be judged.

Top winner will get free sponsorship signage on a display at the 2008 Enchanted Village of Lights and the 3 top winners will have signage placed at the Community Christmas Tree for 2007 after the winners are revealed. Elves from the Enchanted Village will do the judging the displays Dec.8th. Questions call Susann @ 374-8776 or 216-9358 or Ruth @ 374-5500.

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## New draft Lake of the Ozarks Shoreline Management Plan available for review on Ameren web site

Persons who are interested in reviewing AmerenUE's new draft Shoreline Management Plan for Missouri's Lake of the Ozarks can find a copy on the Ameren Web site. To view the plan, proposed shoreline use classification maps and related material, go to [www.ameren.com/environment](http://www.ameren.com/environment), and then, under "Lake of the Ozarks," click on "New Draft Shoreline Management Plan."

Copies are also available for review at AmerenUE's Shoreline Management Office, 1028 Bag-nell Dam Blvd., in Lake Ozark.

AmerenUE is responsible

for certain shoreline management activities at the Lake of the Ozarks under provisions of its license from the Federal Energy Regulatory Commission (FERC) for the operation of Bag-nell Dam and the Osage Power Plant, which created the lake in 1931. Development of a new shoreline management plan was required as part of a new 40-year license that FERC approved on March 30, 2007. The plan must be submitted to FERC for review and approval prior to March 30, 2008.



The Lake Area Chamber of Commerce is excited to announce new member Merry Maids with a ribbon cutting. For more information or to receive a quote on services call 573-348-5888 or visit [www.merrymaids.com](http://www.merrymaids.com). Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors are: (1st row) Pat & Cherie Wankum, Owners (w/scissors); Barb Painter, Lake Area Chamber Board Member; (2nd row) Becky Wolfe, Office Manager; Sharon Thompson & Erica Turpin, Staff.

## McNally names McNally Top Listing Agent for September

McNally's real estate expertise includes working with commercial clients and lease properties. He sites networking and a concentration on client satisfaction as the focus of his approach to listings.

"I believe that our past clients are key to a growing business," McNally said. "Because we work so hard to make sure each transaction goes smoothly, people are comfortable referring us to their friends and business associates."

McNally has been a Realtor since 2005. His background is in television production and technical consulting. He developed



REALTOR Mac McNally

the award-winning [mcnally-properties.com](http://mcnally-properties.com) website.



# LAKE OF THE OZARKS BUSINESS JOURNAL CLASSIFIEDS

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**154 UNIT MINI-STORAGE & Laundromat.** Good visibility on busy highway. Great income, property with well maintained facilities & equipment. Opportunity for expansion with adjacent acreage available for additional \$. MLS. # 3040352 \$769,900 Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

**723' HWY. 54 FRONTAGE & 3 ACRES, US Hwy. 54, Eldon, High traffic, high visibility, easy access on Highway 54 near the Eldon exit.** Was originally a car dealership and is set up with showroom, sales cubicles, offices, waiting room, breakroom and car bays. Large parking/show lot. 723' of frontage and 3 acres with 14,000 SF building. MLS#3035436 \$899,000 Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365-cme1

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**BUSINESS OPPORTUNITY** Take advantage of an exciting opportunity to own an established profitable business. Highway location with excellent visibility. Facilities and equipment are well maintained. Turnkey business is ready for new owner. For information, contact Julie Wilson, Gaslight Properties-GMAC 573-873-3352.

**Commercial Hwy. 54, Osage Beach, The** Steal of Steals, 130 ft. Hwy. 54 frontage in the Heart of Osage Beach. Near KK, This location has access to City of Osage Beach water & sewer. Billboards/Signs do not convey. Could be used for storage units, parking lot, three-level building, MLS# 3042440 \$20,000 Call Bob Gattermeir @Gattermeir Elliott Real Estate @280-0808 or 365-SOLD

**COMMERCIAL LOT HWY 5 GREENVIEW** On site utilities, graded/build-ready. Great location north of 5 & 7 Highway close to Camdenton, MO, 3737 ft Hwy 5 road front. +/- 3 acres. Perfect for strip center, restaurant or office building. Owners will consider subdividing or pad site for anchor tenant. \$389,900. MLS# 3040348. Also approx 16 acres available adjacent to this location with utilities \$119,900 MLS#3040351. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

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**FOR LEASE NEW retail/office space** in Laurie, MO business park. 650sqft - 1500 sqft units available for retail or office finish per tenant specs. All newer facilities with ample parking & front & rear access. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

**FOR LEASE RETAIL/OFFICE SPACE:** 1,600 sqft in strip center on Lake Ozark busy hwy. Excellent traffic volumes & street visibility. Rent as-is or owner will negotiate tenant finish. Also includes 800 sqft storage area w/ overhead door in lower level included. Minimum 12 month lease required. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com.

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**RETAIL/OFFICE STRIP CENTER** Laurie Landing. Great location in Corporate Woods business center. 5 units/totaling 7250 sq. ft. quality construction, great parking, front & back access. Adjacent lots available for expansion of existing complex. Good tenants in place. \$579,000. MLS # 3040358. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX at the Lake (573) 302-3630. www.Adams-Commercial.com

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**WATERFRONT RESTAURANT.** Popular restaurant, great location, level lakefront with boat dock's & swim beach. Well maintained property, indoor & outdoor seating. Established food/bar business. Located on the Osage 51MM. Adjoining owner's home included. Good well/septic system, tremendous Lake views, fast growing area. MLS# 3040355 \$749,900. Bruce Adams (573) 216-4690. Adams & Associates-RE/MAX Lake of the Ozarks (573) 302-3630. www.Adams-Commercial.com

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**WEST END OF OSAGE BEACH,** City Limits, 532 +/- Hwy 54 frontage, City Sewer and City Water available, Zoned C-1, a rapidly growing location! \$295,000.00 MLS # 3020739 Call Today for more information John Farrell Real Estate Company, John Farrell 573-348-2181, 573-216-2181

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**97 Owen Point Rd., Camdenton** 1848 SF, 3BR/2BA Stick built home w/full unfinished basement plumbed for bath already. Meticulously maintained, open floor plan, and shows like a new home. Newer hardwood floors, tile, fixtures, kitchen cabinets, paint, carpet, furnace/acer, 5 beautiful skylights, landscaping, oversized garage. MLS# 3040399 \$174,900 Call Gattermeir Elliott Real Estate @365-SOLD OR 1-866-YOURLAKE

**200 ACE DEVELOPMENT/FARMING /HUNTING** property for sale. Hwy 54 frontage. '07 remodeled home included. 3 bed, 2 bath lake front house for sale or rent. Y road. Osage Schools. '07 remodel. Call Monica Vincent. Agent, Community Real Estate. 573-280-9939.

**BUY 1, 2, 3, 4 OR 5 - Five duplexes** with water frontage & off shore locations. Completely refurbished & renters in place, located at the 35 MM & close to Highway 5 & the Hurricane Deck Bridge, great location UNITS start at \$189,900 to \$269,900 depending on location. All are 2 bedroom 1 bath with carports or garage. MLS # 3040334, 3040336, 3040338, 3040340, 3040342, call Bruce Adams 573-216-4690 Adams & Associates RE/MAX Lake of the Ozarks 573-302-3630 www.Adams-Commercial.com

**INSPIRATION POINT,** Assembly of God Camp Ground home, 3 bedroom 2 bath, carport & lots of storage & work shop. UNBELIEVEABLE VIEW, needs some TLC MLS # 3041867 \$199,900 call Jan Adams 573-216-4039 Adams & Associates-RE/MAX Lake of the Ozarks 573-302-3620 www.AdamsAtTheLake.com

**JUST THE BEGINNING,** 14 x40 CRUSIER SLIP with 10,000 lb. lift PLUS additional slips & lifts on this 44 X 45 dock, 4 bedroom 4 Ω bath lake home with great view, large decks & screened porch TURN KEY & ready to enjoy, oversized 2 car garage, MLS # 3040429 \$449,900 a must SEE call Jan Adams 573 216 4039 Adams & Associates- RE/MAX Lake of the Ozarks 573-302-3620 www.AdamsAtTheLake.com

**LAKE LIVING NEWER 3200 SQ. FT.** ranch home, 3 car garage, 4 bedroom 4 Ω baths, SPACIOUS MASTER SUITE, quality to be proud of, great cove location close to HURRICANE DECK BRIDGE, also available CRUSIER dock with large slip & lift, pontoon slip & PWC slips MLS #3041530 \$699,900 call Jan Adams 573 216 4039 Adams & Associates- RE/MAX Lake of the Ozarks 573-302-3620 www.AdamsAtTheLake.com

**LAKEFRONT MOBILE HOME PARK** For information, contact Julie Wilson, Gaslight Properties-GMAC 573-873-3352.

**SIDE BY SIDE. BUY ONE OR BOTH, WHAT A VIEW,** 2 lake front properties at the 33 MM. MLS # 3043229. \$329,900 great 3 bedroom 2 bath 2 story style home, has dorm bedroom that sleeps 8 plus 2 additional bedrooms. Great dock, newer kitchen, stone fireplace & NEXT DOOR completely refurbished 2 bedroom & 2 Ω bath 2 story style home, single garage & large deck, 2 well dock, great view of the channel MLS # 3041469 \$239,900, combined lake frontage of 158 feet, great rental investment or family retreat, close by but under separate roofs. Call Jan Adams 573 216 4039 Adams & Associates- RE/MAX Lake of the Ozarks 573-302-3620 www.AdamsAtTheLake.com

**Turnkey Villages LF Estate,** See Virtual Tour! 319 Woodhaven Lane, The Villages Turnkey 5400 SF, 5BR/6BA Brick and cut limestone home on 126' of lakefront, lodge style home, solid oak flooring, base and crown. Custom clear alder cabinetry, gourmet kitchen, media zoned audio system throughout. Pool w/entertainment area. Dock w/cruiser slip, 3 runabout slips, PWC slips, tiki bar, patio area, sun/swim deck. High end furnishings included. MLS#3042685 \$2,800,000 Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365-cme1

**Villages Luxury Lakefront Home!** 102 Wild Pines, The Villages, New Construction, High end custom home, 5 suites plus two powder rooms, Knotty Alder and Character Cherry trim, doors, hand made cabinetry and built-ins. Long Leaf Pine flooring, Viking Appliances, 4600+ SF of finished living area plus 3 car garage, 167 of lakefront, Lot has room for pool. MLS#3042220 \$1,969,000 Call C. Michael Elliott, Gattermeir Elliott Real Estate @280-0170 or 1-877-365-cme1

**WIDE COVE LOCATION WITH MAIN CHANNEL VIEW,** 175 ft of gentle lake front, plus 4 acres 2ND. Tier at the 40 MM, 1500 sq. ft. home. Large work shop & boat house, plus 12 X 60 mobile home excellent condition \$279,900 to \$379,900 can be sold as separate parcels MLS # 3043488, 3042062, 3042063 call Jan Adams 573 216 4039 Adams & Associates- RE/MAX Lake of the Ozarks 573 302 3620 www.AdamsAtTheLake.com



# Christmas events aplenty in the Lake area

by Michael Gillespie

Christmas time at the Lake is getting bigger and better every year. From humble beginnings not too many years ago, Christmas in the Lake area has grown to become a season of its own with plenty to do. So if you're looking to get in the holiday mood, here are some festivities that are guaranteed to brighten your spirits and usher in the Christmas season.

**CHRISTMAS ON THE SQUARE.** Courthouse Lawn, Camdenton, Saturday, December 1, noon to two-thirty. "It's designed to bring children and their families together for a lot of free activities," says Bruce Mitchell, executive director of the Camdenton Area Chamber of Commerce. "We have games kids can play to win prizes and make ornaments for either home or the community tree. We'll have free hot dogs, hot chocolate, and cookies. There will be music and choirs, a petting zoo, and a Nativity scene. And we encourage people to bring can goods for the Lamb House. At two-thirty Santa comes to town; he comes in via the fire truck with the mayor." In case of bad weather, the event will be moved to December 8.

**CHRISTMAS DANCE.** Camden County Museum, Linn Creek, Saturday, December 1, seven to ten p.m. Presented by the Lake Area Dance Association with big band music by the Lake Jazz Band. Admission is \$6; refreshments provided.

**FESTIVAL OF TREES AND WREATHS.** Camden County Museum, Linn Creek, now thru December 17, from ten to four, Monday thru Friday. Donated trees and wreaths will

be up for silent auction bids. Proceeds go for the operation of the museum.

**ST. PATRICK'S CHURCH FESTIVAL OF LIGHTS.** Highway 5, Laurie, from dusk till ten-thirty every evening throughout the month of December. The Festival of Lights at the Shrine of St. Patrick, is the oldest light park in the area. It was started in 1981 with hundreds of lights decorating the buildings and grounds and has continued to grow each year. The focus is on the true meaning of Christmas. There is no charge.

**GINGERBREAD VILLAGE COMPETITION AND EXHIBIT.** Lodge of the Four Seasons, throughout the month of December. "Each of our departments here at the hotel get together and build a little village," says general manager Dave Griffin. "We put it up in the library area of our hotel where the guests can see them. There's some friendly competition between the departments as to whose buildings are the best. The guests vote on that. And each weekend until Christmas we're having some local bands and choirs come in on Friday and Saturday nights from five till seven performing Christmas songs for the local community."

**ENCHANTED VILLAGE OF LIGHTS.** Laurie Fairgrounds, throughout December, five to nine p.m. weekdays, five to ten p.m. on weekends. This is a drive-thru presentation with over 100 exhibits; over 30 are animated. No charge, but donations are accepted. Sponsored by area businesses and civic organizations. "It's beautiful," says Madeline Wiscour, one of the exhibit coordina-

tors.

**CHRISTMAS ON MAIN STREET.** Main Street Music Hall, Highway 54, Osage Beach. A professional music stage show. December 1 thru 22. Tuesday thru Saturday at eight p.m.; Sunday matinees at three. Call 348-9500 or 800-348-9501 for admission prices.

**FREE CHRISTMAS CONCERTS** by the Lake Area Community Orchestra. Sunday, December 2 at West Lake Christian Church, Highway O, Laurie; Tuesday, December 4 at Hope Lutheran Chapel, Highway 54, Osage Beach; Sunday, December 9 at Royal Theater, west side of the square, Versailles; and Tuesday, December 11 at Lake Ozark Christian Church. All performances begin at seven-thirty p.m. The orchestra has 53 members and this is its twentieth year of concerts. Admission is free.

**SUNDAY MISTLETOE BRUNCH.** Lodge of the Four Seasons, December 2 thru December 16. Chef Hollingsworth will prepare three different Sunday brunch menus. Omelet station, ten a.m. to noon; pasta station, noon to two p.m. Adults \$20.00; children 12 and under \$12.00; children under 4 free. Reservations are recommended. 573-365-3000 ext.1400.

**A CHRISTMAS CAROL** by Charles Dickens, Sunrise Beach Community Center, December 6 and 7 at seven p.m., and Saturday, December 8, at two p.m. "The play is going to be a 'reader's theater,' like a radio show," says Robert Brannan, of the Sunrise Beach Little Theater. "It will not have a set or costumes. It's a technique we've used in the area before."

Admission is free, but all are requested to bring non-perishable food items that will be donated to area pantries. Refreshments will be available.

**HOLIDAY PLAY — "THE NUTCRACKER."** Royal Theater, west side of the square, Versailles, December 7 and 8 at seven p.m. "There's always a little extra twist to the story," says theater operator Cindy Davenport. Admission \$10 for adults, \$5 for students and children. Intermission with refreshments. Call 378-6226 for tickets.

**ALPENGLOW ARTS FESTIVAL.** The Palisades Village Shopping Center, off Highway 54 on KK in Osage Beach, Friday, December 7, four to eight p.m., Saturday December 8, ten a.m. to eight p.m., and Sunday, December 9 from noon till 4 p.m. A juried art show and sale featuring the handmade works of local artisans.

**23rd ANNUAL LAKE AREA CHRISTMAS PARADE.** Bagnell Dam Boulevard, Saturday, December 8, at one p.m. Leading off the parade will be the Fort Leonard Wood Color Guard. The Grand Marshall this year is Governor Matt Blunt. Some of the returning participants this year are "The Marching Cobras" from Kansas City (who will also perform after the parade in the HyVee parking lot), the Lake Area Shriners in their "Boats," the Lebanon Shriners driving their "Barrels," the School of the Osage Marching Band, numerous saddle clubs, car clubs, civic and church floats, police and fire Department vehicles, as well as several floats. Santa will be arriving in style on a 400SS Formula boat!

**HOLIDAY AFTERNOON TEA.** Lodge of the Four Seasons, Saturday, December 8 and December 15, from two to four p.m. A traditional English Afternoon Tea amidst the rich furnishings of HK's and breathtaking views of the Japanese Gardens. Fine teas are served with an array of tea sandwiches, pastries, and freshly baked scones with strawberry preserves and Devonshire cream. For reservations, call 573-365-3000.

**BREAKFAST WITH SANTA.** HKs Restaurant, Lodge of the Four Seasons, Saturday, December 8 and 15, nine to eleven a.m. Join Santa and his helpers for a fun morning of cookie decorating, pictures with Santa, holiday craft, story telling, face painting, and a breakfast buffet. Adults \$13, children \$7, children under two are free.

**CHILDREN'S CHRISTMAS PLAY — "EMMALINA SCROOGE."** Camden County Historical Museum, Linn Creek, Saturday December 15 at two p.m. Emmalina Scrooge is a story for children set in modern times. Emmalina is the great-great-great daughter of Ebenezer Scrooge and has grown angry with the world until she gets a visit from the ghost of her ancestor, and from Charles Dickens. The cast is made up almost entirely of children. Admission is \$5 per family. Cookies and punch will be served after the play. Partial funding for the play comes from the Missouri Arts Council.

**NEW YEAR'S EVE FIREWORKS CELEBRATION.** Horny Toad Complex, Bittersweet Road, Lake Ozark, December 31. Call 573-216-1336.

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