

LAKE OF THE OZARKS BUSINESS JOURNAL

NEWS IN BRIEF

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Dock owners expected to do the right thing

Personal property taxes are owed on docks, says Camden County Assessor. Page 4.

Marina dealers promote the Lake lifestyle at shows

It takes lots planning and cash, but regional boat shows give dealers the opportunity to sell their boats and the Lake. Page 56.

To Iraq and Back

Monica Vincent gives us an in-depth look at the experiences of two area journalists who headed to Iraq—one as a reporter, the other as a soldier. Their stories begin on page 2.



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Lake residents fight quarry operations

By Michael Gillespie

[Author's Note: The opinions expressed in this article are those of various property owners who claim damages and other issues directly resulting from the operation of Camden County Stone quarry. The validity of their statements is subject to interpretation. Time restraints did not allow for an adequate response from the quarry's operator, Gary Dittmer. However, at Mr. Dittmer's request, this writer will visit the quarry and report his findings in next month's Business Journal.]

It's spreading like a malignant cancer. Such is the description given by one disgruntled property owner in the Sunrise Beach and Hurricane Deck area. Camden County Stone, located along Highway 5 at Eddie Road, otherwise known as Lake Road 5-45, has drawn the ire of local property owners who want the business shut down.

At first glance, the situation would seem no different than any other expansive growth—a development comes in and the established neighbors are upset by the changes to their area. But having a quarry begin operations next door is not the same as the opening of a retail development. The quarry's neighbors claim ongoing and costly damage from the operation of the

business.

Take the experience of Tyran Sumy, principal of a St. Joseph, Missouri, high school. On July 27, 2006, she was leaving a subdivision on the lake and driving up the hill to Eddie Road. She found her way blocked by a bulldozer and two quarry workers. The men told her that some blasting was about to occur. "I just stayed there in my car," she said. "I'm figuring it will be a little blast; if it were dangerous they would have told me to get back."

But the blast was more than expected. As soon as it went off the two men ran for cover under their dozer. According to Sumy: "I tried to back my car up as far as I could and some of the rock hit my vehicle, which caused a big indentation in the hood, while I'm sitting in it. If it had come through my windshield or the sunroof, I probably wouldn't be here."

"It did approximate \$6,000 in damage. I went to them, I told them I wasn't going to turn it in to my insurance, that they were going to pay for it. Of course, they were more than happy to oblige me because I think they were negligent in what they were doing. The guy that was doing the blasting was actually out of a different company. I spoke to the manager—one of the assistants of the quarry



A view of the quarry

photo by Josh Miget

there. I asked the man, 'If you thought this was dangerous, why didn't you tell me to go back down?' He didn't think it was going to blast that big himself."

And then there are the Landons, who live directly across Highway 5 from the quarry. Jeri Landon recalls when the quarry began operations:

"When they started doing the dynamiting, our ceiling fans would swing back and forth. It was like having an earthquake."

The exterior of their stone fireplace eventually crumbled from the routine shaking. "We had to rebuild that. They [the quarry operators] came over and looked at it and they

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Denny Benne	Greg Sullens	Michael Gillespie
Editor	Julie Rambo	Monica Vincent
Darrel Willman	Sara Clark	Dwight Weaver
Production Assistants	Marcie Blixt	Mike Bissell
Corey Scott		Norm Anderson
Katie Miget		

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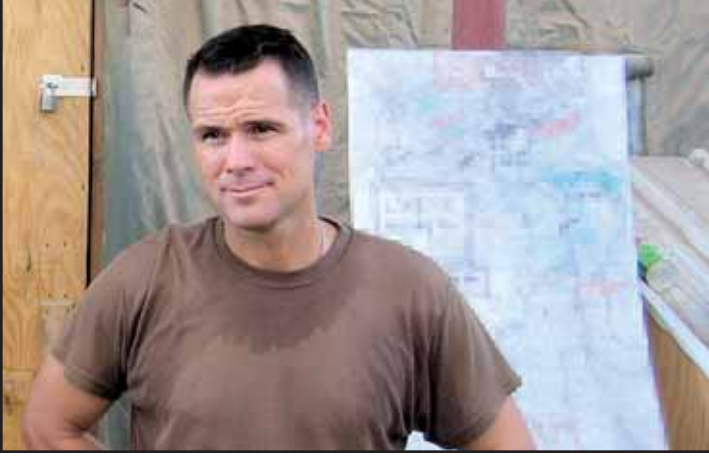
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1st Lt. Mike Roberts briefs members of his command in preparation for an I.E.D. disposal mission. The map behind Roberts was intentionally obscured due to its sensitive content (secret).

To Iraq and back

Two journalists share their experiences from their time inside Iraq

by Monica Vincent

Mike Roberts, Chief Meteorologist for KRCG Channel 13 in Jefferson City, and Charlie Thomas, Morning News Anchor for KDRO AM in Sedalia have a few things in common. They worked together in the late 90's at KRCG and again at Benne Media when Charlie made the move from master control and the voice of KRCG, to programming and production at KLOZ radio. They also both just returned from Iraq.

Roberts left home with his National Guard unit and the 110th Engineer Battalion for a 15 month tour of duty, while Thomas was sent there on special assignment by Benne Media in December to imbed with the troops and exchange messages of support.

Mike Roberts has been involved with the National Guard for 5-1/2 years, joining two weeks prior to September 11th. He said, "I felt it was my duty. I wanted to, and was physically and mentally able. Then after 9/11, it all became pretty real all of a sudden. It was no longer one weekend a month, two weeks a year. I figured it was a matter of time before we were called up to war."

Did it change your view of the commitment you had made? "Absolutely not", he responds. "I had no reservations. It was part of the deal." And his family's reaction? "They always knew it was a possibility, but fear of the unknown is the worst thing — where you're going, what you're doing. As a deploying soldier I had certain preconceived notions, but at home they don't know what's going on."

Roberts was able to maintain his position at KRCG along with his radio and internet work while away. "The hard part was being away from my wife and my three kids. They were from 9 to 15 years old when I left, and when I came back my fifteen year old daughter was now a seventeen year old. The age appropriate rules have definitely changed. Even though communication had been good, the transition wasn't as easy as I thought it would be. My wife and I both thought each other was bossy. She was in charge of the household while I was gone, and I was



Mike Roberts, KRCG Chief Meteorologist

in charge of 25 to 30 soldiers at any given time. My son had kind of taken over the man of the house role while I was gone and we had to rattle the cage a couple of times there too. But I'm a fast learner — I'll catch up with the new rules pretty quick," he laughs.

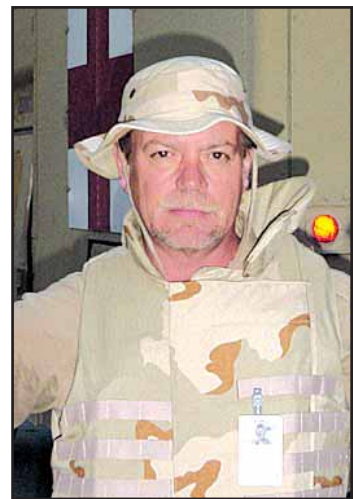
Roberts left for duty with his unit on August 5th, 2005 and returned on November 10, 2006. He traveled with four companies of about 120 soldiers each — three from Missouri and one from North Dakota. "We spent one week in Kansas City, two months in Fort Riley for general training, then three weeks in Fort Irwin, California at the National Training Center. That's where we

"We lost two great guys to I.E.D's... they were both married with nine children between them. I'm proud to have known and served with them."

— 1ST LT. MIKE ROBERTS

had our simulated war training — very little sleep, little planning time and multiple problem scenarios. After that we flew into Kuwait for a week of weapons inspection and then went north. We were stationed 100 miles south of Baghdad in Tallil, then moved 20 miles closer to Scania, then moved to Baghdad International Airport as well as Balad (Anaconda) which is north of Baghdad."

What were the responsibilities of your unit? "Our unit was the 110th Engineer Battalion — basically about 500 combat engineers which includes any number of things, but our primary mission was to find roadside bombs and keep the roads clear



Charlie Thomas, KDRO Morning News Anchorman

for traffic. Most of the time, we would visually see the I.E.D.s or things that could potentially be bombs. Then we could get close inside armored vehicles. One had a hydraulic arm that could reach out and touch things. You get real good at your area, because you look at the same things and can see the subtle differences every day. We had an E.O.D., explosive ordinance disposal, team with us. They are specifically trained in all types of explosives. We are qualified to handle demolitions and C-4 explosives, and things ourselves, but someone higher up determined we needed two teams. We determined if it was a bomb, and the other guys would usually take a block of C-4 and blow it in place."

"I was a platoon leader over two types of groups — convoy activity which consists of transportation, moving people and stuff across the country, and the other job was

platoon leader for I.E.D. Hummers (improvised explosive device)."

Did your groups suffer any losses? "My group thankfully had no losses or casualties, but from the previous group I had before being moved, we lost two great guys to I.E.D's. One was from Lebanon — Sgt. Larry Parrish, and Specialist John Wood from Kansas. They were both in the same vehicle — Parrish was the commander and Wood was the driver. These were great guys who could do anything and had the respect of their peers and the leadership. It was an obvious loss to the unit, and moreso to their families. They were both married

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In the aftermath— ice storm repairs progressing

Evaluate insurance coverage, agents warn

by Norm Anderson

Although there are still a few trouble spots reported around the lake area, most believe that the clean-up after December's snow storm is going well.

"Nearly all the commercial docks that collapsed have had the damaged parts removed and repairs are underway," said Bruce Thompson, vice president of Horseshoe Bend Dock Service. "In addition, there doesn't seem to be any severe environmental damage to the lake. We worked at several different sites, either dismantling docks or retrieving boats from the bottom, and saw only a very minor sheen on the water's surface. Based on what we saw and what we heard after talking to other dock companies, it doesn't look like there were any major problems with huge amounts of gas coming out of sunken boats."

Kerry Cordray, public information coordinator for the Department of Natural Resources (DNR), confirmed Thompson's statement.

"One small fuel leak was reported almost immediately

after the December 1 storm, but it was successfully contained and cleaned up by the individual," he said, adding that initial counts showed close to two dozen boats had sunk to the bottom of the lake—all at marinas. "We don't have an exact count because by the time we started developing a date base with the water patrol and the EPA, many had already been recovered. However, as of January 12, there were only nine or 10 boats that remain on the bottom. The EPA recently sent letters to the owners informing them that it was their responsibility to recover them and asking them to respond with plans on when and how they planned to do that."

Cordray said while his department is not aware of boats down at individually owned docks, he would like to be contacted if readers know of any.

"They can call our Spill Line, which is staffed 24-7, at 573-634-2436 or they can call the department during normal business hours on our toll-free number, 800-361-4827, and request the Environmental Emergency

Response Team.

He said the DNR is not keeping track of downed docks, only sunken boats.

Thompson said while repairs have started on most docks, he knows about a few instances where individual homeowners are still waiting to settle with insurance companies or haven't been able to get to the lake to check on damage.

"People who don't regularly come down and who don't have neighbors to check on their docks may have some issues that they don't even know about yet. I'm sure as the season progresses, more repair work will be coming in," he said.

Roger Leas, one of the owners of D&B Docks in Climax Springs, agreed.

"We got about six or seven orders after the storm, which is a lot for this time of year, but I know a lot more will be coming in once people start coming down. We're keeping busy," he said, adding that new customers may have a six month wait to get docks delivered.

Many of the boat repair companies contacted said they too

had a lot of work scheduled, but felt confident that boaters would be able to get back out on the water this season without too much of a delay.

"Of course, not all the work has come in yet because people are still waiting on checks from their insurance companies, but, while we expect to be busy, we also expect to be able to keep up with it," said George Thompson, at Larry's Professional Marine, a fiberglass repair shop.

Ralph Franklin, the vice president of Farmer Foster Insurance Agency, which represents several different companies, said while he couldn't make an across-the-board report on how many claims had been turned in or paid, he added, "I do know that all the carriers are working diligently with the insured, based on their individual company contracts. Most of our insured are very happy; a few are not because there are different types and different levels of coverage. However, the carriers are working to serve everyone as best they can, based on those different contracts."

Another agent, who asked not to be identified, suggested that

homeowners should check their individual policies to see what is covered, what is not, and what special riders are required to be covered in case the area is hit again by heavy snow and ice.

"Everyone should be taking advantage of this, whether they received damage or not, learning from it and taking steps to make sure they have adequate coverage to protect them in the future," he said.

Boat lift companies reported a few new jobs due to the storm, but most said it was business as usual.

"Honestly, we haven't heard a lot of reports about lifts getting damaged," said Steve Robinson, one of the owners of Econo Life Boat Hoist. "But then, lifts were made to go up and down! We have had about a half dozen lifts that have been torn off docks, but I believe that happened when the ice started sliding and docks started tilting. Other than that, we're not terribly backed up, so when people are ready to buy new lifts, we'll be able to serve them."

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Arrowhead Lodge- gone, but not forgotten

by Norm Anderson

Only the sign remains to mark the spot formerly occupied by Arrowhead Lodge, built in 1935 by Arthur J. Kelley Jr. of Kansas City.

The last bit of the Lodge, a favorite of both "run-of-the-mill" tourists as well as a few celebrities, whose 8-by-10 glossies formerly graced the walls of the

tion," he said. "A part of the roof was caving in, some of the walls had mold on them - it was just too dog-gone old to fix up! In addition, because it wasn't on the water and didn't have dock space, it couldn't compete with the beautiful new condos that are available to rent now."

Tezak said his goal is to redevelop the property, but doesn't

When the Arrowhead Lodge was originally constructed, it was designed to serve as a private residence. However, it soon became the local hang-out and in the early 1940s was remodeled to be used as a lodge and resort. A fire in 1950 destroyed much of the building. However, it was soon after rebuilt.

Although resorts were quickly springing up around the entire Lake area, Arrowhead remained one of the most popular respites for those looking for a weekend getaway. In the 1970s, the building again underwent a renovation and remodeling process which added a kitchen, two-story lounge and meeting rooms as well as a swim pool off on the east end. While some of the interior was updated, the rustic atmosphere was kept intact.

Over recent years, the establishment had changed hands several times and in late 2005, its doors were closed for good.

Almost immediately after Tezak's purchase was finalized, an auction was held at the property. Soon after, Tezak said he ordered demolition of all but a portion of a 1970s addition to the facility. He said he had originally hoped to fix up, and then lease the 3,000-square-foot addition that had been left standing.

However, City Administrator Charles Clark said soon after the demolition was completed, the city began receiving complaints from residents unhappy with the look of the building.

"It looked tacky," Clark said. "One end of the building was left open and it just wasn't cleaned up the way it should have been."

In the meantime, the Department of Natural Resources (DNR), who requires notification before any demolition of commercial properties is performed, discovered the contractor hired by Tezak had never filed for such a permit and issued a cease and desist order against further demolition. DNR environment specialist Todd Schneider said the property should have been inspected for the presence of asbestos prior to pulling it down.

He said once the requirements were met, the DNR gave the go-ahead to take down the rest of the building. That work began in December and was wrapped up in January.

Dock owners expected to do the right thing

by Norm Anderson

The Camden County assessor's office recently sent letters to approximately 1,500 property owners informing them that they must pay personal property tax on their boat docks.

The letters were sent along with the 2007 personal property declaration forms.

"We have a lot of property owners here at the Lake who live out of town - in Illinois or Iowa, for instance - where they have no personal property tax, so they aren't familiar with the Missouri law that allows us to collect it," explained Camden County Assessor Eddie Whitworth. "If you don't know you owe it, you certainly aren't going to pay it!"

He said many others may be unaware that boat docks are considered personal property in Missouri and must be declared.

"Since docks are included in the sale of many properties, people probably assume that the dock is included in the real estate assessment, but that's not the case," Whitworth added. "We just decided that we'd send out this informational letter to let people know the law. We don't think people are purposely avoiding paying the tax - we just think they don't know they're supposed to be paying it."

According to Missouri State Statute, Chapter 137.090: "Tangible personal property to be assessed in owner's residence - exceptions - All tangible personal property of whatever nature and character situate in a county other than the one in which the owner resides shall be assessed in the county where the owner resides; except that houseboats, cabin cruisers, floating boat docks ... shall be assessed in the county where they are located."

Whitworth said the letters were sent to select property owners after cross referencing aerial photographs of the county with real estate descriptions and personal property declarations.

"We got together with some of the cities and Ameren and shared the cost of the photography. That way it didn't cost anyone too much money," he said, adding that the entire Lake area was photographed in 1999 and "spot photography" was done in select areas in 2003.

"I'm sure we didn't get every

one - we have 60,000 parcels in Camden County and three employees in the assessor's office to work on this. However, we're hoping that we reached enough people to get this moving in the right direction."

Whitworth said docks, like all other personal property, are assessed on their value, which is originally established by several criteria such as the age, the size and number of wells, the material used in construction and whether or not it is covered.

"Then, if you have a dock that is valued at \$30,000, the assessed value would be one-third or, in this case, \$10,000 and that's the amount you would be taxed on. The rate of taxation - the tax levy - is different for every school district," he said.

"In addition, this year, we also want to know if people have sustained damage due to the snow and ice storm. There are lots of lines and open spaces on the form for people to write out exactly what happened to their docks - if the roof caved in, for instance, and what will have to be done to fix it. In those cases, we will try to make some adjustments," he said.

Whitworth said approximately 80 percent of the monies collected through personal property tax goes to the school districts. The rest is divided up between fire and ambulance districts, the library district, the blind pension fund, the senior citizen fund, sheltered workshop and the county's road and bridge and general revenues.

He said he expects to collect between \$8 million and \$9 million this year through personal property tax revenues.

He also said it is the property owner's responsibility to make sure the tax is actually going to the right school district. In the past, the personal property tax revenue collected from some residents of Horseshoe Bend, which is in the School of the Osage School District, was inadvertently directed to the Camdenton R-III School District coffers.

"Because of the lines drawn, in some areas it's hard to determine exactly where the property is located. Camden County includes several different school districts, so we leave it up to the

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Arrowhead Lodge was a favorite local spot for watching the annual St. Patrick's Day Parade, stepping inside afterwards for refreshments.

establishment, was demolished last month.

The property, which consists of approximately 13 acres with approximately 750 feet of Business 54 frontage, was purchased in April 2006 by Hawaii investor Tom Tezak. Tezak, who spent his childhood summers vacationing at the Lake, said he had originally considered keeping the resort intact.

"However, after having it inspected, we determined it would be impossible bring it up to code and clean it up enough to turn it into a first class opera-

have any definite plans yet.

"I had contemplated putting in a strip mall but right now I'm just waiting to see what kind of interest there is in the property. I may subdivide it and sell parcels or I may sell all to one developer. It just depends of the offers made," he said.

In the meantime, Tezak said the sign will stay.

"There's a lot of nostalgia associated with the property. I envision someone building an 'Arrowhead Plaza' and wanting to keep that sign, so for now, I'm going to leave it up," Tezak said.

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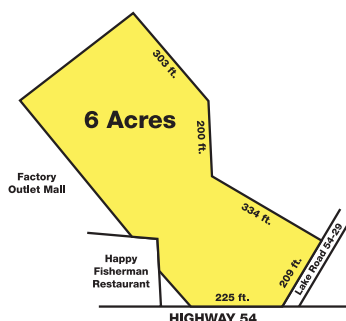
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THE CHRISTENSEN TEAM

Frank Christensen, Mike Christensen, Michele Stichler, Kathy Wise and Brian Lutes

"Wood'n Ya Wanit" worthy of its name

Story, photos by Mike Bissell

It's hard to imagine a more descriptive name for a business than what Wood'n Ya Wanit bears. The "wood" part is fairly obvious; a good percentage of their crafts are of a wooden origin. And, if you take the time to browse through either of their stores, chances are very good that you'll find something you'll want.

Harry and Amanda Litsey purchased an existing business at Tan-Tar-a sixteen years ago, changed the name to Wood'n Ya Wanit and expanded. Their Highway 54 location opened five

ous owner) told Harry that she was ready to sell and would we be interested in buying. So we just decided to take a chance as Harry was ready for something other than the bell stand. So he took over the Tan-Tar-a shop on his own for about five years while I continued with the recreation department. When we opened this shop, (the Highway 54 store) I left Tan-Tar-a and now we each run one of the shops."

If you visit either one of the stores, be sure to give yourself time for more than just a quick walk-through. The variety and cleverness of design require

shop gets more souvenir shoppers or people staying there for conventions who want some-

musical instruments. There's art made to look like maple, willow and pine which are designed and created by Andy Brinkley of North Carolina. The wine bar

Christmas ornaments and business card holders with the logos and school colors. There's wine racks from made of copper by two guys in California and wooden flowers which are made in Minnesota."

We also have limited edition prints and posters," Amanda added. "They're primarily Native American and Western themes from Donald Vann, Paladine Royce, Bill Jaxon and Gary Carter. We also have many wood carvings."

Finding the many different pieces is one of the many fun things associated with running the businesses. "Since we took over a pre-existing business," Amanda explained, "a lot of the artists had already worked with that shop. Some of those artists will tell others about us. We also go to a lot of markets, although we only go to the ones where there's a hand-crafted division. We also get a lot of requests for custom pieces. We know our artists well enough to know if they could do something for a specific request."

The Tan-Tar-a Wood'n Ya Wanit is open seven days a week, while the Highway 54 store is closed on Wednesdays. Shipping is available for all items, including glass. They also sell wood and wood tools to carvers.



years later. The decision to open the stores was one of those, "don't look back" situations that has worked out very well.

"I grew up in Cape Girardeau and Harry is from Evansville, Indiana," Amanda Litsey explained. "We met here. I have a degree in recreation and Harry came here after leaving the Army. We were both working at Tan-Tar-a," Amanda continued. "I worked in the recreation department and Harry worked at the bell stand. We were making some of the items for the previous owner of the store, and one Monday morning she, (the previ-

more than a cursory examination.

"We do specialize in wood," Amanda said, "although about five years ago, we did start adding glass, metal and clay items. We are primarily American made, although we do have about eleven items from seven other countries. We prefer individual artists as opposed to manufactured and we're always interested in quality. The Highway 54 store also carries a lot more art and larger pieces in all the mediums and has a lot more condominium and second home shoppers. The Tan-Tar-a

thing to take home for their spouse or children."

The individual pieces literally come from all over. "There's over 150 artists we work with and buy from," Harry Litsey said. "Included in that total are quite a few locals--some from the immediate area and quite a few from Missouri."

"We have adult puzzles," Harry continued, "which are made by an artisan from Virginia. You can take them completely apart. Once you open them up, the snake has a mouse in it, the fish has a fish, the bear has a big salmon. There's many

and tables and pine stands are from St. Louis." "We also have many children's items as well, including carousel horses, Harry continued. "The smaller ones we have are usually purchased for grandchildren. The larger horses are usually bought to use for decoration and are suitable for an adult to ride. There are collectors out there who want them for their home and children. We also have colored name trains for kids and belly banks are popular. We'd have more for children, but good quality items are getting hard to find that are still safe to have



around children."

"There's many sports items as well, including bird houses that are licensed for 62 different colleges. They are suitable for outside, although most people probably put them in their office or their den. Some of the other collegiate pieces are made of marble, and there's also

The Litseys usually have a full and a part time person working for them, although right now they only the full time person. Or, as Amanda Litsey says, "We're basically just a Mom and Pop shop."

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April ballot choices

by Norm Anderson

While there seems to be no shortage of candidates interested in running in the presidential primaries, that isn't the case for Lake's tri-county area races. In fact, the 57,000 or so registered voters won't have many decisions to make in the upcoming local general election because the majority of the candidates on the April 3 ballots are running uncontested. In addition, in some municipalities, elections aren't even going to be held.

"There just aren't many people running for office this year," said an employee in the Camden County clerk's office. "I don't think it's a trend; that's the way it turned out this year. Next year, we'll probably have a whole bunch running again!"

In Camdenton, Bill Overton and Mike Wackerman are vying for the mayor's spot. Kerry Shannon is stepping down after serving in that position for 10 years. And while Rick Draemer and incumbent Sandy Osborn are in a race for Ward 3 alderman, both Wards 1 and 2 are uncontested.

In Lake Ozark, current Ward 2 Alderman Johnnie Franzekos, whose position does not expire until 2008, is challenging incumbent Paul Sale for mayor and Gary Weber and Larry Senter are running against each other for the Ward 1 seat. But, Robert Davis and William Bolin, who are running for alderman for Wards 2 and 3, respectively, have no challengers. They would have faced opposition. However, according to Lake Ozark city officials, Ward 2 incumbent Keeth Blankenship and Ward 3 incumbent Kerry Gray were removed from the ballot after allegedly not paying city taxes and utilities by

the close of filing.

In Laurie Ken Zgiet is challenging incumbent Rodney Hayes for the Ward 1 alderman's seat but Ray Lovell is running uncontested for re-election in Ward 2. And in Osage Beach, both incumbents in Wards 1 and 2 have no competition. In Ward 3, John Olivarri is challenging incumbent Don Welch.

In the municipalities of Eldon, Climax Springs, Linn Creek and Sunrise Beach, all candidates running are uncontested.

In Gravois Mills, two seats are up for election but, according to the Morgan County Clerk's office, only one candidate, incumbent Glen Marshall, filed for re-election.

A spokesperson for the Camden County Clerk's office reported that because the number of candidates equaled the number of positions open in the municipalities of Macks Creek and Climax Springs, those towns would not be holding elections.

"When that happens, you don't have to spend the money to hold an election," she said.

The Eldon School District has the stiffest competition in the area where five people threw their hats in the ring for the two open seats on the board. The Camdenton R-3 District will see three people vying for two seats, however, the rest of the area's school districts have no challenges.

Filing for the offices opened Dec. 12 and closed on Tuesday, Jan. 16. Municipalities had until the close of business on Tuesday, Feb. 23 to turn in their candidate lists.

In the November 2006 elections few Republican candidates had Democratic challengers.

President approves Blunt's request for federal disaster declaration

Jefferson City, MO— Gov. Matt Blunt announced President Bush granted his request for a major disaster declaration following the deadly ice storms that swept across the state in December. In addition to helping share the cost of recovery, the approval of Blunt's request opens the door for new federal resources for Missouri, such as generators.

"I am pleased that President Bush quickly approved my request in order for federal assistance to immediately become available to help communities and local governments manage the largest mass care national disaster our state has experienced," Blunt said.

After declaring a state of emergency, Blunt sent 550 Missouri National Guard Troops

to the Springfield and St. Louis areas. In addition, the governor provided state resources to communities hit with the severe ice storms including access to dozens of large power generators and Meals-Ready-to-Eat.

The disaster declaration included Barry, Barton, Callaway, Camden, Christian, Cole, Crawford, Dade, Dallas, Dent, Franklin, Gasconade, Greene, Hickory, Jasper, Laclede, Lawrence, Lincoln, Maries, McDonald, Miller, Montgomery, Newton, Osage, Phelps, Polk, Pulaski, St. Charles, St. Clair, St. Louis, Stone, Warren, Webster and Wright Counties and the City of St. Louis for debris removal and emergency protective measures, including direct Federal assistance, under the Public Assistance program.

Blunt noted, "Emergency workers have told me this is the largest mass care national disaster Missouri has ever experienced. My primary concern is the safety of Missourians."



Missouri Governor Matt Blunt

Missouri utilities can do more against storms, says Missouri Public Service Commission

by Marcus Kabel (AP)
Springfield, MO— Missouri's electric utilities should be looking for new ways to prevent outages such as the widespread blackouts that continued after a January ice storm, a state regulator said.

Robert Clayton, one of five members of the Missouri Public Service Commission, which regulates investor-owned utilities, said the frequency of outages after storms means regulators and power companies should look at such options as burying more lines and using stronger materials.

"We've been told we had the storm of the century in 2004, then there was one in 2005, then there were three in 2006. If weather patterns have changed, and I don't know that they have, then we have to change the way we're thinking about utility reliability," Clayton told The Associated Press. "I think all utilities in the state have room for improvement because it seems that the storm patterns we are facing are causing outages on a more frequent basis."

More than 108,000 homes and businesses, mainly in southwest Missouri, were without power long after the out-

age, the State Emergency Management Office said.

The storms contributed to at least 12 deaths in Missouri. State officials said seven were traffic related and five were blamed on carbon monoxide poisoning.

One storm left up to 2 inches of ice on trees and power lines, knocking out electricity to more than 330,000 customers from Joplin to St. Louis.

Clayton said improvements could include burying more power lines, more aggressive tree trimming along lines or building poles and lines with new, stronger materials.

"All of that costs money, so it would have to be fully evaluated and a cost-benefit analysis completed," Clayton said. The Public Service Commission should take a lead in that analysis, possibly with help from outside consultants, he said.

Springfield's City Utilities, said it expects plenty of public discussion in the coming weeks and months about power reliability. The utility is owned by the city and therefore is not regulated by the state.

Joplin-based Empire District Electric Co., which is regulated, declined to comment.

Springfield Utilities General Manager John Twitty said customers will ultimately have to decide how much they are willing to pay and how much they want their trees cut back.

"People's attitudes about tree trimming will change after this event. People like their trees, and heretofore they didn't like their trees trimmed," Twitty said.

Most new subdivisions in Springfield have underground utility lines, but the cost for burying the old network would be huge, Twitty said. The utility estimated the cost at \$1.5 billion in a study 15 years ago, and the price has only gone up since.

Twitty said the storm damage was unusual. Typically, past ice and wind storms have knocked out power for a couple of days, but this time the area had freezing rain over three days and repairs took longer.

"We have very good reliability statistics. So the question is: How much more do you want to pay for?" Twitty said. "There's going to be a large, large increase in electric bills if we were to decide that everything goes underground."

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Free business software for you

by Darrel Willman

Those of you struggling each year to justify writing that check upgrading Microsoft Word or other business software titles to the latest versions, stay tuned. You may already be aware of free, or "open source" software alternatives to your favorite business applications. Of course sometimes there's just no helping it. If you've got custom written software or custom modifications to popular titles ingrained into your workflow, there may be no alternative. For the rest of us, let's take a look at some choices you could make.

Word Processors

Almost every terminal has got to have one, in every office. For years, the reigning champ has been Microsoft Word. But you may want to give AbiWord a try. It's available in Windows, Macintosh and Linux flavors, and features all of the tools you've come to depend on. It's instable, and supported. And it can save you a fortune in a large office. www.abisource.com

OpenOffice is a suite of applications made open source by Sun Microsystems, creators of the legendary graphics workstations (and Solaris operating system). The OpenOffice software is very well developed and supported, and runs without a hitch on Windows PCs. There are also Linux/BSD, Solaris (Sun OS) and Macintosh flavors (some require extra software to enable them to run). Unlike the uni-tasking AbiWord mentioned previously, OpenOffice has what you might expect, a full office suite of applications— word processor, database, presentation, drawing, spreadsheet and equations modules. This is a wonderful alternative to high-priced business applications that gains a wider user base each year. www.openoffice.org

Database

There are many, many more than the two I've listed here— chances are if you need them, you know how to find them. They're developed for specific configurations most of us won't be taking advantage of. For everyone else—

OpenOffice has an integrated database (www.openoffice.org)

Oracle, long known for their prowess in developing software, has made Oracle Database 10g available for free download with their Express Edition. This basic easy-to-get-around database will do most of what you need if you are starting out or a student looking for a free application for use with college classes. www.oracle.com

IBM's DB2 Express C - You may have heard about this one, in response to Oracle and Microsoft's moves to make freely distributable database apps, IBM followed suit by releasing DB2 "C" version Express, a hardware-limited offering, giving great performance for those looking for somewhat less than a full version. It can be run on single and dual-processor machines, or those with up to two dual core chips— such as Xeon or Opteron twin processor servers— but not more, effectively limiting the userbase to smaller applications. For most, it should be more than enough, and it's free. www-306.ibm.com/software/data/db2/express/download.html

Presentation

Take a moment and check out our accompanying article on online applications— there are some good presentation applications there (like zoho.com).

Powerbullet.com offers a free Flash-based presentation application that can export your creation as an HTML file with embedded SWF (Flash) file, or a Windows executable file (.exe).

Check out **OpenOffice's "Impress"**, www.openoffice.org, it's the built-in alternative to Powerpoint— it's well thought out and easy to use.

Spreadsheet

For Excel alternatives, look first to Sun's **OpenOffice** (www.openoffice.org), or online applications like **ajaxWrite's ajaxXLS**, or **Zoho Sheet** (www.zoho.com).

Top 10 Utilities

Here's our top-ten list of great free utility software.

1. **Avast! Anti-Virus** (www.avast.com)
2. **Ad-Aware Anti-Spyware** (www.lavasoftusa.com)
3. **Firefox web browser** (www.mozilla.com)
4. **Thunderbird e-mail application** (www.mozilla.com)
5. **Google's Picasa photo handling** (picasa.google.com)
6. **UnZip/UnRar: 7-Zip** (www.7-zip.org)
7. **Easy Cleaner registry cleaner** (http://personal.inet.fi/business/toniarts/files/EClea2_0.exe)
8. **CC Cleaner**, hard drive junk remover (www.ccleaner.com)
9. **Process Viewer** - see which programs are running. (www.sysinternals.com/Utilities/ProcessExplorer.html)
10. Desktop notes software, **Sticky Pad** lets you put "sticky notes" all over your desktop to remind you of whatever it is you were trying not to forget. (www.greenclipsesoftware.com/sticky-pad.html)

Of course there are thousands of other freeware and shareware offerings also available on the web, try Google.com and enter "freeware" or "shareware" along with your favorite; like games, business programs, or whatever.

As detailed in another article in this issue, there are also a new wave of free online business applications that are entirely web-based, requiring nothing more than a browser.



AbiWord is a free, full-featured word processor.



OpenOffice, an open source offering from Sun Microsystem's StarOffice suite, is amazingly full-featured and easy-to-use.



StickyPad is a fun way to keep track of the easily-forgotten tasks.

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Dock Owners

continued from page 4
individual to check the tax breakdown on the form to make sure their money is going to the right school," he said.

According to the County Clerk's office, the codes for the school districts are; Camdenton - R-3, Climax Springs R-4, Macks Creek R-5, Richland - C-5, Stoutland - R-2 and School of the Osage - C-1.

Whitworth also said although they are hopeful that the letters

will have the desired result, should people decide not to declare their docks, there isn't an easy way to make them.

"With cars, and now boats, you have to pay your personal property tax in order to get your license," he said. "However, there's no 'hammer' for docks. Most people are already reporting their docks. We hope this letter will urge those who aren't, to simply do the right thing."



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LAKE STORIES

With Michael Gillespie

The Lake Area's little surprises

One of the fascinating things about Lake of the Ozarks is that no matter how long you've been living here, or vacationing here, there is always something new, or old, to be discovered. Two such sites are the topics of this month's Lake Stories.

LAKE NIANGUA

If you've never heard of Lake Niangua, don't feel bad. It's small, and somewhat off the beaten path. The lake is formed by an unusual structure called Tunnel Dam.

Tunnel Dam is actually a hydroelectric plant. It obstructs the Niangua River about 10 miles south of Camdenton. The Niangua there makes a sharp horseshoe-shaped bend to the west. The loop is over four miles long, but the neck of the loop is a narrow ridge only a few hundred feet wide. The dam, located across the river at the upper end of the bend, creates 360-acre Lake Niangua. The quiet lake, lined with wooded hillsides and sprinkled with a few homes and docks, is reminiscent of Lake of the Ozarks in earlier days.

lower bends of the river. Around 1911 this tunnel-like cave was modified and enlarged so that more water from the Niangua would flow through it. Hydroelectric engineers built a small powerhouse and dam at the upper end and utilized the tunnel as a tailrace for outflow from the turbines.

The present powerhouse and dam arrangement dates to 1929-1930 (making it older than Bagnell Dam), and is somewhat different than the original design. The powerhouse is now located at the lower end of the big bend, and takes advantage of the 43-foot drop, or head, as the water surges down the tunnel and into its two turbines. The natural tunnel was abandoned as a tailrace when it was discovered that intersecting passages carried off some of the outflow. The falling water now shoots through a man-made cavern.

Tunnel Dam is not a towering structure. It is part earthwork and part concrete spillway, with no flood gates. The overlook on the narrow ridge that divides the upper and

bearing right.

Tunnel Dam is owned by Show-Me Power. Its original 1930s equipment provides 3 megawatts of electricity for area residents.

PORTER MILL SPRING

Porter Mill Spring was known as a mini-vacation spot long before the lake came in. The spring water gushed out of

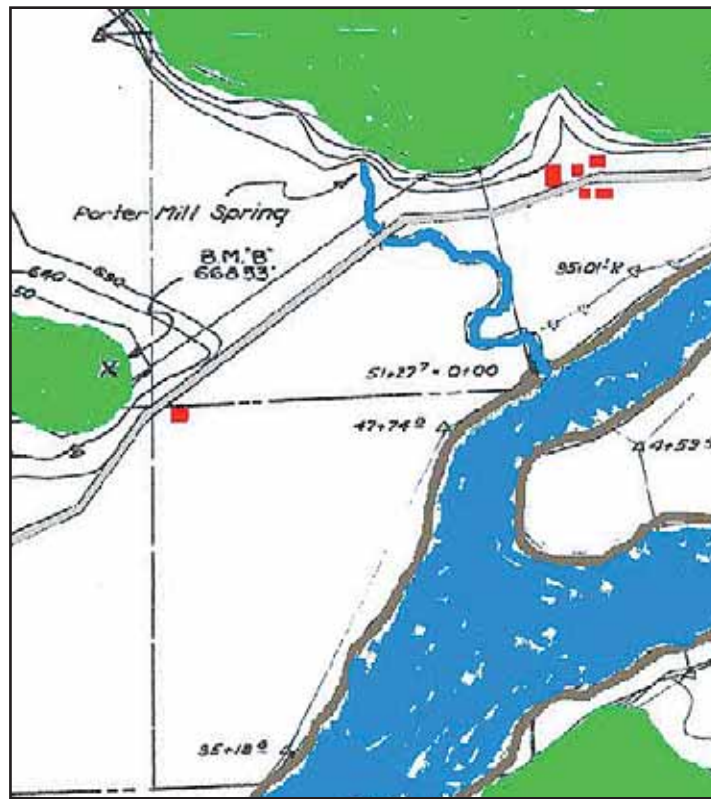
The spring water was always 52 degrees — a kind of natural refrigerator that did not go unnoticed by those hearty folk. The women would place buckets and jars of butter, eggs, and milk in the spring water to keep the dairy items cool.

After the lake filled the valley in 1931, the site of the spring was covered by some seventy feet of water. But the spring continued to flow into the lake from underneath, and all that nutrient rich water attracted



the fish. That, in turn, brought in the fishermen. According to one account, there were times when as many as 100 fishing boats formed a circle over the spring. And this did not go unnoticed by hearty twentieth-century pioneers who bought up the shoreline along Porter Mill Cove and built fishing cabins and other amenities for themselves and for the tourist crowd. One enterprising resort owner built a heated fishing dock directly over the spring.

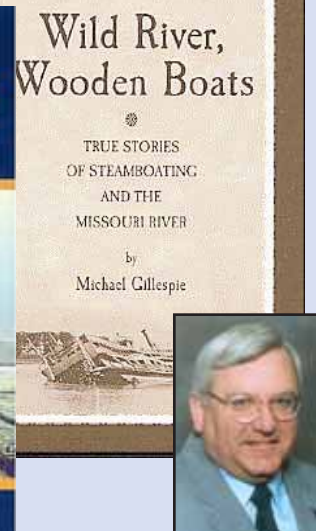
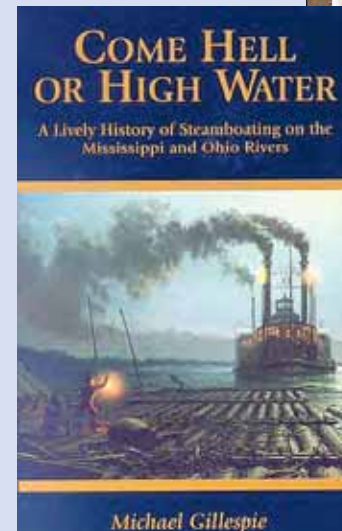
The exact location of the spring is a not-too-well guarded secret. Just ask any dedicated fishermen. The old primitive vacation camps that once lined the cove are long gone, but there's still a dock over the spring, and it's still being used. Apparently the fishing at Mr. Porter's grist mill is a good as ever.



the base of a bluff on the north side of the Osage River at today's mile marker 38.2 — the mouth of, you guessed it, Porter Mill Cove. During the nineteenth century a Mr. Porter, whose contribution to history did not merit the inclusion of his first name, operated a grist mill near where the Osage makes an impressive half-circle bend. Specifically, he built his mill alongside the branch that flowed from the spring. The running water turned a waterwheel, which in turn powered the grindstones. It was a cheap, never ending source of power.

Farm families waited at the mill for days, sometimes, to have their wheat and corn ground into flour and meal. During their stay they would camp around the spring and fish in the nearby Osage River.

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 and newspaper articles. Both of his books are available online at Amazon.com and Barnes and Noble.com.



The site was chosen for a dam because in 1909 engineers discovered a 500-foot long cave that extended through the ridge separating the upper and

lower river bend is quite impressive. To get there, to south on K road off Highway 54. After about 7 miles, look for Tunnel Dam Road and keep

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Blunt recommends increase of \$2.9 Million for tourism

Lt. Governor Peter Kinder visits Osage Beach for announcement

by Darrel Willman

Missouri Lt. Governor Peter Kinder, on behalf of Governor Matt Blunt, announced January 18 at the Quail's Nest Resort in OSage Beach, that the Governor will recommend fully funding the tourism budget for 2008. Governor Blunt recommends an increase of nearly \$2.9 million dollars in his fiscal year 2008 budget for The Missouri Division of Tourism. The additional funds are available through the Division of Tourism Supplemental Revenue Fund (TSRF). Along with Lt. Gov. Kinder, Blaine Luetkemeyer and Jim Divincen from the Division of Tourism were on hand to detail the division's marketing plans. Mayor of Osage Beach Penny Lyons and Senator Chuck Purgason were also among those in attendance.

In a previous statement, Governor Matt Blunt said, "Missouri tourism has been a major element in the success of our state's return to economic

growth in the past 2 years, I am pleased that we are once again able to provide the Missouri Division of Tourism with additional funds to assist in marketing Missouri as a world-class vacation destination. I also



Lt. Governor Peter Kinder appreciate Lt. Governor Kinder's leadership on this issue. He understands, as I do that tourism is an important part of our diverse economy.

We need to continue investing in our tourism sector to create jobs and economic growth for Missouri."

At the news conference, Lt. Gov. Kinder said, "Missouri's economy is healthy and robust and we are finally enjoying many consecutive months of stable and strong economic growth and job creation. This steady growth is the result of the philosophy that supports Missouri's businesses large and small and allows them to grow and thrive and create jobs. Providing the Division of Tourism with nearly 2.9 million dollars in increased funding is due in large part to the hard work and efforts of the thousands of fellow Missourians who comprise Missouri's tourism industry. The increase in the division for tourism's supplemental revenue fund (TSRF) will allow them to expand their marketing efforts and to offer increased matching funds to local tourism organizations."



Blaine Luetkemeyer

Missouri Division of Tourism Director Blaine Luetkemeyer said "Gov. Blunt recognizes the importance of the tourism industry to the economy of the state, as well as the importance of funding the Division of Tourism."

Vice Chairman, Jim Divincen said, "The University of Missouri did a study that said for every dollar that's invested in tourism \$2.80 is returned to the state in terms of

state sales tax in the general revenue fund. So bringing additional visitors to the state will continue to help the state's revenue grow. We would like to very much express our appreciation to the Governor and Lieutenant Governor for realizing how big a 13 billion dollar industry is, not only in the state, but as you all know it's incredibly important to all of our businesses here [at the Lake]."

The Division of Tourism Supplemental Revenue Fund (TSRF) works by identifying sales tax revenue generated by businesses that serve travelers within the state of Missouri. Increases in the TSRF appropriation allow for additional investment in tourism marketing and promotion. Governor Blunt will propose his budget and it will then go before the General Assembly.

Rep. Wayne Cooper's message to constituents

The MoHELA Sale: What impact will it have on the availability of student loans?

To answer the question simply, it is zero. However, to enlighten those with interest, let's begin with another question: What is MOHELA? Is it a state agency, a non-profit entity or a for-profit corporation? As a legal matter according to the 1081 statute that created and defines MOHELA, it is an instrument of the state of Missouri governed by seven members to provide a secondary

market for buying college loans from Missouri banks. The establishment of secondary lending entities was important to ensure that banks continued to maintain the reserves necessary to offer loans to students under the Federal Family Education Loan Program.

How does it work? Missouri receives around \$500 million a year as private activity, tax-

exempt bonds from the federal government. A portion of this is allocated to MOHELA.

From their sale of these tax-exempt bonds, they create assets. With these assets they can buy college loans from the banks that originate the loans and offer students and their families a better plan (i.e., lower premiums rates and a certain amount of loan forgiveness).

Currently MOHELA has assets amounting to about \$5.6 billion. They have proposed to sell off approximately \$1 billion in order to provide nearly \$200 million to the state institutions of higher learning for capital improvements. In return, the state has promised to provide to them a guarantee of \$1.1 billion of private activity tax-exempt bonds over the next ten years. According to the experts, with the guarantee the management of MOHELA will actually be able to recoup the sum of their assets sold off within approximately two years.

The loans that they will be selling off are student loans of students from other states. These loans actually have a lesser margin of profit, or, you could say are they relatively unprofitable loans.

But Missouri students will still be able to secure their low interest loan, and one aspect of the agreement makes it even easier for Missouri families. Prior to this agreement, MOHELA would not be able to originate Stafford Loans. The right to originate such

loans offers MOHELA a marketing opportunity to secure the customer relationship.

There is also an important financial benefit; by not having to pay for servicing the loans there is a lower cost of acquiring the loan asset.

This will allow MOHELA to originate loans at about half the cost of acquiring them from lenders and will allow MOHELA to grow their loan volume, expanding their assets and enable them to offer Missouri students and their family's loans at a better premium rate.

P.S. My only problem with the sale of MOHELA is that with the passage of Amendment 2, there is no guarantee that the institutions will not use the money for capital improvements in a fashion that promotes the unethical destruction of human embryos. Therefore, unless this issue can be resolved, I will be unable to support the Cooperative Agreement if it comes to a vote.

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Pentagon viewing Americans' bank records

by Lolita Baldour —AP

Washington— The Pentagon and to a lesser extent the CIA have been using a little-known power to look at the banking and credit records of hundreds of Americans and others suspected of terrorism or espionage within the United States, officials said Saturday.

Pentagon spokesman Bryan Whitman said Saturday the Defense Department "makes requests for information under authorities of the National Security Letter statutes ... but does not use the specific term National Security Letter in its investigatory practice."

Whitman did not indicate the number of requests that have been made in recent years, but said authorities operate under the Right to Financial Privacy Act, the Fair Credit Reporting Act and the National Security Act.

"These statutory tools may

provide key leads for counterintelligence and counterterrorism investigations," Whitman said. "Because these are requests for information rather than court orders, a DOD request under the NSL statutes cannot be compelled absent court involvement."

"It is our understanding that the intelligence community agencies make such requests on a limited basis," said Carl Kropf, a spokesman for the Office of the National Intelligence Director, which oversees all 16 spy agencies in the government.

The national security letters permit the executive branch to seek records about people in terror and spy investigations without a judge's approval or grand jury subpoena.

The Federal Bureau of Investigation, the lead agency on domestic counterterrorism and espionage, has issued thousands

of national security letters since the attacks of Sept. 11, 2001.

Whitman said Defense Department "counterintelligence investigators routinely coordinate ... with the FBI."

The national security letters have prompted criticism and court challenges from civil liberties advocates who claim they invade the privacy of Americans' lives, even though banks and other financial institutions typically turn over the financial records voluntarily.

The New York Times reported on expanded use of the technique by the Pentagon and CIA in an article posted Saturday on the Internet.

The vast majority of national security letters are issued by the FBI, but in very rare circumstances they have been used by the CIA before and after 9/11, said a U.S. intelligence official who spoke to The Associated Press on condition of anonymity because of the issue's sensitivity.

The CIA has used these non-

compulsory letters in espionage investigations and other circumstances, the official said.

"It is very uncommon for the agency to be issuing these letters," the official said. "The agency has the authority to do so, and it is absolutely lawful."

Another government official, also speaking on condition of anonymity, said one example of a case in which the letters were used was the 1994 case of CIA officer Aldrich Ames, who eventually was found to have been selling secrets to the Soviet Union.

The Al Elam Column

With Tim Tabor

"The initial listing price isn't that important because the price can always be adjusted down later."

Many homeowners believe this statement. Unfortunately, it is a myth. Not true at all.

If most buyers first viewed a house because of a newspaper ad, a magazine, the internet, brochures, or the sign in your front yard, the initial listing price probably would not make a difference. The house would always be "new" to those seeing it.

But most buyers see properties for the first time because a real estate agent took the time to show it to them.

When a property is first put on the market, real estate agents pay attention. Listings that are new to the market generate a buzz amongst REALTORS that are anxious to show their clients a new "hot" property. New listings receive priority. They are on the "hot" sheet circulated in real estate offices. The MLS computer system identifies new listings. The listing agent puts detailed effort into saturating mailings and local media, advertising the new listing.

Properties can be, and are marketed throughout the listings' activity - but real estate agents pay the most attention when a house is new to the market.

A home can only be "new to the market" once.

If a property is priced correctly for its condition and location, real estate agents will show it to their clients as often as possible. If they feel it is overpriced, agents will avoid showing it.

Pricing a property at a fair market value ensures sellers that their property will be seen by more agents and buyers, more often, and will



Tim Tabor

result in a quicker sale.

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

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To Iraq and back

continued from page 2
with nine children between them. I'm proud to have known and served with them. What they brought to the fight was terribly missed."

General impressions? "We get American media news coverage, we see the same broadcasts you do. My impression is that the Iraqis I met and spoke to were appreciative of us being there and the other coalition forces there, removing Saddam and giving them an opportunity for freedom and democracy, but we don't want us to stay forever. But if they are too vocal about support, a terrorist may take retaliation on them or their family. A simple wave could have repercussions. For every bad thing you see, there are ten good things you never hear about — restoring power, or taking some bad guys out of a neighborhood, dropping off medical supplies or crayons and shoes at a medical

clinic. Those things don't get coverage."

"Also it's not dry there like people think. There are lots of areas with standing water. Once we came across a 12 or 13 year old kid who had fallen into one of these ponds and was drowning. The dad and the older brother couldn't get him out, but one of our guys removed his body armor and jumped in and saved him."

Do you see areas that need improvement? "I feel like we need more troops and need to make them more local. We go from base to work and back to the base every day now. If the troops could actually move into the neighborhoods and set up smaller camps there it would make a difference. Presence makes a difference because it makes the locals feel more secure. If they know we're close enough to protect them, they will feel safer letting us know

who the bad guys are and participate more in their own security."

"There are about 20,000 people in the camps, but only about 6,000 to 8,000 go out on missions. We should share the wealth and send more of those soldiers out into the field. But even though there are problems, it is still the best system in the history of the world."

"What kills me is the short attention span of Americans. This is not a tv show where you know the conclusion in an hour. It takes responsibility to have freedom and it is not a simple solution to get the Iraqi people, who have never known freedom to that place."

What is your impression of the Iraqi troops? "We worked with Iraqi troops very briefly. In the beginning, unless you were American, British or Australian, we didn't trust you, but over time the level of what I saw with the Iraqi troops seemed to improve significantly and quite often I would put good comments in my daily report."

How were living conditions? "The base camps were international with troops from all coalition forces residing there including Iraqi troops. Around the airport, there were five or six separate camps, but I.D. was required for entry into each one. Living conditions weren't bad at all. I actually got more sleep there than here. There was a lot of stress with the job, but a good rest cycle. We lived in trailers — three rooms with two to a room. We had heat, A/C, water, meals four times a day — steak and lobster once a week, Baskin Robbins, Pizza Hut, Taco Bell,



KDRO radio host Charlie Thomas with an anti-aircraft weapon.

Subway — of course you had to pay for that stuff. Internet and phone was available. We pitched our money in and got an internet satellite system serviced by a company in England and had our own guys who kept it up. It was nice to be able to communicate with my family daily."

Would you go back? "I would do it again, but wouldn't want to do it soon. There's always a chance I could go back, but I don't anticipate going for awhile."

"The soldiers told me, if you really want to help us, help our families back home... to take care of the broken water pipe or a car needs to be towed or something."

— CHARLIE THOMAS, KDRO NEWS ANCHOR

Charlie Thomas left his morning news anchor post at KDRO AM in Sedalia on December 7th to travel to Baghdad. Thomas spent most of his stay imbedded with troops at Camp Taji, just north of Baghdad, which houses the 827th Supply base for FOB's (forwarding operating bases), providing their necessary supplies. It is late in the afternoon in Iraq, early in the morning here, a nine hour time difference. Thomas would phone in his live interviews to the morning shows at the Benne Media stations back home.

"Everywhere I went they were already aware I was there and very curious and they were very grateful for all the great stuff I was able to pack and bring." Before he left, Benne Media listeners had dropped off supplies such as baby supplies, chap stick, flea collars, treats, cards, letters at various participating merchant locations. "I took about 40 pounds with me and

collected about 500 pounds which we shipped. Funny thing was, we didn't ask for any of the supplies, but people brought them anyway. I distributed stuff everywhere I went. The mayor of Sedalia gave pens shaped like a B2 bomber with an American flag overlay for the officers."

What is being an imbedded (imbedded reporter) like? "Most news corp guys have their own outside living arrangements and spend most of their time with the officers. In my case, I was living

with the troops. You eat what they eat and go where they go. That's part of being an imbed. Pettis County bought me all new safety gear and I caught a lot of grief coming in looking like Little Lord Fauntleroy, but that

didn't last long — they are very good-natured guys."

"I took away a deep appreciation of family and the privilege of being home. These soldiers were not going to be with their young families during holiday season. Many are young men who are away from home for the holiday season for the first time. The soldiers told me if you really want to help us, help our families back home. They used to be around to take care of the broken water pipe or a car needs to be towed or something, and suddenly mom or dad is removed from the picture and now they need help. Their families in a different sense are deployed as well. Any National Guard unit has a support group set up to help the families and are looking for assistance."

What was it like there? "Blackhawks come in and take off about every 15 minutes. They fly 24/7. You can hear bombs off in the distance and have to look

continues on page 25



1st Lt. Mike Roberts (far right) poses with his convoy team.

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Quarry struggle

continued from page 1

brought a mason over, but we never heard from them again. We had to do it ourselves.

"The rocks flew over the highway one time. One of the rocks — the size of a person's head — put a whole in our carport. It went right through the roof. Just last summer when they were clearing land, they decided to burn trees on a windy day and they left it unattended. It burned our pool cover up. The wind carried it over the road. It took the fire department four hours to put the fire out."

Jeri says that the quarry company placed a seismograph on the Landon property. And when they did that, the intensity of the blasting seemed to diminish. "It wasn't as bad," she said, suggesting that the quarry company wanted to keep the shock waves down for the record.

Clara Castro, who owns a summer place in close proximity, reports that the quarry's blasting "rattles everything in our home. They just shake; things fall off the wall. There will be pictures and wreaths on the wall when we leave and on the floor when we get back."

Devon Corliss lives and does business across from the quarry. "We've had to put metal braces up all along the basement to hold the wall up because the walls come in about 4 to 6 inches from where they should be," she reports. "The doors don't close. There are deep cracks in the concrete."

But could the problems be caused from normal settling or poor construction? Corliss is adamant that it can't be. "The timing is just too perfect," she says. "The Jones' had lived in this house for 27 years. They moved out in March, 2004. We moved in April 1st. The house was fine. The damage began within two months of this constant blasting."

The quarry operation consists of two sites. The older location, about 20 acres in size, is on the east side of Highway 5. The digging there began in 2000. The business was known then as Shawnee Bend Quarry and owned by Harry Adrian.

Additional property was purchased on the west side of Highway 5 in 2003. That is now the location of the deepest and largest pit. Although Adrian reportedly still owns both sites, since early in 2006 the quarry has been operated by Midwest Stone, LLC, of Hannibal, Missouri, under

the name of Camden County Stone. Public documents list Gary Dittmer as the controller.

The operation of the east quarry site has not caused much trouble. Corliss said that the original owners of her house never had a problem. "They'd feel a little rumble, but it wasn't any big deal." It wasn't until the new site opened that the blast waves got worse.

Corliss' father, Al Bisogno, owns some 35 acres where his daughter lives. "I was going to put a nice business park in there," said Bisogno. "I talked to the quarry owner beforehand. Harry Adrian told me that he was just about finished with his quarry — he even offered to sell me the land. He said he was not allowed to go below highway level with his diggings. After we got in there and things got going he bought another 40 acres across the street, which was zoned agricultural, not industrial. And he started blasting away. Well, one of my homes shifted off its foundation — the walls caved in, the plumbing was damaged, the electrical was damaged, the roof leaked. It was a mess."

Bisogno said that he confronted Adrian about the damage and claimed that Adrian agreed to work with the neighboring property owners by cutting down on the intensity of the blasting. "He didn't," said Bisogno. "He kept blasting; it kept getting worse. The insurance company said they didn't cover it, but later on they said they would cover it. They sent some engineers out, they said it was the quarry causing the damage, and they made a payment and they apparently sued Harry Adrian. This was 2003-04."

"Harry left after the insurance companies went after him. He folded his company, and leased it to Gary Dittmer. Dittmer started blasting really heavy. I brought him over and showed him the damage to my house. Before that he met with State Representative Dr. [Wayne] Cooper. They went and had lunch together, and we were hoping to have another meeting like we did with the first quarry owner. Dr. Cooper's secretary said that Gary Dittmer would not meet with any group, but he assured Dr. Cooper that he would take care of any damages that were done and he would work with the citizens around there. So I called Gary Dittmer and he came over. I showed him the damage that he had done. He said, 'Prove it! That's not my responsibility.

You have to get hold of the blasting company. Go after them, you can't go after me.' We thought we got the thing solved, but it didn't get solved."

Bisogno said that a representative from the Missouri Department of Natural Resources (DNR) came to his house and inspected the damage. "He told me the quarry's license was good until 2053; there is nothing that we can do about it. They can go as deep as they want, they can destroy our water supply, they can blast all they want and knock our homes off their foundations, destroy wells, septs, and so

forth."

Mike Larsen is chief of the projects and inspection unit for the Land Reclamation Program of DNR. He has heard complaints about the blasting. "As far as the damage and all that," he says, "I'd have to say those are allegations at this point — nothing has been proven on that."

Larsen explained that DNR has no jurisdiction over the blasting. "We have no laws that regulate, certify, or oversee anything in the way of blasting at these quarries. That's been identified as a deficiency in state law for a number of years. And last year legislation was

introduced to correct that problem to some extent — to require that all blasting at limestone quarries be conducted by a state certified blaster. The theory there would be that if you have a certified blaster that has a license, he's going to conduct his blasting operations prudently. It's something that the Missouri Limestone Producers Association recognizes as being needed because so many complaints come in with regard to blasting.

"The bill didn't quite make it because the session ended before the bill could receive a full and

continued on page 23

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Free online alternatives to desktop business software

by Darrel Willman

Microsoft is at the time of this writing, nearing the release date of Windows Vista®, their long-awaited operating system for the x86 processors in virtually every PC out there. More than 90% of the world's computers use some form of Windows. So naturally, it would be advantageous to write software designed to run on this OS. In the last 25 or so years, thousands of companies have made their fortunes, large and small, on just this business model. After writing and releasing their programs, many more thousands are made annually on updates and technical support. But are you necessarily locked into this cycle of pay and then pay more, just because you have Windows? The answer, depending upon your requirements, may be 'No'.

Coming into prominence are online browser-based software alternatives to the tried-and-true. Are they right for you?

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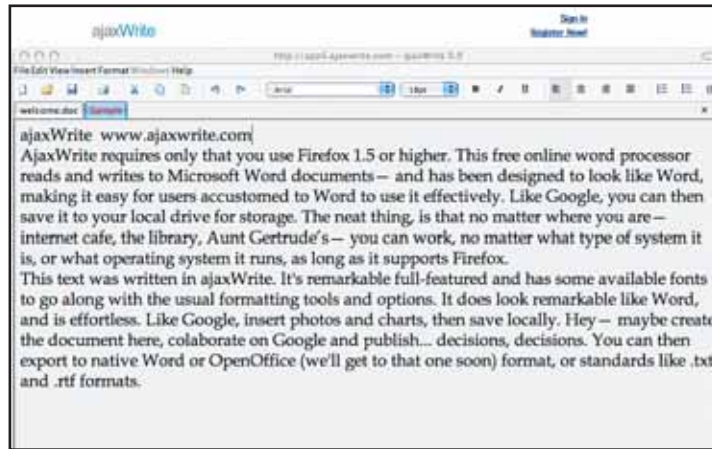
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Google Docs & Spreadsheets. Inside this relatively new area of the internet behemoth you can create and edit documents and spreadsheets, much like you can do inside Microsoft Word, for example. You'll find familiar-looking icons across the top of the window that allow you to stylize and format your text, insert photos (maximum 2 MB file size) or charts, and then export your finished work to a variety of formats, either online in your Google storage, or to your computer for later editing on a local program. What's more interesting about Google's offer-



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ing, is that you can then share the document to a selected group of individuals over the web who can with your blessing, through Collaboration, see and make changes to it, adding their information. The only requirements for the users are an internet connection and a computer with a web browser. Anywhere in the world, mind you. The documents can then be published, and shared to a new or edited group of individuals you choose (or the entire web), even added

to a blog if you like. The formatting available is limited, the features sparse, but if you are looking for a cheap way for employees to enter and edit text, this is it— free is as low as it goes. And there are others.

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AjaxWrite requires only that you use Firefox 1.5 or higher. This free online word processor reads and writes to Microsoft Word documents— and has been designed to look like Word, making it easy for users accustomed to Word to use it effectively. Like Google, you can then save it to

your local drive for storage. The neat thing, is that no matter where you are— internet cafe, the library, Aunt Gertrude's— you can work, no matter what type of system it is, or what operating system it runs, as long as it supports Firefox.

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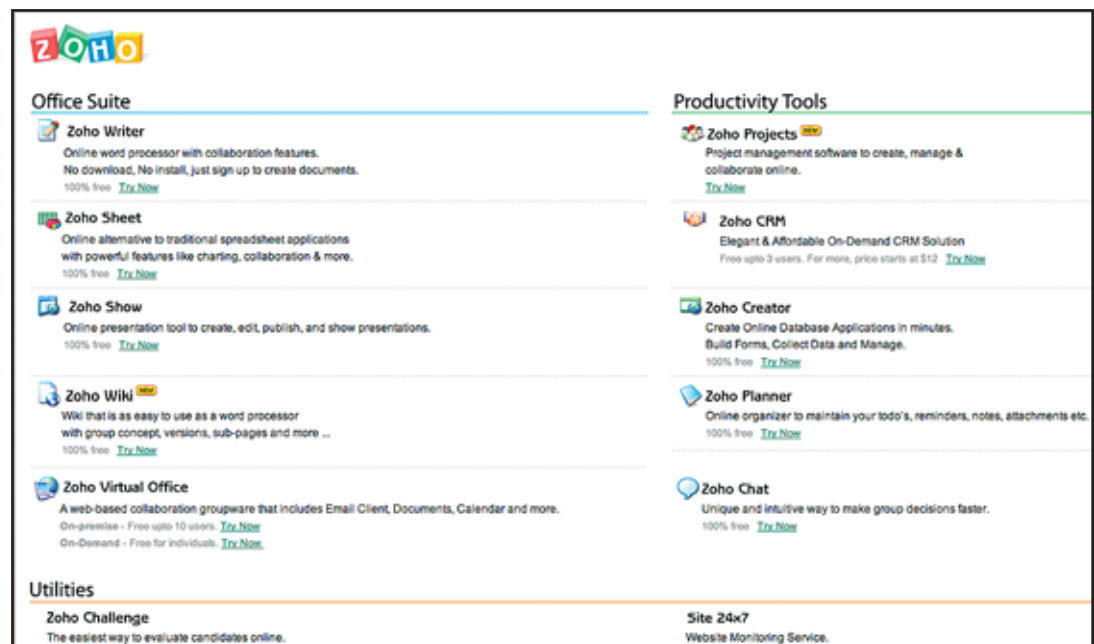
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images or html links, change fonts (from a moderate selection) and more. The interface and tools are exactly what you'd find inside a program like Word. The Virtual Office is free for individuals and businesses with 10 or less users, subscription-based after that. Take a look at this one, the choices are very extensive, and the site is easy to use and well done. writer.zoho.com



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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver



Musser's Ozark Resort once housed the most popular nightclub north of Bagnell Dam at the junction of highways 54-52, seen in this real photo postcard aerial view of the business c. 1940. Clarence W. Musser built the resort and it opened to the public Thanksgiving Day 1936. Facilities included a 15-room

hotel, eight cottages, service station, liquor store, gift shop, café, coffee shop, amusement room, nightclub and ballroom, golf driving range, tennis court, campground and eventually a large swimming pool with a lighted waterfall.

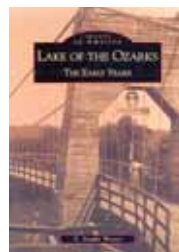
Musser, a connoisseur of jazz music, brought popular black jazz bands and orchestras out of

Kansas City to entertain at the nightclub. The bands drew large crowds of enthusiastic fans even though in the Eldon area blacks were not welcome. Musser had to put the blacks up at his own resort because there were no other resorts or lodges in the area at that time that would accommodate African-Americans.

The main resort complex

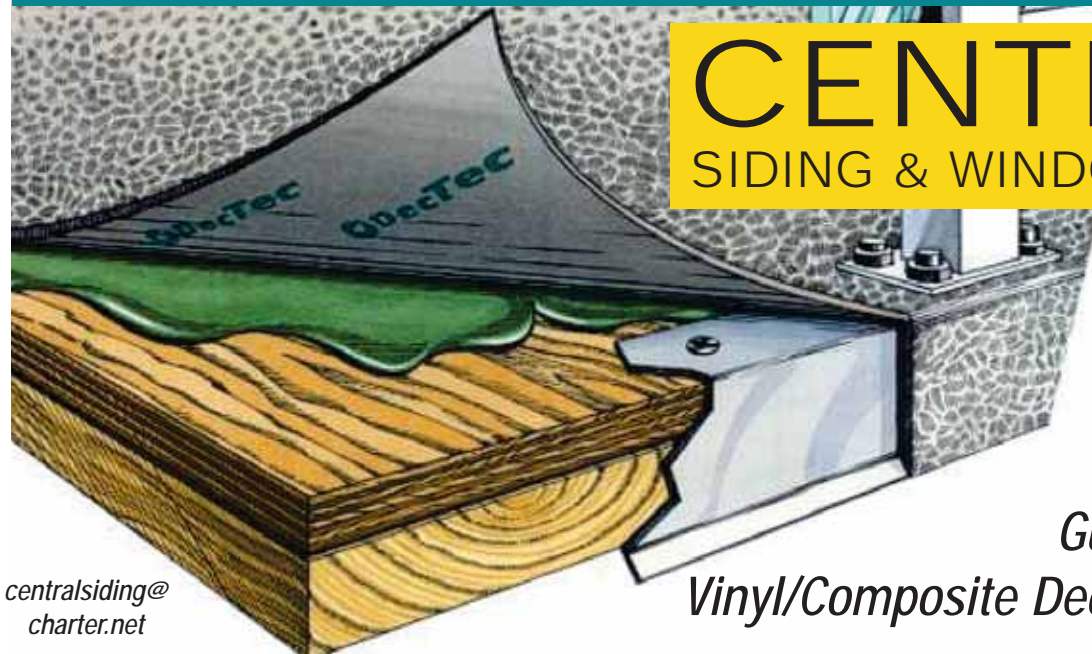
burned in 1941 but was rebuilt and reopened in 1943. Musser sold in 1945. The business sold again in 1946 to James Lawrence, James Hannaford and Francis Biselx. They renamed it El Rancho of the Ozarks. By 1961, James and Martha Lawrence were the sole owners. Martha Lawrence died in 1992 and James Lawrence retired shortly afterwards. All of the buildings in this photo by an unknown photographer are now gone and significant highway changes have been made, but few local people know this location by any name other than El Rancho Junction.

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



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Macintosh system utilities reviewed



Drive Genius and Data Rescue II

\$99.00 each

★★★★★ www.prosofteng.com

Free trial download available.

Macintosh OS X, Intel/PPC

Highlights: Just works, and well.

Disappointments: None.

We talk a great deal about software offerings for the Windows operating system, with little coverage for users of Linux/BSD/Macintosh OS X (BSD-derived) operating systems. There's a couple reasons behind this—most of our readers use and know of the Windows operating system, and our experience in Linux operating systems is not at the level where an opinion could be worthwhile. We do use OS X (OS 10) however, like a great many

publishing companies—we use Apple computers to produce our publication.

Drive Genius and Data Rescue II are two programs written for the Macintosh offering terrific utilities that are very hard to match for OS X.

Drive Genius offers disk defragmentation, disk repartitioning and true drive maintenance and repair for HFS volumes. Advanced tools like sector edit, surface scanning and S.M.A.R.T. (Self-Monitoring Analysis and Reporting Technology) status are also included. Other useful tools include Duplicate, Integrity Check, Rebuild, Verify, Fix Permissions, Bench Test, Shred, Details and Initialize.

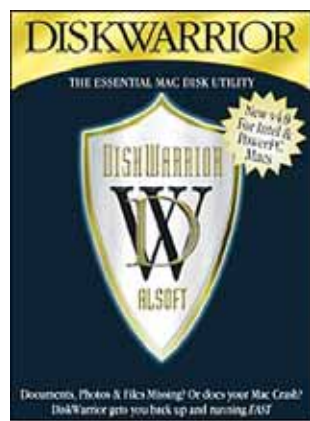
Drive genius takes up where Apple left off. We booted from the CD and repaired our disk, made an exact backup, repaired and verified the disk permissions and checked the integrity of the internal hard drive without effort.

Setting the software to defragment the drive, we arrived the next morning to find it finished (defragmentation often takes hours on large drives). No problems. This is a terrific suite of applications that just work.

Data Rescue II does just one thing on the other hand. Recover your missing data should the drive become unreadable. We tested this after deleting the directories and then corrupting the sector

storing the structure. How much information would the software recover? The options allow you to do a quick scan for file data, a thorough scan, search for deleted files (only works with undamaged file structures), use a scan file, analyze a drive and finally, clone a drive.

Good news, the program was able to reconstruct the directories and mark the data we had left on the drive as recoverable. Our 120 GB drive took just a few moments to scan. We were then given a choice of the files we wanted to recover. Instead, we initialized the device and cloned a fresh backup of the internal hard drive in case of failure. The cloning process takes quite a while, but once done the boot from the cloned disk was flawless.



Not common knowledge, Prosoft recently sold a world-wide site license for Apple's internal use for Data Rescue II. Apple also uses Drive Genius with its Apple ProCare program to defrag the hard drives. Hey, if it's good enough for Apple it's okay with us. The suite is complete, easy to use and affordable (for the Mac). Five stars.

DiskWarrior

\$99.00

★★★★★ www.alsoft.com

Macintosh OS 10.3.9+, Intel/PPC

Highlights: Good at what it does.

Disappointments: None.

Alsoft's DiskWarrior is a kind of specialist when it comes to Mac utilities. The application's developers know that file integrity and recovery are the most important factors to consider when trouble strikes. DiskWarrior's interface is simple, the installation fast, and it is by far the easiest way to get through disk trouble. You'll find tabs for Directory, Files and Hardware. The Directory submenu lets you rebuild the directory(s). If used before anything else in done to the drive in a crisis, it is bulletproof. It simply rebuilds the drives directories as if nothing has happened. If the trash has been emptied or files saved to the drive, or other utilities run, the results are pre-

dictably less spectacular. When the directories are damaged, these things can cause files to become cross-linked or over-written, limiting the amount of data recoverable.

The files submenu allows you to check the files and folders for damage at any time, and repair disk permissions. This is very useful on a day-to-day basis, monitoring the health of your files and folders.

Finally, the Hardware submenu lets you automatically scan your hard drive(s) for problems with the mechanisms, alerting you if problems are potentially looming.

The three together, allow you to protect and prepare for problems and if they occur, you stand a good chance of recovering. Alsoft believes the software can cure most people's ills right out of the box. Early in the program's development, as users we used to say "use DiskWarrior first!"—often times it was all you needed, and periodically rebuilding the directories prevented some problems.

So is it worth the price? Definitely. Is it the only thing use should use to diagnose and fix your drives? Maybe not. Beginners and the less experienced will find it effective and easy to use. Pros will want more power—but will benefit from having it as a first-strike tool. For what it does, it does them very well. Four stars.

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Quarry struggle

continued from page 19
final vote. That same legislation will be reintroduced this year. I don't think there's a whole lot of opposition to it."

In the meantime, DNR's role is limited to the reclamation and clean-up of quarry sites once the mining is finished. Says Larsen: "What we regulate, as far as the land reclamation laws are concerned, is that the site not be left in a mess — that equipment be removed from the site, junk removed from the site, and that the land be shaped as much as possible. We don't require that the hard rock be shaped, but we do require that any softer material, soil material, overburden, be shaped and properly seeded and vegetated to control erosion on the site."

Larsen says that a quarry operating in Missouri needs three permits from DNR. One authorizes the extraction of the mineral, but requires the reclamation of the ground when finished; another deals with dust control, and a third permit involves procedures for handling water runoff. Although some lake front property owners downstream from the quarry have reported a white powder deposit in their coves, Larsen says that a recent inspection concluded that Camden County Stone does have appropriate sediment control measures in place.

As Larsen recalls, he visited the local quarry about a year and a half ago. "I was down at the quarry site with my boss, the director of the Land Reclamation Program. And we were invited to attend a meeting that Representative Wayne Cooper from that county put together. Wayne brought everyone together from the Department — not just land reclamation, but the air program, the water program — and the citizens, the mining company, and the blasting contractor for that quarry. He got everybody in one big room to work it out and talk these issues out. It was a multi-hour meeting. There was a lot of emotion as you can imagine in that meeting. I thought from memory that the meeting was pretty positive."

According to Al Bisogno, Representative Cooper came out with a list of items that both sides could agree on. One item, said Bisogno, involved an agreement to blast at certain times of the day, and to notify local businesses

when the blasting would take place. But Bisogno said that the plan did not work as expected. "What they did," said Bisogno, "was they would call at one o'clock and say they are going to blast at one o'clock. All these businesses would close down and get secure and stop their work. One o'clock comes — no blast. One fifteen, one thirty, three o'clock, four o'clock — no blast. You call the quarry and they say they are having some problems and will get to it. So they close businesses down for fifteen minutes to half a day, sometimes, waiting for this blast and then they blast whenever they want."

Local residents are concerned, too, that the quarry company reportedly wants to expand. "Right now the quarry is buying up the surrounding properties on the condition that the property owners get the proper zonings so the quarry can do its mining," asserts Bisogno. "They either have to get zoning through the county, or they have to get their property taken into the City of Sunrise Beach."

Sunrise Beach does not have zoning laws. At the time that the newer quarry site was purchased, it was on unincorporated land. It was annexed into Sunrise Beach in December, 2004. "There's two types of annexation," says City Clerk Connie Stadler. "There's voluntary and involuntary. And this was a voluntary annexation, which meant that the property owners came to the city asking for a petition to be annexed, which they did." In effect, this move circumvented Camden County zoning requirements. Having all the proper state permits, and not needing any special permits from the city, the quarry could legally expand.

Bisogno charges that the same thing is happening now with a 40-acre tract immediately south of the main quarry site. He says the family that owns the property gave up fighting the quarry and has decided to sell out.

"They are in contract with the quarry right now, on the condition that they get zoning through the county, or they get taken into Sunrise Beach," says Bisogno. But the *Business Journal* has been unable to confirm this. City Clerk Stadler said that there is no voluntary annexation presently being considered by the Board of Trustees. If it does, the city will place a notice in the local paper

for a public hearing, followed a month later by a vote of the trustees. The city would also allow a time frame for written objections to the proposed annexation.

This same procedure was in place when the current quarry site was annexed. "We've never had a voluntary annexation that has ever been objected to," says Stadler. "No one ever comes to the public hearings, and no one ever objects." But things may be different now. Mayor Bowen suggested that if the city receives a voluntary annexation request from land adjacent to the quarry, that "it may be difficult for them to be

annexed into the city. It's a Board decision."

Bisogno charges that the Board of Trustees has been unfairly influenced by the advice of City Attorney Greg Williams. "A few years ago I tried to talk to the city attorney and he wouldn't talk to anyone in our group about the quarry," said Bisogno. "We didn't know why; he wouldn't tell us why. Finally one day he came to one of my businesses, and I cornered him, and he said, 'I can't talk to you because I represent the quarry.'"

According to Bisogno, Williams later claimed to represent the

owner of the quarry — Harry Adrian — rather than the operator of the quarry. In either case, Bisogno sees this as an apparent conflict of interest.

When asked recently if Williams does, in fact, represent Adrian, Sunrise Beach Mayor Leonard Bowen responded: "It is my assumption that he does, yes." Bowen allowed that in such a case the city attorney may be in conflict of interest when advising the Trustees on quarry matters. The mayor said that the issue will be brought up at the next Board meeting.

continues on page 40

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Windows system utilities reviewed



Advanced System Optimizer \$29.95

★★★★★ www.systweak.com

Free trial download available.

Windows 98/Me/2000/NT/XP

Highlights: Inexpensive, Zip File Repair and Recovery, Backup utility, Easy to Use.

Disappointments: None.

Easily the most powerful set of tools for the least amount of money. Everything you'll need to diagnose, repair, recover and optimize your system with an easy interface that lets you solve your problems without a lot of expertise.

Tools include a startup manager, to control which programs load on startup. Another lets you manage processes and block programs you don't want running. You can scour your tracks online, eliminating websites you've visited from the history, and emptying the cache. Learn about the contents of your hard drive with a graphical interface that tells you the details on what you need to know. There's also a registry cleaner, a tool for securely deleting files, a spyware detection/blocker utility, as well as a tool to repair Zip files.

You can speed up your machine by controlling settings that slow it down, such as large desktop files, screensavers, appearance settings and more. There is also a tool to free up unused memory, a popup blocker, an appointments organizer, a media organizing tool, Privacy Protector and a Sticky Pad application that lets you put notes on your desktop, plus some we haven't mentioned.

All in all, it's the swiss army knife of utilities and it's affordable. An amazingly extensive set of tools and features for just \$30. The online documentation, included help files and available technical support are all very good. Chances are, if you are looking for an inexpensive solution, this is the one—we loved the trial version, and may just purchase the full version.

Be sure and check out their free downloadable trial program, it'll give you a chance to try it out, and then if you buy, it's easily unlocked into the retail one.



SystemSuite 7 Pro \$49.95

★★★★★ www.V-Com.com

No free trial download available.

Windows 2000/XP

Highlights: Affordable, designed to prevent accidental misuse. Very good bootable rescue CD. Firewall, anti-virus, very nice Transport Wizard.

Disappointments: No system customization tools, excessive mandatory tests before processes can be run.

While this package lacks some of the pretty, it packs all of the muscle you'll need to safely repair and optimize your Windows installation. It lacks the customization tools that make some of the others so much fun, instead it's all-business. No need to worry whether you will make some catastrophic mistake and render your machine useless. The software has built-in steps designed to prevent you from doing more harm than good. These can seem excessive at times to more experienced users, but will be a blessing for beginners. We found the feature set complete, with anti-virus, anti-spyware, firewall, disk fix and defrag, recovery and undelete, secure delete, startup manager/monitor and a host of others. However, the auto-update feature is problematic—you'll do well to visit the tech support area online for manual updates.

While a bit more expensive than some on our list, it is worth a look—pity V-Com's suite is the only one on our list that doesn't offer a free trial download (other V-Com products available).

SystemSuite 7 Professional is intuitive and easy to get around for both new and experienced users. The package has categories that use wizards—including: Fix, Speedup, Cleanup, All-in-One and more. The main window has an easy to see indicator set of just what shape your system is in. The bootable CD included is outstanding, and rescued a problem installation we threw it at with ease.

Don't be afraid to order this one, you'll get your money's worth and then some. The testing unit we received was for a three-user home/office.



TuneUp Utilities 2007 \$39.99

★★★★★ www.tune-up.com

Free trial download available.

Windows 98/Me/2000/NT/XP/XP-64

Highlights: Superior registry repair and one-touch maintenance. Great customization tools.

Disappointments: Few repair and no recovery tools. Basic feature set.

We really like it despite a feature set that is behind the others. It is easy to use and the features included are excellent.

We like the "One-Click" icon that launches an all-in-one repair window. Kids and beginners who need an easy tool for maintenance are perfect for this.

The basic interface includes Customize & Analyze, Clean up & Repair, Optimize & Improve, Administer & Control, File recovery & Destruction.

The Tune-Up System Information portion gives particularly useful hardware and software information. The process manager lists frequently used programs allowing you to manage the ones you access most, there's also a good uninstall tool, and a tool that clears the internet history each time you log off.

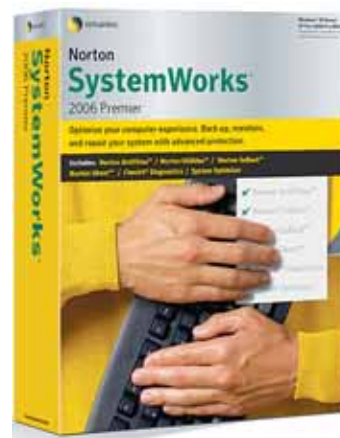
The startup manager allows you to pick and choose the applications that will launch with Windows. It will also warn you when a new program is set to auto launch.

The customization area lets you use custom icons, fonts, startup screens, desktops and more. The options are limitless and there are additional resources online.

There are also Internet and Memory optimizations and a tool that lets you separate the Explorer from the Desktop, so you can isolate crashes.

New for 2007 are configurations for Internet Explorer 7, Firefox, Windows Media Player 11 and Office 2007, automatic file system error correction, one-touch cleanup for drives, DOD and Gutmann file deletion and startup optimization for quicker startups.

Tune-Up Utilities 2007 is a good value for the dollar, but lacks firewall and anti-virus applications that the others feature for less money.



Norton SystemWorks Premiere Edition 2006 \$99.99

★★★ www.symantec.com

Free trial download available.

Windows XP Home, XP Pro

Highlights: Easy to use "one-click" approach. Hard drive failure warning. File recovery tool is excellent.

Disappointments: Very expensive. Difficult installation. No startup application manager.

Prior to being purchased by Symantec, in the early days you could call and speak to Peter Norton with your hard drive and system problems. Times have changed. Today, Symantec's Norton SystemWorks is good software, but it's missing some features, and is clearly overpriced. And Peter has long since left the building.

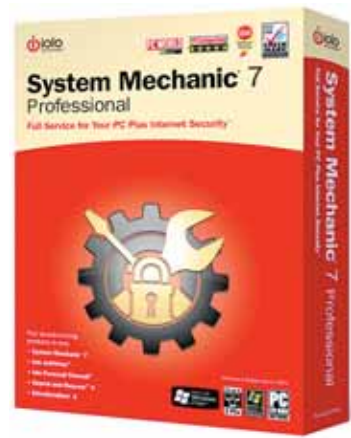
For the \$100 price tag, it has a bunch of maintenance and diagnostic tools that include a Quick Status screen, a process blocker (badly implemented) and a feature to clear your internet tracks after browsing.

The package also sports a One-Button Checkup that scans the registry and checks for missing program files/integrity. There's also an anti-virus definition and virus scan status indicator, an auto-protection implementation, a tool to check for obsolete shortcuts, and one to clean up the drive. It also features a memory optimizer, hardware diagnostics, DOD strength file deletion, file recovery, registry repair utility, defragmentation tool, internet optimizer and system optimizer.

The CD that ships is in itself a machine-independent diagnostic tool that is quite nice and gives the software a redeeming feature-set. It doesn't matter which computer you use the CD from.

Norton Utilities has been around for a long, long time, and is installed on many new computers as an add-on. You really can't go wrong with Norton, but there are alternatives.

Symantec's version for '07 is large, cumbersome, requires navigating through several different applications, is problematic to install and is quite a lot more than much better packages at \$99.



System Mechanic 7 Professional \$69.95

★★ www.iolo.com

Free trial download available.

Windows 98/Me/2000/NT/XP/Vista

Highlights: Search and Recovery, extensive system refinements and customizations, firewall, virus and spyware blockers, huge number of features.

Disappointments: Expensive. Installation errors, quirky defrag tool.

We had a tremendous amount of trouble installing this package, and technical support via e-mail/online was non-existent. As one of the premiere software packages, we expected better.

Once installed, the software is easy to get around. There's home, clean, fix, maintain, optimize, protect, and options in the opening menu. The areas are titled aptly, with several functions in each.

There are strong maintenance and diagnostic tools made easy with one-click options, allowing you to troubleshoot your system, fix it, and then optimize the operating system for maximum efficiency and speed.

There is a very good repair and recovery bootable disc that allows you to get your system up and running when the registry or system has been damaged.

It also has applications for managing installed applications, the startup menu, your installed devices, and more.

The defrag tool is problematic on older machines. Along with the fix and streamlining tools, you'll also find the very useful and powerful set of customization tools that let you tweak Windows' appearance. It also correctly features anti-spyware and virus, a firewall, and cleaning tools for taking out the trash left over from browsing the web.

Overall, once installed, the package was extensive, powerful and easy to use. We had some problems on older systems that were never fully addressed. We were discouraged by the lack of tech support response within the review period. The feature set was more than complete, but the \$70 price tag offers no more features than that of the \$30 ASO from SysTweak.

To Iraq and back

continued from page 18

out for mortars that occasionally fall into the camp. You can definitely tell it's a war zone. While at Camp Taji, I went on a run to Camp Falcon and the 867th with gun trucks, about an hour drive delivering supplies. It's quite a bit smaller than Camp Taji. A mortar hit the ammo dump several months ago and caused a lot of fire damage. Insurgents will run up and lob a mortar over the wire a few times a week."

"Camp Taji is more or less a suburb to Baghdad. You can see the ravages the war has taken, but the situation here is not all gloom and doom like you hear in the media. Most of the fighting is amongst themselves."

"The battalion commander for Camp Taji told me morale is very good because in this day and age, everyone who signs up knows there is a high likelihood they will be sent to active duty. He sees a high level of soldiers reenlisting. Primarily at Taji they support our U.S. troops, but they

also help support the logistics of the Iraqi military by providing vehicle maintenance, additional armor on their vehicles, fueling, food support. You can see the Iraqi checkpoints established and the improvement in their

"The only complaint I heard was, 'Let's get this done. Let's take the gloves off and knock down the doors we need to.'"

— CHARLIE THOMAS, KDRO NEWS ANCHOR

professionalism and training and ability to protect themselves."

"When I was in Washington D.C. for Radio Day, Tony Snow said, and I could see, that most of the violence is within a 30 mile radius of Baghdad. The rest of the country is coming along well. The troops say it is a situation of hurry up and wait. Boredom can be a big enemy. They are dedicated to staying until the job is done right and done professionally as it was assigned to them by their

superiors and the American people."

"It's not uncommon for soldiers to work 16 to 18 hour days, so it's very important for them to personalize their space. You can only deal with so much stress in your life, so they need a place to get away from it and reflect on what's important to them. There is internet access on the bases and over the holidays the military set up 30 minute video links for the soldiers so they could sit down and visit with their families."

"When you're outside of the wires (base), they gather around you like a mother hen and make sure you are protected at all times. As long as you follow the rules and don't put everybody in jeopardy they are happy to have you along."

"I was in Balad for about two days waiting to go to Camp Striker to spend a day with the 206th which was Missouri troops with some regulars mixed in. I had the privilege of speaking to about 100 different Missouri soldiers and exchanging letters and cards from home. I met a pair of brothers there, and the third

brother had just left. From another state I met a father and son serving together. It's not just a bunch of kids fighting over there. It's a big cross-section with a lot of guys older than me. They're there and they're not complaining. The only complaint I heard was, "Let's get this done. Let's take the gloves off and knock down the doors we need to. They are also sick of the negative press."

"I also got to speak to some medical personnel while I was there. Physicians and dentists deploy for 90 days. Dr. Jeff Moyer

is a dentist from Lamar, MO and was encouraged by morale at Camp Anaconda. He said there was lots of humanitarian stuff going on outside the wire because the medical system is really broken down in Iraq. Even though we do the best we can for immediate care, injured Iraqis have a long road ahead because their in-country health system is poor."

"Major Christopher White was with the 28th Medical Task Force North. He said no matter how injured a soldier is, he has a
continues on page 26



Thomas snapped this photo out a helicopter window in Iraq.



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To Iraq and back

At right: 1st Lt. Roberts administers Sgt. Parrish's Oath of Enlistment. Parrish, from Lebanon, MO, was later killed by an I.E.D. (improvised explosive device). The oath took place in front of a roughly 4,000 year old ziggurat (temple) in Ur, about 220 miles south of Baghdad (see inset).



continued from page 25
96% chance of surviving the injury if he makes it to the IZ. He said Iraqi physicians are very good they are just overwhelmed,



seeing 100 casualties a day, so they try to take some of the burden off the Iraqi medical infrastructure by handling civilians and Iraqi troops."

Concludes Thomas, "I'd love

to go back, especially with this new troop situation. My credentials are good until June. I'd go back tomorrow if they'd send me."

AIM sponsors wage garnishment seminars

Jefferson City, MO— Wage garnishments are among the most difficult administrative challenges faced by employers. For that reason, Associated Industries of Missouri (AIM) will host a Wage Garnishment and Child Support Laws Workshop in Jefferson City, St. Louis, Springfield and Kansas City. Led by experts in the field, the workshop will address this complicated issue.

"It's overwhelming to consider all that is involved in a wage garnishment for the payroll department," said Gary Marble, president of AIM. "As more and more agencies begin using wage garnishments as a way of recovering money from an individual, payroll departments must deal with issues regarding appropriate amounts withheld and to whom they should be paid."

Wage garnishments take place when an employer withholds the earnings of an individual for the payment of debt as the result of a court order or other equitable procedure.

This seminar will cover Missouri statutes regarding payroll deductions, garnishments, child support claim against wages, frequency of pay, rules regarding voluntary wage assignments, what can and cannot be deducted from an employee's paycheck, and rules regarding final paychecks.

Schedule for these seminars are as follows:

Feb. 28 - Associated Industries of Missouri Building, Jefferson City

March 7 - Sheraton Hotel Clayton Plaza, Clayton

March 14 - Hawthorn Park Hotel, Springfield

March 21 - Hilton Garden Inn, Independence

James N. Foster and Kevin Lorenz, both attorneys with the law firm of McMahon Berger in St. Louis, will present the seminar. Both are experts in the field of employment law.

For additional information on the Wage Garnishments Workshops or to register, contact Jan Schanbacher, AIM's meeting planner, at (573)634-2246.

Associated Industries of Missouri is a business and industry trade association serving as The Voice of Missouri Business for over 1,200 Missouri employers. AIM represents its membership before the Missouri legislature, state regulatory agencies, the courts and the public. AIM's website is www.aimo.com.

AmerenUE advises dock owners to prepare for lower Lake levels

AmerenUE advises dock owners at Missouri's Lake of the Ozarks that the annual winter lowering of the lake level has begun. The company reminds property owners that they should take appropriate measures to protect their docks from the lower water levels and other winter conditions that routinely occur at this time of year.

AmerenUE normally lowers the lake by several feet during the winter months to provide increased water storage capacity

for flood control during the spring rainy season. Phil Thompson, superintendent of AmerenUE's Osage Power Plant at Bagnell Dam, says lake elevations down to 650 feet above sea level—10 feet below full reservoir—are possible during the winter season.

To minimize the effects of lower lake levels and other winter conditions, AmerenUE offers the following tips:

- Disconnect hinges linking docks and seawalls or piers to

allow the entire structures to follow the water level down.

- Lengthen cables to permit docks to drop as the lake level drops.

- During any absences from the property, ask nearby neighbors to watch the dock or retain a local boat dealer or dock builder to care for the property during the winter season.

- Use "bubblers" or other anti-icing devices to help protect docks from ice damage.

Boating Industry magazine names Glencove Marine to 2006 Top 100

Minneapolis, MN— Boating Industry magazine's second-annual Top 100 Dealers, is a ranking of those marine dealers that are unsurpassed in overall business operations, customer service, marketing and professionalism.

"While most industry awards are given to those dealers that sell the most boats, our Top 100 program is much more qualitatively focused," said Matt Gruhn, Editor-in-Chief of Boating Industry, thereby leveling the playing field for all dealers and directing consumers to those dealers that can best deliver on the dream that boat ownership promises."

This ranking, which was highlighted in the January issue of Boating Industry magazine, represents a group of marine deal-

ers. Collectively, they generated \$2.88 billion in retail sales, which is nearly 8 percent of the entire \$37 billion marine market. The 2006 Boating Industry Top 100 employ more than 6,500 people and operate 357 retail locations across North America.

Glencove Marine, based in Lake Ozark, Mo., and its five locations, ranked 87th on this elite list, which recognizes the best-of-the-best of the more than 5,000 marine dealers in North America.

"Glencove Marine exhibits strong operation processes throughout its organization, said Gruhn."

"One particular example our editorial staff was impressed with was the way the company treats its service technicians. The dealer rewards these employees for their efficiency and loyalty, pay-

ing out year-end bonuses in addition to providing a healthy 401k program and four weeks of vacation after five years of employment."

Boating Industry's editorial staff reviewed more than 400 applications, culled from more than 3,000 nominations. The applications asked both quantitative and qualitative questions regarding all aspects of marine dealer operations.

"The Boating Industry Top 100 has, in short order, become the most coveted award in the

marine market," explained Tammy Galvin, Group Publisher for Ehlert Publishing Group's trade magazines. Marine dealers are on the front line with consumers every day, and this is one way we can help provide much-needed benchmarking information for all other dealers to measure themselves against."

To help bring the Boating Industry Top 100 to life, Ehlert Publishing Group, the magazine's parent company, created the Leadership Alliance, an elite group of the marine industry's

leading suppliers. These companies were invited to participate because they possess, as one of their corporate values, a true belief in and commitment to raising the bar of professionalism across all marine industry sectors, and particularly for dealers.

The 2006 Leadership Alliance members include: BRP/Evinrude, GE Capital Solutions, Yamaha, BoatTrader.com, Watch Captain, SHURflo and the Marine Retailers Association of America.

To see the complete ranking of the Top 100 dealers, visit www.Boating-Industry.com.

"Insurance-Wise"

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 endorsement 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.



Steve Naught, CIC

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•F.Y.I. (Future Young Investors) Club for Ages 13-18

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Sharing a view of the State

Chuck Purgason
State Senator 33rd District

Most of the action this week in your state capitol centered on the Governor's annual State of the State address. This is when, traditionally, the Governor lays out his agenda and puts forth his budget for the coming fiscal year.

In a joint session of the House and Senate on Wednesday evening, Governor Blunt proposed overhauling Medicaid, the state's embattled health care system for the poor. About 825,000 Missourians would receive improved health care through HealthNet.

The Governor also proposed offering tax breaks and incentives to businesses to expand health care coverage to uninsured workers. "Other plans work to deliver improved access to affordable health care for every Missourian and the guarantee that the sick and the poor will be well served," Blunt said. "The old Medicaid was about sickness. The new HealthNet will be about prevention and wellness."

The revamped Medicaid pro-

gram would match enrollees with a primary health care provider and emphasize illness prevention by granting bonus health benefits to those who try to lead healthy lives. Doctors would get more money from the state to try to reverse a shortage of physicians participating in the current Medicaid program.

The Governor is recommending \$2.6 million to implement suggestions from the Mental Health Task Force, a group formed in June to study abuse and neglect in the state mental health system. The issue of the safety of long-term care facilities came to light last year after a deadly blaze at the Anderson Guest House, which served some mentally disabled patients.

The Governor's proposed budget also directs an extra \$40 million to colleges and universities, including \$4.4 million for Missouri State University and an additional \$500,000 for operating expenses at MSU-West Plains.

Governor Blunt proposed more money for need-based scholarships for college-bound

students, math and science programs in public school classrooms and recruitment of students into health care professions.

The Governor embraced about \$133 million in proposed tax breaks, including a plan to eliminate state income taxes on all Social Security benefits.

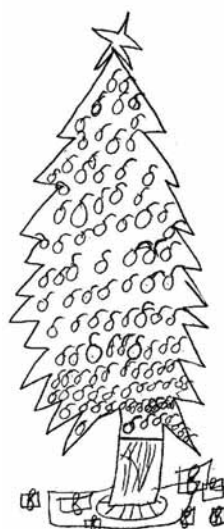
Also supported by Governor Blunt is \$200,000 for the Alternatives to Abortion program, which provides counseling for pregnant women.

The Senate Appropriations Committee will now begin the process in the Senate of breaking

down the state's budget into fine detail. This is a long process that must be completed by the first Friday in May to meet our constitutional requirements.

In other areas, the northern part of the 33rd District is slowly getting back to normal. I have tried to work very hard with the local governments and the State and Federal Emergency agencies to make sure the support groups in these areas were getting the help they need to recover from the ice storms that swept through much of the area. Most power has been restored and the cleanup will be a long and ongoing process. I am proud of the way the people of the district have responded to aid their neighbors in this time of distress and hopefully with everyone working together these areas will return to normal very soon.

I welcome your opinions and suggestions. You may reach me at 573-751-1882, e-mail to chuck.purgason@senate.mo.gov, or write to me at the Missouri Senate, State Capitol, Room 420, Jefferson City, MO 65101. If you would like to receive these newsletters electronically, please call or e-mail my office.



Lake Area

Christmas for Kids Benefit & Silent Auction

Dear Lake Area Businesses and Community,

This is a special Thank you for your generous donations and attendance at the Christmas For Kids Benefit and Silent Auction.

It takes special people like you to make dreams come true for unfortunate children in our area.

Christmas for Kids and Kiwanis believes in helping Lake area children whom "fall through the cracks" of today's assisted care programs. It is our mission to spend every dime donated toward area children and assist Lake area charitable organizations that also focus on underprivileged or handicapped lake area Children: Camp Wonderland, Tri-County YMCA, Citizens Against Domestic Violence, Kid's Harbor, Lake Regional Pediatrics, Hope House, and Big Brothers-Big Sisters.

Thank you again! You have been a vital part of the success of the Christmas for Kids Benefit and Silent Auction, as well as, a contributing factor to the happiness and well being of hundreds of Lake area underprivileged children.

If you could only see the smiles we've seen!

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MO Supreme Court ruling could cost millions to businesses

by David A. Lieb (AP)

Jefferson City, MO— Like many senior citizens these days, retired electrician Fred Schoemehl never fully retired.

At age 76, after moving from the St. Louis area to the Lake of the Ozarks, Schoemehl was still working at a local marina and yacht club. While on the job May 11, 2001, Schoemehl twisted his knee trying to stand up.

He was awarded workers' compensation benefits, but died in January 2004 of an unrelated cause just one month after those payments finally began.

Now it appears, Schoemehl's legacy could mean thousands _ even millions _ of more dollars to the families of other injured workers who die.

In a 4-3 decision on a case brought by Schoemehl's widow, the Missouri Supreme Court this month reversed the long-held assumption that workers' compensation payments end when an injured employee dies of an unrelated cause.

Instead, the court said, surviving dependents are entitled to continue receiving the payments due a deceased worker who had been "permanently and totally disabled."

Employers are howling about the ruling. Attorney General Jay Nixon's office plans to ask the Supreme Court to reconsider. And state Sen. Chris Koster, R-Harrisonville, already has filed legislation to reverse the precedent-setting decision.

"The cost to Missouri employers is unfathomable," said Gary Marble, president of Associated Industries of Missouri. "Basically, if not corrected, the workers' compensation system has been relegated to a life insurance policy in addition to the legally mandated coverage for injured workers."

St. Louis attorney Dean Christianson, who represented Annette Schoemehl, called that assertion "way over the top."

But attorneys, employers and insurers alike agree the ruling is likely to drive up the cost of some workers' compensation cases _ and thus also the cost of insurance charged to employers. The unanswerable question is how large those costs will be.

A look at Schoemehl's case provide at least a glimpse of the costs.

Fred Schoemehl had been

due payments of \$221.26 a week. As a result of the ruling, Annette Schoemehl, 65, will be due at least three years' worth of payments _ amounting to about \$41,000 plus interest, at the time of the Jan. 9 Supreme Court ruling. She also will be due \$221.26 for each additional week of her own life.

And Annette Schoemehl won't be the only one to benefit.

"This (decision) will apply to others _ there's no doubt about that," Christianson said.

The opinion written by Supreme Court Judge Richard Teitelman cited a section of law stating that injury payments shall cease when an employee dies of an unrelated cause, "unless there are surviving dependents at the time of death." Teitelman then cited another section of law defining an "employee who has been injured" but dies to "also include his dependents."

As such, Teitelman concludes, Annette Schoemehl became the injured "employee" after her husband died. Following that reasoning, dependent children also would be eligible for workers' compensation payments after the death of a parent or guardian.

Insurance companies already calculate injured employees' average life expectancies when accounting for how much money they likely will receive. But factoring in the life expectancies of their spouses or children is more complicated and certainly would drive up the costs, said Steve Millikan, vice president of Columbia-based Missouri Employers Mutual Insurance.

The bottom line: workers' compensation insurers will have to charge more to employers, he said. But it's too soon to say whether those premiums will rise by a significant or minimal amount, Millikan said.

The costs to employers may be limited because the Supreme Court ruling applies only to survivors of injured people who suffered total (as opposed to partial) disabilities that were permanent (as opposed to temporary) in nature.

Missouri Employers Mutual is one of the largest workers' compensation insurers in the state. Yet since it opened in March 1995, the company has averaged just five permanent, total disability cases a year, Millikan said. And in that time, just two people have died of causes unrelated to their injuries.

(When workers later die because of their injuries, their survivors already are due benefits under state law.)

Cape Girardeau attorney Mike Moroni leads The Missouri Bar's workers' compensation committee and previously presided over

workers' compensation cases as a state administrative law judge. As a result of the Supreme Court ruling, Moroni said he may seek more money for clients who have permanent, total disability cases.

"This is a big change in the law _ no question about it," Moroni

said. But "in the long-run, I don't think it's going to make that big of a difference."

"Granted, there will be more money paid out," Moroni said, but not as a huge percentage of the total workers' compensation benefits.

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TECHNOLOGY/LIFESTYLE

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Power-Plate's "my5" Acceleration Training

The new Power-Plate my5 offers the benefits of the industrial-use model with smaller dimensions, designed to fit in home settings. In addition to the launch of the new my5, Power Plate is also launching a new micro-site, www.mypowerplate.com, to help consumers experience the my5.

"Because of its versatility and efficacy with the widest array of individuals, from the most athletic to the most sedentary, we've always believed this product would reach a point of mass acceptance, as has been the case with treadmills or other common exercise products," said Brian Dillman, Executive Vice President and Chief Marketing Officer, Power Plate North America. "We've been thrilled with the rapid emergence of the Power-Plate Next Generation, and we believe the my5 will bring Acceleration Training to a level of mass acceptance because it provides the benefits of our industrial unit at half the cost."

The new my5 model is available in silver, white or black and offers a preset frequency level of 35 hertz, high and low amplitude settings, and a maximum load capacity of 300 lbs. The my5 is available for \$4,500.00 at www.mypowerplate.com.

The Power-Plate's "Acceleration Training" gives you the same benefits as other methods, in less time, with less effort. It's designed to promote peak muscle contractions and critical blood flow with a technology called Advanced Vibration Technology (AVT) known as "whole body vibration". It produces mechanical vibrations that use the body's innate, reflexive response to disruptions in stability by triggering muscle contractions that stiffen and stabilize the body to keep it from falling. It generates 30-50 vibrations per second creating what feels like a buzzing sensation — muscle contractions occur for each and every vibration. This muscular activity does

the job, but is recommended for limited 10-15 minute sessions, three to four times per week.

The manufacturer purports the Power-Plate provides additional benefits like increased bone density, increased release of key wellness hormones such as serotonin, testosterone and Human Growth Hormone (HGH), increased postural balance, increased circulation throughout the body and increased circulation to the skin reducing the appearance of cellulite.

According to the manufacturer, AVT mechanisms were originally developed in the 1970's by Russian Olympic coaches. Van der Meer's later successful use of The Power-Plate with Dutch Olympic athletes spurred its widespread use by athletic trainers. Research data to support the claims made by the company is available on their website.

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Todd Durkin, Gunnar Peterson, and Juliet Kaska with their clients such as Ladaian Tomlinson, Sylvester Stallone, and Stacy Keibler respectively.

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TECHNOLOGY/LIFESTYLE

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Apple's revolutionary new iPhone



While it's true that some Western Asian cellular phones already have many or all of the features of Apple's new iPhone, none have the sleek uber-cool iPod looks

or the revolutionary touch screen navigation — and it's bundled OS X (10) applications.

It's also got unbelievable technologies like an accelerometer— it can tell which way you have the device turned, portrait or landscape, and then change the display on the fly. A proximity sensor can tell when you have it next to your face— it dims the screen and pauses an media you have playing when you use the phone. There's also voice recognition and quick-as-a-flash conference calling from your address book— which, like the music, media and everything else onboard can be synced to your PC with the USB 2.0 or Bluetooth 2.0 EDR interfaces. Oh, and it sports all of the usual features of a smart phone— e-mail, web browsing, SMS texting, push mail, and more. But you can't get it just yet, you'll have to wait until June, or when the trademark battle is resolved— it's hard to say. The cost? A mere \$599 for 4GB storage with a two-year Cingular Wireless exclusive data contract. \$699 if you want the version that ships with 8GB of storage— also available only with the two-year service contract.

Apple's \$299 iTV wireless media device



The \$299 iTV is available now. No, it's not a TV, it's the little box in front of it. If you've just downloaded your favorite program, movie, music video — whatever, instead of huddling around in front of your monitor, you sync the media to your iTV, and watch it in widescreen glory with a bowl of popcorn, if you choose. The iTV connects to your TV via an HDMI (High

Definition Multi-media Interface) port or component video and audio. It has built-in 802.11 Wi-fi wireless connectivity, allowing you to "sync" media of any kind to it from any Wi-fi enabled Mac or PC computer. It allows you to play any content you've added to your iTunes library on said PC.

Why is this a big deal? Folks use iTunes to play-back all kinds of content. Until this and similar wireless devices hit the market, getting the stuff to the big screen in the

living room was problematic and usually required burning discs of some sort.

The iTV will let you send virtually any material from any computer (think laptop playing a Powerpoint presentation to a projection screen in a boardroom down the hall) to any connected TV or device that supports component or HDMI video input— wirelessly.



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New golf-wear for Spring from top clothing lines

MONTEGO MON

Newport Sportswear has expanded its clothing lines for Spring. According to Barnum Mow, president and CEO, there will now be more elements to the company's Montego Mon brand for men, "Karen Neuberger" and "Koi" for women, and "Neutral" for young men.

"Several years ago, Montego Mon was just a silk camp shirt line," says Mow. "We became very one-dimensional, when it came time to sell the fall season line. So we came up with four elements to that brand."

Montego Resort, which has a very island-inspired look, is comprised of "basically anything you can wear to a resort," says Mow. That includes camp shirts, shorts, sandals, boxers, pants, swimwear, ties and garment-dyed and screen-printed tees. The line is being sold to resorts, airport shops and upscale department stores.

Montego Golf features double-mercerized cotton knit shirts, woven shirts, pima cotton pants and shorts, cashmere sweaters and vests, and rain-proof outerwear. Says Mow, "It's a very high-end product, with 'tasty' finishes and colors. With our competitors moving into performance apparel, we've decided to go more sportswear-driven. This line can be worn on- or off-course,

at the office, on vacation, whatever—it doesn't look like a golf line." Montego Golf is being sold to green-grass golf pro shops and selected department stores.

Montego Sport is a denim-friendly line that includes denim pants, linen shorts, long-sleeve wovens, linen shirts, linen-constructed blazers and contemporary polos. "This line has a nice cut," says Mow. "It's really meant to get you out of the resort and golf looks, and into more of an everyday mode. It's clothing that you'll probably wear on the weekends or when you go out to dinner."

Finally, Montego Signature is a sophisticated, Tour-type of line that includes blazers, cashmere sweaters, wool gabardine pants and woven shirts. "It's more formal type of wear with a contemporary flair," says Mow.

FAIRWAY AND GREENE

Fairway and Greene's retail offerings for Spring and Summer feature new styles and colors for men and women, with casual course wear and outerwear that looks great on and off the links.

New styles in water-resistant outerwear including a pullover that converts to a vest with zip-off sleeves, a full length zip bomber jacket and a vest that pulls over. A goat suede car coat



Newport Sportswear's Montego Golf line features luxurious fabrics and sophisticated styles for more than just golf.

versatile as a blazer or jacket.

"Fairway & Greene is known for its color, its attention to detail and its uncompromising quality. We think that by focusing on all these elements and improving our fit—that we will begin to set ourselves apart in the Ladies business, where price, inferior quality and inconsistent sizing have dominated."

Women's Spring features two collections, Spring Fling and Fun in the Sun—light blue, cocoa, lemon, classic white in lightweight cotton/nylon solid color skirts, shorts and capris. Printed skirts, plaids, bermudas as well as Pima cotton Cable Sweaters in a multitude of colors and models combine to create a recipe for success.

Men can look for the tried and true classics in traditional designs as well as exciting new strip patterns and colors. Sweaters in Merino wool, the English Holiday Group with unique knits with cashmere and alpaca sweaters. Fairway and Greene, is the industry's premiere clothier, exclusive to upscale green grass proshops.



Fairways and Greene keeps colors and fabrics soft for Spring including these shirt/sweater combos found exclusively in pro shops.



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Robinson wins Clubmaker of the Year Award

The Missouri Sports Hall of Fame, founded by John Q. Hammons in 1994, has selected Irl Robinson, Golf Clubmakers Association's Worldwide Clubmaker of the Year, to receive their Achievement Award in recognition of his GCA win.

Robinson was awarded the GCA's highest honor, Worldwide Clubmaker of the Year in December. The Missouri Sports

Hall of Fame awards ceremony takes place February 11th at the University Plaza Convention Center in Springfield, MO.

Irl Robinson is the Business Journal's expert source for custom clubmaking and fitting. He has been featured in a series of how-to GolfTECH articles. Irl's Custom Golf is located in Clinton, MO.

Spa Shiki massage therapists receive advanced bodywork training

Lake Ozark, MO— Spa Shiki massage therapists recently received advanced massage training in rolfing. Rolfing is a sophisticated bodywork therapy that uses deep muscular manipulation, massage and sports therapy techniques to release restrictions in the body's connective tissue network, the fascia. This release helps to realign and readjust the body to its original natural state and can help to

restore health. Noah Steven Karrasch, an international bodywork instructor, led the training for all 12 Spa Shiki massage therapists.

Karrasch was trained as a Rolfer through the Rolf Institute in Boulder, Co. and achieved certification in 1984. Karrasch's instruction complements and enhances Spa Shiki therapists' knowledge of the body, advancing the level of service and thera-

py they provide to guests.

The following Spa Shiki staff members attended the training: Melissa Bell, Todd Borron, Karen Corn, Stephanie Hensel, Lori Howell, Pat Hunter, Andrea Johnson, Wendy Perrigoue, Kris Reinholdt, Carol Schier, Shannon Yoss and Kathy Lea.

For more information on Spa Shiki, please visit www.spashiki.com or call (800) THE-LAKE.

Ask your mortgage professional

Question: I was listening to the radio and heard a tax tip concerning Private Mortgage Insurance; however they did not give a lot of detail. Will you be able to explain how I know if this will apply to me, will my mortgage insurance now be deductible on my tax return? I am not sure if this is true will you please explain.

Answer: Yes, President Bush signed the Mortgage Insurance Deductibility Bill into law. This means the law is effective for the 2007 tax year on purchase and refinance loans closed on or after January 1, 2007. This will not apply to Mortgage Insurance on Mortgage Loans already existing; only Mortgage Loans closed after January 1, 2007. You must also meet the Adjusted Gross Income guidelines of \$100,000 or less for married filing jointly, or \$50,000 for filing single.

This new tax deduction will make homes more affordable in 2007 by allowing home buyers to write off premiums for Private Mortgage Insurance (PMI) and Government Mortgage Insurance. For those families who cannot afford to put 20 percent down and are forced to pay mortgage insurance this is a welcomed relief. Mortgage interest has been deductible for a long time, now with the mortgage interest and mortgage insurance deductible it will allow more Americans to use the benefit of owning a home on their tax returns. Making the cost of mortgage insurance tax deductible makes homeownership within reach of more Americans who want to own their own home.

If you have a Home Equity Line of Credit (HELOC) or a Second Mortgage with a rate that may go up in the coming year you may consider consolidating your loans even if it exceeds 80 percent loan to value. The Mortgage Insurance deductibility may offset the cost of refinancing especially if your

rate on the HELOC or Second Mortgage relates to more money paid out than the Mortgage Insurance will cost. Check with your Tax Preparer to verify your eligibility of using Mortgage Insurance as a tax deduction on your tax return. This is especially important for you to know whether or not you have enough deductions to use Itemized Deductions. Knowing if you qualify for the deduction will facilitate your Mortgage Planner in recommending the best loan program to fit your needs based on the facts that directly affect your finances. If you are in a position where your Mortgage Insurance can be deductible, work with a Mortgage Professional to evaluate the pros and cons of refinancing your current mortgage; find out if it would be beneficial to refinance. Will you save money that you are currently paying in Mortgage Insurance that is not deductible because you closed your loan prior to January 1, 2007? Work with a Mortgage Professional that understands your financial goals and establish a Mortgage Plan that will save you money on a monthly basis as well as at the end of the year on your tax return.

If you have questions please email them to HYPERLINK "mailto:answers@lakeloan.com" answers@lakeloan.com or call Andrew Conner at 573-317-1400 **MORTGAGE RESOURCES IN THE MIDWEST**

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With Larry Salsman
PGA Pro, Sycamore Creek

BUNKER LIES

by Darrel Willman

This installment of "Problem Shots" is the blocked or obstructed shot. A great lie, perhaps, close to the pin maybe, but there's something right in the way. Usually it's a

tree, they're notorious for being an absolute impediment to a shot. Smaller obstacles are far easier to get over/around. Larry Salsman, Director of Golf at Sycamore Creek Golf Course and PGA Pro, takes us through the types of shots we can expect and how to deal with them.

Larry says, "I'll play with different friends, and it's amazing — in a situation where they normally hit a sand wedge, they'll go ahead and pull it out anyway trying to hit it low. The club is going to do what the loft is going to let it do. So they try to hit it two feet high with a sand wedge and it's just not made to do that. That's why they make other golf clubs— to do these shots."

Larry echoes the conventional wisdom behind problem shots and course management. The right club for the shot. When your wedge will normally carry 100 yards with a high, soft arc, there is no reason to assume hitting it softer will magically produce a lower trajectory. There are techniques for addressing the ball that allow you to effectively lower the loft for a club, but the best

swing is always the simplest. Choosing a club that is designed to produce a lower, flatter trajectory is the key in this instance. Larry explains.

"Whenever I come to a 'punt' shot like this, I need to keep it low. All I do is basically back up to another club. Normally I would hit a sand wedge to chip, but I may go back to a seven iron or maybe even a five in order to keep it low— to get it the right height, to just get it started."

Of course if you are within chipping distance and you use a five iron, it is designed to produce a flatter shot with greater distance than a wedge. Choking up on the club allows you to take a swing that will produce a shorter shot. Larry says, "You don't have to hit it like a full five iron. You choke it down like it is a sand wedge, or choke it down like it's a putter. Just take a little putter swing at it— you'll be surprised. Make sure you hit the ball first, and let the loft of the club do it's job. You need a lower loft? Three iron, four iron. You need a higher loft? Sand wedge, nine iron. You still have to accelerate through the shot, that's the



The yellow line indicates the direction Larry wants to go out of the rough, the white dotted line shows he'll have to keep it low and just get it back out into play in order to minimize the damage. Note the flag next to the tree trunk. He has to line up right of the landing — lies from the rough have a tendency to pull left.

main thing."

A quick look at the picture explains the approach. Keep it under the canopy of the tree, get out of the light, but hard packed rough, and then let the ball run for the green. Remembering from our piece on rough that balls from these lies like to hook, you'll need to setup as Larry has, with his line right of the intended target. Ball impact here is critical, hitting the ball first, and with a firm grip to minimize the amount the grass and rough will grab the club.

"I see a lot of people trying to hit a punt shot and they'll try to hit 'down' on the ball to get it out of that nasty lie," Larry explains, "which is fine, you still want to hit down on it, but not as an abbreviated shot. If you chop at it, you'll create more back spin, getting the ball higher, which is not what you want in this situation. I've seen people hit this shot and leave themselves in nearly the same spot they were to begin with."

Sometimes the right club for the shot is one you wouldn't imagine says Salsman, "I've been made fun of because I've hit drivers out of the rough—

because I know I can rarely hit them high, and in those instances I needed to stay three feet off the ground— I knew I'd never get a driver higher than three feet. Be experimental, don't be scared."

Beside the correct club selection and the shortened distance (in this case), the idea, Larry explains, is to get the ball back into play and minimize the damage to your score.

"Get out in one. Get out safely. For instance, we're kind of blocked by the tree. I could think, 'maybe I could squeeze my shot just past it by about six inches and I'd only be three feet from the pin.' Instead of taking that shot that you may actually make only one time out of ten, go ahead and knock it on the green. Then one or two putt, make your bogey and walk away. Because if you hit the trunk of the tree, you might knock it in the rough again, then make an eight or a ten. You're wasting strokes and nobody needs that. Just get it out and go on. Because a lot of things can happen. You might knock it on the green and still salvage a putt for par." ■

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Bushnell expands Pinseeker Laser Rangefinder product line to include new Medalist™

Overland Park, KS— On the heels of the most successful golf sales year in history, Bushnell Outdoor Products, announced the release of the Medalist, a compact measuring device that will be offered at a



The Bushnell Medalist will offer similar performance to the Pinseeker, but at an improved price point.

lower price point and provide more golfers with the opportunity to know the exact distance on every shot.

Like its predecessor the PinSeeker 1500, which catapulted the company to record sales growth in 2006, the Medalist is equipped with PinSeeker technology and will combine pinpoint accuracy and consistency enabling the user to range up to 300 yards +1- one yard to the flag without the use of reflectors.

"As our research and development continues to innovate, we are able to provide consumers with PinSeeker technology at a lower price point," said Bushnell Product Manager Jordan Vermillion. "The Medalist is an example of our innovation and we look forward to creating exciting new technologies that will consistently put Bushnell on the cutting edge of this field."

Since last year's introduction of the PinSeeker 1500 Tournament and Slope Edition, sales have soared in green-grass and off-course retail shops. Bushnell expects continued success as the Medalist will reach a whole new group of

avid golfers.

"The Medalist provides an attractive price point for a broader range of the golfing public," said Jason Seeman, Golf Sales Manager at Bushnell. "Bushnell continues to offer golfers seeking premium high-end products with the PinSeeker 1500 rangefinders, which are capable of ranging distances from five to 1,600 yards."

Weighing just 9 oz., the Medalist is 1.7x4.5x3.8 in size and is ready to be used right out-of-the-box, allowing it to be played at 100% of the courses around the world without the need for reflectors.

Powered by a 9-volt battery, the lightweight Medalist boasts a 4x magnification and features a rubber armoring, making the product easy to grip. It also comes with a premium carrying case.

The Bushnell Medalist is available for \$299.

For more information on the Bushnell family of laser rangefinders, including the exciting new Medalist, visit the company's new website at www.bushnellgolf.com.

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Adams Golf introduces Insight Drivers, Fairway Woods

Plano, TX— Adams Golf (OTCBB: ADGO) gives golfers more distance and increased forgiveness through unprecedented MOI (Moment of Inertia) measurements, and by utilizing industry-first construction methods in its new Insight series of drivers and fairway woods.

Insight BUL, Insight BTY and Insight Belle.

We've developed these new drivers and fairway woods that are very unique in their design and construction, said Chip Brewer, Adams Golf CEO and President. We created the BUL line for the golfers who need more accuracy and, in turn, more distance. The BTY driver and fairway wood are designed for better players who like traditional and tour-inspired shaping and low spin rates, even at high clubhead speeds. And the Belle driver and fairway wood are specifically engineered to fit the game of the female golfer.

Insight BUL Driver

- Engineers developed the Insight BUL driver to achieve a MOI of 5,000 resulting in more forgiveness, and through this

forgiveness, more accuracy and distance.

- Using geometric shaping, the perimeter of the BUL Driver is dramatically expanded which spreads discretionary mass as far away from the Center of Gravity (CG) as possible. This increases the MOI to 5,000 for better clubhead stability and increased accuracy and forgiveness. This method is considered, Thinking Inside The Box.

- Insight BUL is available with lofts of 8.5, 9.5, 10.5, 12.5 and HL. The stock shaft offering is the Aldila Speedline 65-gram graphite shaft. A Senior's model driver is also available in lofts of 10.5, 12.5 and 15 degrees.

With the Insight BUL Driver, we were able to maximize the two important MOI measurements of the clubhead; MOI_y, the vertical axis, and MOI_x, the horizontal axis, said Tim Reed, Vice President of Research and Development. By strategically shaping and weighting the clubhead we were able to increase the stability for increased forgiveness while producing a CG location for optimal launch con-

ditions.

Insight BUL Fairway Wood

- The easy-to-hit Insight BUL Fairway Wood, constructed of an innovative combination of a one-piece titanium cup face and crown, power-brazed to a stainless steel chassis, produces the hottest ball flight in its class.

- Titanium face and crown power-brazed to a stainless steel body the first and only fairway wood manufactured this way.

- With high COR and low CG it was designed to have the hottest ball flight of any fairway wood on the market.

- It also offers the highest MOI in its class for maximum forgiveness and easy to hit shots.

- The patented Upside down Technology in the clubface delivers more effective hitting area.

- Available models include the Strong 3, 3, 5, and 7-wood. The Aldila Speedline 75-gram graphite shaft is the stock shaft.

Additionally, the Insight BTY Driver and Fairway Wood will be available for better players who appreciate more control, forgiveness, conservative shaping and optional custom features.

Insight BTY Driver

- Insight BTY is built for better players who want versatility and high performance in a golf club.

- The tour-preferred, classic shape of the 460cc clubhead provides increased forgiveness.

- The stiff tip Grafalloy 65-gram ProLaunch Red shaft creates the ultimate combination of power and a penetrating ball flight.

- To customize swing weight, an adjustable weight port is posi-

tioned in the sole.

- The stiff tip Grafalloy 75-gram ProLaunch Red shaft creates the ultimate combination of power and a penetrating ball flight.

- Available models include the Strong 3, 3, 5 and 7-wood.

Adams Golf also introduces its first premium driver designed by and for women. The Insight Belle Driver and Fairway Wood feature lightweight materials and attractive, confidence-inspiring aes-



Adams new InSight driver promises gains through technology.

tioned in the sole.

- Ultra-thin .4mm rolled titanium transfers weight from the crown to the adjustable weight port in the sole.

- Insight BTY is available with lofts of 8.5, 9.5 and 10.5 degrees.

Insight BTY Fairway Wood

- The compact, low-profile shape is tailored for the better player.

- A titanium face and crown is power-brazed to a stainless steel body, which is not only an industry first but makes BTY one of the hottest fairway woods on the market.

- To customize swing weight, an adjustable weight port is posi-

thetics that appeals to female golfers.

Insight Belle Driver

- Uniquely designed for women, the Insight Belle Driver isn't just a version of the men's it's built for women.

- Lightweight and easy-to-hit.

- Stylish color and markings.

- Conservative shaping.

- High launch that results in longer drives.

- Insight Belle is available with lofts of 11 and 14 degrees. The Adams 45-gram Speedline G45 graphite shaft by Aldila is the stock shaft along with the Women's Winn G8 grip.

continues next page



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Adams new InSight fairway wood features Ti brazed face.

Aerotech SteelFiber offered as new custom option at Srixon

Bellingham, WA— Aerotech Golf, the golf industry leader in composite shaft innovation, announces that its SteelFiber iron shafts are now available as custom shaft options for Srixon's Pro100 irons and the new I-506 irons. SteelFiber shafts are renowned for their high-performance engineering and their ability to provide the power of a graphite shaft with the stability and control of a steel shaft.

"We're very excited that SteelFiber shafts are now part of the custom options at Srixon, one of world's premium golf club manufacturers," says Chris Hilleary, president of Aerotech Golf. "Srixon is extremely well-known for its commitment to providing golfers with high-performance golf equipment, and we welcome them as a valued supplier of Aerotech Golf shafts."

SteelFiber shafts feature a high-modulus graphite core and more than 59 miles of steel fiber covering the surface of each shaft, providing golfers with the power of graphite and the stability of steel. While the shaft's graphite core provides vibration dampening, increased clubhead speed and maximum distance, the steel fibers produce a optimum weighting for a solid feel at impact and add stability and control for pinpoint accuracy. The SteelFiber iron shafts are produced in weights of 75, 85, 95

and 110 grams, plus a 125 gram wedge specific shaft, and are available in a variety of flexes.

"A premium brand, like Srixon, doesn't win on pro tours around the world without providing superior products," says Marty Olinger, Srixon's executive vice president of sales, "and, it was our dedication to providing superior products that first attracted us to Aerotech. Aerotech golf shafts, such as the SteelFiber iron shaft, provide innovative technology that can truly enhance a player's performance."

Aerotech Golf specializes in uniquely engineered, performance-enhancing golf shafts and has supplied shafts to such renowned golf club manufacturers as Cleveland Golf, Adams Golf, Fenwick, Lynx, and Zevo among many others. By launching its own branded golf shafts in 2002, Aerotech quickly became known as a producer of some of the most innovative, high-quality golf shafts on the market. For more information on Aerotech Golf and its products, please call 888.733.8988 or visit www.aerotechgolfs shafts.com.

Headquartered in Bellingham, Wash., Aerotech Golf designs and manufactures high-performance golf shafts, including the award-winning SteelFiber, PowerCoil and Players Spec brands.

Adams Golf fairways, woods

continued from previous page

Insight Belle Fairway Wood
- An industry-first combination of a one-piece titanium cup face and crown power-brazed with a stainless steel chassis creates a powerful mix of distance and accuracy that you need in a fairway wood.

- Low-profile design provides a high-launch angle for increased distance and better

results.

- Available models include the 3, 5, 7 and 9-wood. The stock shaft is the 45-gram Adams Speedline G45 graphite shaft by Aldila.

The entire Insight series of drivers and fairway woods will begin shipping to golf shops Feb. 1, 2007. Suggested retail prices for Insight BUL and Belle Drivers is \$399.99; for Insight

BTY Drivers, \$429.99; for Insight BUL and Belle Fairway Woods, \$249.99; for Insight BTY Fairway Woods, \$279.99.

For more information about Insight, including shaft, grip, loft specifications, please visit our website at www.adams-golf.com.

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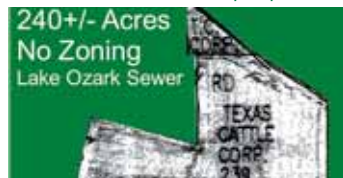
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Paul's Supermarket Food and Beverage Report

With Steven Hermann
Paul's Supermarket

Paul's Supermarket Fries is proud to Fry Trans Fat FREE!

Trans fat has been in the news, but besides hearing about who is banning it and that it is bad for you, the fine details have been left out by the major media outlets. Paul's Supermarket is trans fat free and cholesterol free. I felt that I needed to cut the trans fat from my deli fryers. The decision was easy to make after researching the effects trans fat has on your health. What I found about industrially created trans fat is pretty alarming and these are the trans fats I will talk about.

There are two types of trans fat, naturally occurring and industrially created (the ones to worry about) as a result of a side effect of partial hydrogenation of plant oils. Partial hydrogenation changes a fat's molecular structure resulting in a proportion of the changed fat becoming trans fat. This process began in 1911, so we have been consuming trans fat for almost 100 years.

Trans fats are neither required nor beneficial for health. Eating trans fat increases the risk of coronary heart disease. For these reasons, health authorities worldwide recommend that consumption of trans fat to be reduced to trace amounts. Trans fats from partially hydrogenated oils are

generally considered to be more of a health risk than those occurring naturally.

The fact that trans fat increases the risk of coronary heart disease was reason enough to find frying oil that was trans fat free. So I went to my suppliers and found frying oil that was not only trans fat free, but cholesterol free!

While I can only directly effect what I use to make my freshly prepared food, I am unable to change how certain prepackaged products are produced. The good news though is that as of January 1st, 2006 the FDA requires food manufacturers to list trans fat on Nutrition Facts panels. This is a great step forward in identifying what products contain trans fat, so you can make an educated purchasing decision.

Although trans fats are bad, other fats are beneficial for you, such as mono- and polyunsaturated fats like olive oil, canola oil, soybean oil, sunflower oil and corn oil. The key is to read the Nutritional Facts panel, choosing foods lower in saturated fat, trans fat and cholesterol. Consider fish which contains omega-3 fatty acids. Choose lean meats such as poultry (without skin), lean beef and pork. When you are out to eat ask which fats are being used in the preparation of your food. And always watch calories!

This is a highlight about a complex topic. In an effort to bring awareness to the serious implications from consumption of trans fat, this is only that, an effort. It is important to consult your physician about the best diet practices suitable to you, and it is helpful to be informed when you visit your physician.

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New Lake of the Ozarks golf guide ready; golf council begins golf show season

Lake of the Ozarks, MO—The Lake of the Ozarks Golf Council's 2007 Lake of the Ozarks Golf Guide now is available, as the Golf Council begins its participation in golf shows throughout the Midwest.

The 2007 Lake of the Ozarks Golf Guide provides complete information about 14 public and semi-private courses in the Lake area. It includes photographs, descriptions and a locator map, along with data on tee boxes, par, yardage and rating/slope for each course. Also included is information on fees, membership, and contacts.

The guide features information about area lodging facilities that participate in the Golf Council's popular Golf-A-Round Package program.

The Golf Council kicked off a seven-stop season of golf shows in Springdale, Ark., on Jan. 12. Golf Council members also will represent the Lake at shows in St. Louis and Kansas City; Tulsa, Okla.; Madison and Milwaukee, Wis.; and Chicago, Ill.

Steve Walker, executive director of the Lake of the Ozarks Golf Council, explains that the shows' selection is based on information gathered at Lake-area golf courses. "We collect data on where golfers are from, their ZIP code, and what time of year they visit," he says. "Our research tells us where our best markets are. For example, we know that in-season golfers come from west of Kansas City and east of St. Louis. And because our spring is earlier and our fall lasts longer, we also see a lot of golfers from Iowa, Nebraska, Wisconsin and the Chicago area. As a result, we do a lot of marketing in those areas."

What's more, Walker notes, "we are a drive-to destination, so we exhibit at golf shows within drivable distance and where we know golfers are coming from." At each show, Golf Council representatives talk with golfers about the Lake's appeal, and hand out the new Golf Guide and other Lake information. The Golf Council also collects entries for a drawing to win a Lake Golf Getaway package including two

nights' stay at a Lake-area resort and two rounds of golf at a challenging course.

In addition to attending golf shows, the Golf Council advertises regionally in golf magazines and on TV during PGA events, and on radio in the Kansas City and St. Louis metro areas. "We don't have a huge budget so we target media that reach golfers and track the results," Walker says.

With budget limitations, one key to the Golf Council's success is strong support from the Lake-

area community, notes Paul Leahy, Golf Council president. "Lake-area businesses and chambers of commerce understand the benefits golfing brings and they're a big help in our promotions," he says.

In addition to lodging facilities, golf visitors benefit Lake-area restaurants, retailers, attractions, marinas and other businesses. "The Golf Council's marketing activities bring thousands of golfers to the Lake area," Leahy says. "They all have to stay somewhere and eat and fill their

time between golf games. Many of them bring their spouses and families along and that adds even more to the Lake's economy."

Golf Council programs – including the annual Golf Guide and participation in golf shows – are partially funded through a cooperative marketing partnership with the Missouri Division of Tourism. The Council also works closely with the Tri-County Lodging Association and the Lake of the Ozarks Convention & Visitor Bureau.

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Women's Council of Realtors host installation banquet

The Lake of the Ozarks Chapter of the Women's Council of Realtors hosted their annual installation banquet at Plaza III restaurant located at Old Kinderhook.

Over fifty members, guests and affiliates attended the event as officers from 2006 were honored and the 2007 officers were installed.

The installation was conducted by Bonnie Schumaker the 2007 State President and Governor.

Local officers installed were:
President - Angie Terry
President-Elect - Georgie Andy
Vice President of Membership - Bonnie Burton
Secretary - Jamie Golka
Treasurer - Lynn Farrell
Committee Chairs appointed were:

Membership - Bonnie Burton
Finance/Budget - Lynn Farrell
Ways & Means - Sabrina White

Education/Programs - Nancy Williams

By Laws - Nancy Rogers
Marketing/Public Relations - Mike Terry

Strategic Planning - Nancy Williams

Affiliate Sponsorship - Natalie Barfield

W.C. R. is comprised of both men and women as well as business affiliates.

They meet monthly working together with education and training keeping their members abreast of today's competitive market.

W. C. R. also is involved with assisting other organizations such as Citizens Against Domestic Violence and Habitat for Humanity.

W. C. R. 2007 officers from left to right. Lynn Farrell, Jamie Golka, Bonnie Burton, Georgie Aldy and Angie Terry.

Nancy Williams recaps her year as 2006 President.

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SCORE offers small business workshops for Spring 2007

The Lake of the Ozarks SCORE Chapter is providing a series of educational programs for small businesses this spring. These workshops are designed to provide information about owning or managing a business. The workshops are sponsored by SCORE and the Camdenton Chamber of Commerce.

For additional information regarding class content, check our web site lakeozark.scorechapter.org

Cost: \$25 per session per student. All sessions are held at the Lake Career & Technical School in Camdenton and run from 6:00 to 8:30 p.m. Call the school at (573) 346-9271 to register for one or all of the sessions.

• Keeping Your Business Plan Current – March 15

Your Business Plan is Your Roadmap to Success. . . Are you thinking of starting a new business? Have you outgrown your original plan? Or considering reevaluating your business assumptions? Continuous planning significantly increases your chances of success. This workshop will guide you through the steps for rethinking your goals for your business. Put your new vision into an updated business plan using the techniques outlined in this workshop and use this to breathe more life into your plans for the future of your business.

• Finance for the Non-Financial Owner or Manager – April 12

This is not a rehash of high school accounting – this is an opportunity for you to learn

about the financial factors that drive the financial health of your company. Make better business decisions by learning about their impact on the bottom line. In this workshop, you will become familiar with financial statements, the importance of cash flow and break-even analysis. Also, learn how to control costs, manage receivables and inventory and evaluate your company's performance. This session will be lead by Brian Stanley, a SCORE Counselor with 36 years of finance and accounting experience as a CPA and an executive of an international manufacturing company.

• Improved Sales Productivity – Owner/Manager's Guide for Closing More Sales – April 26

If you are managing a business and want a lively discussion of how to get more productivity out of your sales efforts, this is the workshop. Put energy, proven processes, and some sizzle into your sales efforts: Standards you will want to establish with your employees; Review proven processes which attract and entice customers; How to qualify prospects and turn them into customers, Analyze confirmed techniques for closing more sales; How your organization can be more productive and maximize sales be they walk-in or when prospecting for customers. These topics and more will be presented by Randy Winburn, a SCORE Counselor with a wide background in retail sales, training of sales personnel, sales management, and business ownership fields.

Quarry struggle

continued from page 23

That matter aside, Mayor Bowen is unsure as to what the city can do to regulate the quarry. "I don't know exactly what we can do," he said, "but we've got a team working on it, and we'll see."

Regardless of an expansion, Camden County Stone may continue to operate on its present site for the foreseeable future. But Bisogno and his supporters are intent on finding a way to have the quarry closed.

"We want them out of there," Bisogno says. "We don't feel they have a right to go into the middle of a residential and small business

area and sink a quarry and the people don't have a word to say about it. They are going down so deep they are jeopardizing our water supply. They don't care.

"The property values are going down, and they are going to hit bottom. Who in their right mind would buy a house on the lake over there, or bring a business into Sunrise Beach?"

The Business Journal will publish the quarry operator's views on the matter in the March issue.

-Ed.

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Business and Professional Women will hold workshop in March to assist local family

The Heart of the Ozarks Chapter of Business and Professional Women (BPW) will hold a Individual Development Workshop on Saturday, March 3 at Lake Regional Hospital from 8 am-12:15 pm.

The workshop will feature four sessions. Each session will last for two hours; participants can select two of four sessions offered:

IMPROV FOR BUSINESS:

Creativity and innovation is one of the top skills needed to succeed in business. The practice of improvisation is now included in the curriculum for many top business schools. This session, led by Jennie Ayars, former theatre producer, director and performer and TV comedy writer, will enhance your ability to be flexible, quick thinking and creative.

PLANNING YOUR FUTURE:

If you fail to plan, you plan to

fail. Learn tips on making your business grow, including how to establish a mission and vision statement, goals and objectives, actions steps and a business plan. Nancee Byington, President of Creative Dimensions and whose career experience includes marketing, customer and community programs for Monsanto Company, leads this session along with Joni Walden, entrepreneur and owner of Blinds and More. Walden previously worked in the credit union industry in strategic and business planning.

HOW DO YOU LEAD AND INFLUENCE?:

Learn to recognize your strongest personality preference and how it can help you lead, influence, interact and problem-solve. This session requires prework to explore your personal typology profile. Contact Kris Campbell, session leader at 573-

348-0777 to complete prework prior to session. Campbell is founder and president of Challenge it Now, and has over 22 years experience in the fields of organizational development and behavioral effectiveness.

LOOK LIKE A MILLION

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Choose two workshops for the low price of \$49.00 (\$15.00 additional material fee for "How Do You Lead and Influence"). Register by sending check for \$49 to:

Heart of the Ozarks BPW
P.O. Box 812

Osage Beach, MO 65065

Please indicate which two sessions you plan to attend. For more information contact Marcy Blixt at: 573-216-3847

In other chapter news the Heart of the Ozarks Chapter collected over \$300.00 to help provide

Christmas items to a local family headed by a female single parent. The chapter worked with Woman 2 Women, a local charity with a mission to empower local women, to select the family.



Shannon Melton, Local Heart of the Ozarks BPW Chapter Youth and Career Development Chair, along with BPW member and Woman 2 Women Director Kim Spangler and Marcy Blixt, BPW Treasurer and Business and Individual Development Chair, assemble Christmas gift for a local family. The gifts were provided by the local BPW Chapter.

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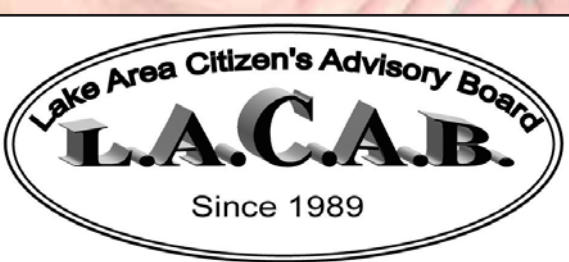
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- Anger Management Group – Education, insight & treatment to persons with aggressive/assault behavior. 12-weeks.
- Financial Management – For persons convicted of bad check offenses or having difficulty managing personal finances. 10-weeks.
- Corrective Thinking – Intended to help the student find appropriated ways of thinking to produce successful results his or her life.

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One-time events that aim to cover a subject of need in a concentrated form. Most are 2 or 3 hours.
Victim Impact Panel (VIP): Confronts alcohol and drug related traffic offenders with the human, emotional and psychological consequences of their behavior through presentations by victims sharing their experiences of loss. 2 hours
Financial Management: 3-hour version of the above seminar for short-term need to control personal finances.

Magnuson joins Industry Advisory Council

Lake Ozark, MO— Scot Magnuson, Manager of HK's Restaurant at the Lodge of Four Seasons, has accepted an invitation from the Missouri Department of Education's Division of Career Education. Magnuson will participate as a member of the Industry Advisory Council. Advisory Council members assist in identifying knowledge and



Scot Magnuson

skills needed within the industry, the member represents, as the department develops programs of study in the Career Cluster Initiative.

Magnuson is no stranger to the Missouri Department of Elementary and Secondary Education (DESE). Over the past four years he has participated as a judge during district

DECA competitions held at the Lodge of Four Seasons as well as competitions at the state level.

DECA was founded 56 years ago and has rallied support from government agencies, industry leaders and students nation-wide. The objective of this organization is to support the development of marketing and management skills in career areas such as hospitality, finance, sales and service, business administration and entrepreneurship.

“Scot has set an excellent example over the years, both for the students who have participated and his peers. We are extremely pleased about his recent acceptance of this invitation and look forward to hosting many more DECA events at the Lodge,” noted David Griffin, General Manager of the Lodge of Four Seasons.

The Lodge of Four Seasons in Lake Ozark, Missouri recently celebrated 43 years at the Lake of the Ozarks and has been a strong supporter of youth education programs for many years. For additional information call the Lodge at 1-800-THE-LAKE or visit the website: www.4seasonsresort.com.

Celebrity makeup artist workshop to benefit CADV

Lake Ozark, MO— Spa Shiki will sponsor a workshop with celebrity makeup artist Lori Neapolitan on Monday, February 12 at 7 p.m. at the Lodge of Four Seasons. The event will benefit the Coalition Against Domestic Violence (CADV). Neapolitan, an international stylist and makeup artist, has worked with a number of celebrity clients, including Sarah Jessica Parker, Oprah Winfrey, Meryl Streep and Nikki Hilton. In addition, Neapolitan has developed makeup products for major cosmetic lines and has worked with Clairol, L'Oréal and other international companies to develop looks for print, platform and runway work.

During the February 12th session, Neapolitan will discuss the most recent advancements in skincare and anti-aging products

and treatments. Through demonstration, she will share the latest in makeup products and application techniques and how they can benefit not only the way a woman looks but also how they fight against the signs of aging. Guests will learn how modern colors and application techniques and even eyebrows play such a significant role in creating a youthful, natural look. Neapolitan will also share Hollywood secrets used by celebrities to create a glowing appearance.

Tickets for the event are \$15 per person and include a complimentary glass of wine. All profits will benefit the CADV.

As part of her visit to Lake Ozark, Neapolitan will also provide advanced makeup training for Spa Shiki estheticians.

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Lake Regional offers high school nursing camp during spring break

Osage Beach, MO— High school students are invited to rediscover the “high-tech, high-touch” profession of nursing at Spring Break Nursing Camp. This camp is designed for students who are considering careers in nursing and want to learn more. Camp will be held at Lake Regional Hospital on Friday, April 6, and Monday, April 9. Hours for both days are 8:00 a.m. to 2:00 p.m. and classes will be held in Conference Room A.

Participants will have an opportunity to view various nursing departments and engage in appropriate care activities. They can also talk to experienced nurses about the profes-

sion, find out about schools of nursing, meet new people and have fun! Each participant will receive a “goody bag” filled with an assortment of great gifts.

Camp is free but class size is limited. Acceptance will be based on an application, transcript, letter of reference and a one-page written essay. A summer nursing camp will also be offered July 16-20. Request an application or learn more by calling Lake Regional Health System's Nurse Mentor, Beth Lucas, at 573-348-8060. The deadline to apply for the Spring Break Nursing Camp 2007 is March 2nd.

Albers named Prudential 2006 top producer

Lake of the Ozarks, MO— Realtor Mary Albers has been named the 2006 Top Producer for Prudential Lake Ozark Realty. Albers completed more than \$17 million in real estate transactions in 2006.

“Mary is an extremely hard worker and her success is proof of that,” Prudential Broker Susan Spica said. “She goes above and beyond for every one of her

clients.

A lake native, Mary Albers has been a realtor since 1994. She is Vice President of the Bagnell Dam Association of Realtors and holds the Accredited Buyers Representative, Certified Residential Specialist and Graduate Realtor Institute designations. Albers is associated with Prudential Lake Ozark Realty in Osage Beach.

Grein attends Star Advance Convention

Lake Ozark, MO— Mike Grein, CEO of the Tonia Grein Team, recently attended the Star Advance Convention, a Star Power Systems sponsored event. Star Advance was held at the Ritz Carlton in Bachelor Gulch on Beaver Creek Mountain in Colorado from November 29 through December 1.

This event brought top realtors from all across the country to share knowledge and network with one another. Star Advance was a very successful gathering of top professionals.

“I was able not only to gain new information in the real estate profession but to also expand on the knowledge I brought to the event. It is



Mike Grein

always exciting to share and network with the nation's top in our field”, noted Grein.

Grein can be reached at the Tonia Grein Team located at the Business Highway 54 office in Lake Ozark or by calling 573-365-9700.

Lake Regional to remain contracted with United Healthcare

Osage Beach, MO— Lake Regional Health System of Osage Beach, MO, has reached an agreement to remain as a participating provider in the United Healthcare network. There will be no interruption of service for United Healthcare members. Patients may continue to receive healthcare from Lake Regional Hospital

and its clinic physicians at their in-network benefit levels.

Kristen Prenger, Lake Regional's Director of Managed Care, explains, “We are pleased to announce that we will continue our partnership with United to provide outstanding healthcare for members of our community.”

If patients have questions

about benefit coverage, they should call United Healthcare at the telephone number listed on the back of their insurance cards. If you have questions about hospital or clinic managed care participation, please call Kristen Prenger at 573-348-8162.

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Realtor Becky Vaughan joins Lake Condo Connection



Becky Vaughan

Lake of the Ozarks, MO—
 Realtor Becky Vaughan has
 joined the Lake Condo
 Connection team of condo-
 minium specialists.

Vaughan has a strong busi-
 ness background, having
 owned and operated a com-
 mercial cleaning business for
 17 years. Now she is combin-
 ing a business owner's moti-
 vation and work ethic with
 strong real estate experience
 in her new position. She also
 knows condominiums inside
 out, choosing one for her per-
 manent residence when she
 moved to the lake from
 Lebanon, Mo. after 13 years as
 a weekender.

"Living in a hassle-free
 condo lets me maximize my
 free time having fun on the
 lake," Vaughan says of her
 lifestyle. "I'm really looking
 forward to helping others
 have the same great experi-
 ence."

Lake Condo Connection
 Broker Lucy Wheeler says
 Vaughan brings a unique per-

spective to her profession.
 "Becky really understands the
 condo market both as a
 lifestyle and as an invest-
 ment," Wheeler said.

Lake Condo Connection,
 located on Highway 54 in
 Osage Beach, is Lake of the
 Ozarks only condominium-
 specific real estate organiza-
 tion. Broker Lucy Wheeler
 holds the coveted National
 Association of Realtors Resort
 and Second Home Specialist
 Certification and is a member
 of the Worldwide Recreation
 and Resort Sales Council.

Realtor Patty McNally completes Tax Exchange course



Patty McNally

Columbus, OH— Realtor
 Patty McNally is working
 toward one of real estate's most
 coveted designations, the
 Resort and Second-home
 Property Specialist.

McNally, who heads up the
 residential division of McNally
 Properties, recently traveled to
 Columbus, Ohio to complete
 the portion of RSPS core cur-
 riculum focused on Tax
 Deferred Exchanges.

"This is an especially inter-
 esting course of study for me,"
 McNally said. "Many of our
 clients are interested in the
 advantages of tax Deferred
 transactions on their lake prop-
 erty."

RSPS certification is offered
 by the National Association of
 Realtors in response to the
 growing demand for second
 homes and resort properties
 which now constitute a third of
 real estate transactions nation-
 wide. "Savvy buyers increasing-
 ly demand the expertise of a
 real estate professional with
 proven knowledge of resort and
 second-home market condi-

tions," Ben Blair, 2005 chair of
 the NAR Resort and Second
 Home Committee says.

Patty McNally is already one
 of the most savvy Lake of the
 Ozarks realtors. with a decade
 of solid market success. She
 holds the Accredited Buyer
 Representative designation
 and is a charter member of the
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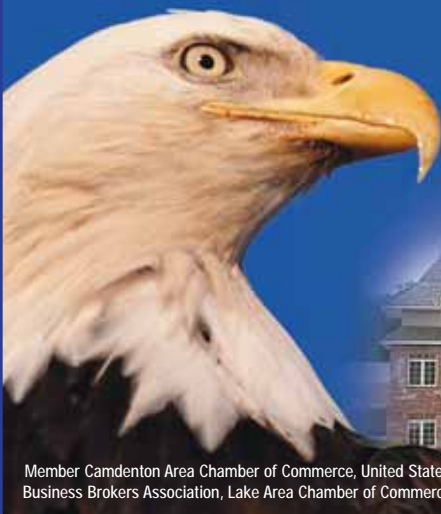
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Boaters urged to resolve to be safer in 2007

Coast Guard Auxiliary offers four easy-to-follow tips for a safer year on the water.

It's barely a month into the new year; many New Year's resolutions have already been cast aside like used wrapping paper, leaving those making the broken resolution discouraged and disheartened, and wondering if they'll ever make a pledge they can stick to.

Well, hope is on the way. The Coast Guard Auxiliary is offering boaters and water enthusiasts four easy-to follow tips for those who want to resolve to be safer boaters this year:

Always wear your life jacket: Statistics show time and time again that many boating fatalities could have been avoided, simply by wearing a life jacket. Wearing a life jacket while boating is like wearing a seat belt when driving or riding in a vehicle. Simply put, life jackets save lives! Resolve to wear one anytime you are on or near the water.

Be prepared - take a safe boating course: Most drivers were required to take some sort of driver's education course before getting their drivers license. Statistics show that 80 percent of those involved in boating fatalities never took a boating safety course. Knowledge is power, and that knowledge may help you be "SEMPER PARATUS" (the Coast Guard's motto, which means "always ready") and may in fact, save your life! Resolve to make this year the year you improve your boating safety knowledge and skills.

Get a free Vessel Safety Check: Boats that are properly equipped, in good operating condition, and are safe from hazards are less likely to be involved in accidents and fatalities. Know before you go - request a free Vessel Safety Check by visiting www.safetyseal.net, and clicking on "I WANT A VSC."

Resolve to make sure your boat is a safe boat.

Avoid alcohol while on or near the water: Approximately 40 percent of all boating fatalities involve the use of alcohol. If you are drunk and get into an accident on the water, but are fortunate enough to survive, you will likely suffer financial and social consequences, such as large fines (similar to driving under the influence), and the loss of automobile driving privileges. But alcohol doesn't just impact the operator; passengers who have been imbibing are 10 times more likely to fall overboard and drown. Simply put, water and alcohol don't mix! Resolve to be a sober boater.

By following these four, easy-to-follow tips on how to stay safe on or around the water, the Coast Guard Auxiliary hope that you and your loved ones will enjoy 2007, and be around to make more New Years resolutions come next January.

The United States Coast Guard Auxiliary is the uniformed, volunteer Component of Team Coast Guard who assist the active duty Coast Guard

in all of its varied missions, except for military and direct law enforcement. These men and women can be found on the nation's waterways, in the air,

in classrooms, and on the dock, performing Maritime Domain Awareness patrols, safety patrols, vessel safety checks and public education.

The United States Coast Guard Auxiliary was founded in 1939 by an Act of Congress as the U.S. Coast Guard Reserve and re-designated as the Auxiliary in 1941. Over 27,000 members donate millions of hours annually in support of Coast Guard missions.

To find out more about a local unit of the Coast Guard Auxiliary: <http://a0853002.uscgaux.info/> or call 573-365-3399.

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Christmas for Kids Benefit '06

The Christmas for Kids benefit was held Sunday, Dec. 10th at Country Club Hotel and Spa where over 750 were in attendance to help raise funds for local charities and children. The event is sponsored by the Christmas for Kids Committee, the Ozark Coast Kiwanis Club, and Lake Area businesses.

More than 1000 toys were collected by guests who enjoyed an

overall Christmas for kids benefit raised an approx. \$96,000.

Recipients of the Christmas for Kids funds include: Wonderland Camp, Citizens Against Domestic Violence, Kid's Harbor, Tri-County YMCA, Lake Regional Hospital Pediatric Care, Hope House, and Big Brothers-Big Sisters.

In addition to these charitable organizations receiving funds



Mike Mayne & Jyll Boehm for Wonderland Camp; Becky Panchot & Jean Berhorst -Big Brothers Big Sisters; Shonna Rakes- Citizens Against Domestic Violence; Dr. Leslie & Joann Rutherford - Tri-County YMCA; Eleanor Hickey & Cheryl Gladback -Hope House; Tyson Baize-Kid's Harbor; Laura Gajda - Lake Regional Hospital Foundation

evening with entertainment by Dr. Zhivegas of St. Louis, an extravagant "all night" food bar, raffle drawings and silent auction.

Christmas for Kids raised approximately \$35,000. collected from sponsors, raffles, and admissions. In addition, the Ozark Coast Kiwanis Club Silent Auction raised approx. \$20,000. Also a special donation was given and presented by Merlyn Vandervort of the Horny Toad in the amount of \$36,000. dollars, money raised through The Kiwanis Summer Concert Series. The Bogies and Beer Golf Tournament also gave a generous donation of \$5,000. from their annual golf benefit. The

also 453 underprivileged children from Lake Ozark, Osage Beach, Eldon, Camdenton,, and outlying regions received new toys, bikes and clothing gift certificates.

Special Thank You to Missouri Eagle Distributing., the Country Club Hotel, Lake Limousine, Lowe's, Kristen Denise Portraits, Central Bank, Mix 92.7 and KRMS for their assistance with this event. A total of over 620 Lake Area businesses contributed in making the Christmas for Kids Benefit a success. The benefit would like to thank all those who donated time and money to making the Christmas for Kids benefit what it is today.

Town Hall meeting series

State Representative Wayne Cooper, MD (155th District) will be hosting Town Hall Meetings throughout the Lake Area as follows:

Thursday, January 25th
Central Bank of the Lake of the Ozarks Camdenton Branch
Camdenton

Thursday, February 1st
Central Bank of the Lake of the Ozarks Main Branch
Osage Beach

Thursday, February 8th
First

National BankS unrise Beach All meetings will begin at 6:00 PM and end at 8:00 PM.

The purpose of these meetings is to give constituents the opportunity to discuss issues of interest and concern affecting Camden County and the Lake of the Ozarks area. The public is encouraged to attend any of the above meeting sites.

Any questions may be directed to Representative Cooper's Capitol office at 573-751-1119.

Be Heart Smart

Osage Beach, MO— How healthy is your heart? February is National Heart Month and Lake Regional Hospital will host a Cardiovascular Screening Day on Saturday, February 17th. The event will be held in the Hospital's 3rd floor conference rooms from 7:30 a.m. until 10:00 a.m. Free screenings will include:

- Blood Pressure Checks
- Blood Sugar Screenings
- Body Fat Measurements
- Body Mass Index
- Pulmonary Function Testing

• Nutrition Counseling
Additionally, Pocket EKGs will be available for \$15. This fee includes an electrocardiogram test and a wallet-sized copy of your EKG reading. Lipid Profiles will be \$5 and fasting for 12 to 14 hours prior to Lipid Profile testing is required. Black coffee and water are acceptable. Take all routine medications.

There will also be booths staffed by members of Lake Regional's Cardiac Rehab Department and Mended Hearts, a Lake-area support group for those who have experienced heart problems. Heart-healthy snacks

will be provided.

Lake Regional's heart specialists are:

Colin Bailey, M.D., Cardiovascular and Thoracic Surgeon, Zubair Khan, M.D., Non-Interventional Cardiologist, Muthu Krishnan, M.D., Interventional and Non-Interventional Cardiologist, Tim McDermott, M.D., Interventional Cardiologist, Charles Norris, M.D., Cardiovascular and Thoracic Surgeon. For more information about Lake Regional's Cardiovascular Screening Day, call Lake Regional's Education Resource Center at 348.8222.

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The Vandervort Report

Look out 2007!

I just returned from a great mini vacation at Disney World with my family, got my batteries recharged and am ready to move full speed ahead with the New Year. Hopefully we have seen the last of Father Winter, and 2007 looks to be a fantastic year!

2006 had a lot of mixed reviews from many businesses around the lake who expressed either a down or flat year compared to 2005. Being involved in as many different business endeavors as I am here at the Lake, I'm able to get a pretty good gage of what's happening here and how it is affecting our economy. All things considered, 2006 was a pretty good year, especially when compared to most other areas of the country.

The restaurant and hospitality industry experienced a bit of an adjustment last year; gas prices had an effect on the waterfront restaurants, as boaters weren't out and about as often as they were in years past. Some of the "local" restaurants along Hwy 54 continue to take a hit from the new "chain" restaurants that have inundated the lake in recent years, and a few of them have not been able to weather the competition. From my perspective, any "good" competition makes everyone step up: it may weed out a few players, but in the long run is good for any industry. Fortunately my restaurants were able to maintain the same strong numbers they had in 2005, and 2007 looks to be a banner year.

Due to the rise in interest rates, the real estate market got hammered in the two largest metropolitan areas in Missouri (Kansas City and St. Louis); in comparison, the Lakes real estate market was unscathed. Granted we had a slight adjustment, and there were a few good deals out there for buyers but most Realtors reported another solid year.

My Construction & Development Company, as well as our Real Estate Company experienced another record year! Millennium Realty Group ended the year up in the "top ten" in total sales again in 2006; we sold our \$3 million dollar spec house the same month it was completed; and we recently broke ground on three new luxury homes that will be marketed in the \$3.5 Million dollar price range. If that's not a good indication of the strength of our local economy, and my confidence in this market, I don't know what is.

The Resort & Yacht Club @ Toad Cove continues to move full speed ahead. To date we have pre-sold 25% of our luxury suites at an average sale price of over \$300k. All of the site work and foundation is nearly complete, and we hope to be erecting the steel super structure in the next few months, which will put us on target for a spring 2008 Grand Opening. If you haven't had a chance to tour our model unit, I would encourage you to contact Colleen or Lisa (573-365-5620) to schedule a tour. This Luxury Condominium Resort Hotel, is truly is going to be one of the most fantastic projects ever built at the Lake of the Ozarks. The best units are going fast, and we will soon discontinue our pre-construction pricing. If you ever wanted to get in on some of the quality projects that I am involved with here at the Lake, this is your opportunity!

Merlyn Vandervort
President,
Horny Toad, Inc/Millennium Group of Companies

Nurse earns advanced degrees

Osage Beach, MO— Trista Grimmer, Intensive Care Unit Nurse Manager at Lake Regional Hospital, completed a course of study with the University of Phoenix and now holds a Master of Science in Nursing and a Master of Business Administration with an emphasis in Healthcare Management.

Ms. Grimmer received her Bachelor's degree from College of Nursing and Allied Health and has been a Registered Nurse since 1995. Prior to joining Lake Regional Health System one and a half years ago, she worked for BJC Health for ten years. Ms. Grimmer's goal is to move into Nursing Administration.

FEMA addresses rumors, questions regarding disaster recovery

RUMOR: FEMA will reimburse anyone who has purchased a generator in recent weeks.

FACT: FEMA reimburses for generators only when Individual Assistance has been approved, and only in cases of documented medical need. Because the recent ice storms did not result in widespread uninsured damage to primary residences, Individual Assistance has not been approved. Therefore, FEMA cannot reimburse for generator purchases, even in cases of documented medical need.

RUMOR: FEMA is providing no assistance in response to the ice storms.

FACT: FEMA's Public Assistance program has been approved for 40 Missouri counties and the City of St. Louis in response to the December 2006 and January 2007 winter storms. Public Assistance helps in the restoration of communi-

ty infrastructure by providing supplemental financial assistance to state and local governments, as well as certain non-profits. This assistance includes eligible reimbursement for the cost of shelters, warming stations, food, and other emergency services provided by local governments.

RUMOR: No assistance is available to individuals who have suffered losses in the recent storms.

FACT: Assistance is available for those in need. The American Red Cross is taking the lead in addressing the needs of Missourians adversely affected by the ice storms. Please direct calls to: American Red Cross, 1-866-GET-INFO (438-4636) or to the Missouri Disaster Hotline, 1-888-377-2100.

RUMOR: When making repairs, FEMA and SEMA recommend hiring only FEMA- or SEMA-approved contractors.

FACT: FEMA and SEMA do

not endorse or approve private contractors. Anyone claiming to be a FEMA- or SEMA-approved repairperson should be reported to local law enforcement officials and/or the Attorney General Fraud Hotline, 1-800-392-8222.

QUESTION: Will FEMA reimburse me for the hotel/motel bills I incurred during the power outage?

ANSWER: FEMA provides funding for temporary housing assistance only when the Individual Assistance program

has been approved. Because the recent ice storms did not result in widespread uninsured damage to primary residences, Individual Assistance has not been approved. Therefore, FEMA cannot reimburse for hotel/motel expenditures.

QUESTION: Will FEMA reimburse me for the cost of food spoiled during the power loss?

ANSWER: Reimbursement for food loss has never been available from FEMA under any program.

QUESTION: Will FEMA reimburse me for the cost of removing tree limbs from my yard?

ANSWER: FEMA does not reimburse for the removal of such debris. Questions regarding debris removal from private property should be directed to city or county offices. Those with special needs should call the American Red Cross, 1-866-GET-INFO (438-4636), or the Missouri Disaster Hotline, 1-888-377-2100.

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Gattermeir to serve on MAR executive committee 2007

Ryan Gattermeir, Broker Salesperson, Gattermeir Elliott Real Estate Co., Lake Ozark, MO has been appointed to serve on the Missouri Association of REALTORS® Executive Committee for 2007. Ryan was appointed by 2007 MAR President Bruce Aydt to fill a one year at large position on his executive committee. The Missouri Association of REALTORS® is a 27,000 plus member Trade Association. The Executive Committee conducts the affairs of the State Association. They are an 18 member committee that meets 4 times a year. Ryan as a member of this committee will assist in the review of motions made by various committees of the State Association. Ryan is also chair of the Elections/Credentials



Ryan Gattermeir Committee and Vice Chair of the Technology Forum for the Missouri Association of REALTORS®. "I am thrilled by this opportunity to serve my fellow MAR Members on these committees and look forward to an exciting and challenging year.", Ryan Gattermeir.

Local Realtor attends Women's Council of Realtors National Convention

Angie Terry of Community Real Estate in Lake Ozark attended the W.C. R.'s National Convention in New Orleans.

The seven day event brought over 800 W. C. R. members from around the world together to discuss the real estate industry. Terry...who will serve as the

Lake of the Ozarks chapter's 2007 President said "It was exciting - the meetings were intense and very educational plus it gave you the opportunity to meet Realtors from not only the United States but many from around the world."



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UE employee "safety challenge" provides \$20,000 to local community service organizations

Jefferson City, MO—Jan. 12, 2007—The 124 employees in AmerenUE's Central Ozarks Division completed 2006 without any accidents that resulted in a lost workday. But the employees and their families are not the only ones who benefited from this safety accomplishment. A \$20,000 donation was divided equally among five local non-profit community service organizations chosen by the employees involved.

The five recipients include Hope House; the Salvation Army; Central Missouri Food Bank; Dental Eye and Shoe Program; and Greater Rolla Area Charitable Enterprise (GRACE). Each organization received a check for \$4,000, today, during an AmerenUE employee safety celebration at the Eldon Community Center.

AmerenUE Central Ozarks Division Manager Larry Merry says the employees' safety achievement represents about 275,000 manhours worked safely.

"At the beginning of 2006, we issued a special safety challenge to our employees," Merry explains. "We agreed that if our employees worked all year without a lost workday accident, the company would provide a total of \$20,000 to be divided among local charities of their choice. They took us up on that challenge, and we're all very proud of the way our employees responded."

Merry says an employee committee interviewed representatives of 12 community organizations to gather information on their activities and services provided, before employees voted on the final recipients.

He adds that this is the second year AmerenUE has issued such a challenge, and like in 2005, employees responded enthusiastically.

- Located in Lake Ozark, Hope House offers hope and short term help to persons in need in Western Miller and Eastern Camden County.

- The Salvation Army in Jefferson City provides a "thrift store," emergency shelter, food and nutrition assistance, and other community services.

- The Central Missouri Food Bank, based in Columbia, distributes millions of pounds of donated food annually through a network of 145 agencies in 33 Missouri counties.

- The Dental, Eye and Shoe Program, based in Jefferson City, provides dental and eye care as well as shoes to children of low-income families in Cole, Moniteau, Miller, Callaway and Osage Counties.

- The Greater Rolla Area Charitable Enterprise (GRACE) provides assistance with emergency needs including food, clothing, shelter, transportation, utilities and medicine for families in Phelps County.

The Pinnacle Award

Lake Ozark, MO—The Lodge of Four Seasons at Lake Ozark, Missouri has garnered its 20th Pinnacle Award, sponsored by Successful Meetings magazine. The Pinnacle Award goes to the top 25 hotels in the Midwest each year.

Hotels are ranked by guests who are given a rating system to follow. This year's award was particularly special since the Lodge of Four Seasons was one of only two hotels in the Midwest to receive a perfect rating of 10 in all four categories. The categories include meeting facilities

& services, accommodations, amenities and food & beverage.

"Our guests are very important to us and it's very rewarding to know that our efforts are appreciated," commented Mark Brown, President of the Lodge of Four Seasons. The Lodge has been a tradition for many visitors for more than 41 years who come year-round to enjoy dining, golf, shopping and relaxing in Spa Shiki.

For more information, contact the Lodge at 1-800-THE LAKE or visit our website at www.4seasonsresort.com

New Year's baby at Lake Regional

Osage Beach, MO— Hershel Andrew King, son of Alex and Elizabeth King of Lebanon, debuted as Lake Regional Hospital's New Year's Baby. Andrew was born on New Year's Day at 12:07 p.m. He weighed 6 pounds, 3 ounces and was 19 3/4 inches long. Obstetrician Becky Simpson helped him make his entrance into the world.

As the first baby of 2007, Andrew received several gifts including a \$100 savings bond donated by Central Bank of Lake of the Ozarks, a pack and play donated by Lake Regional Hospital, a large felt stocking which was handmade by members of the Lake Regional Hospital Auxiliary and baby supplies, outfits and a mother and baby teddy bear donated by Lake



Elizabeth, Alex and Hershel King Ozark Retirement Center. Andrew also received a special gift from 93-year old Lake Ozark Retirement Center resident Lelle Unzicker, a crocheted baby afghan. Ms. Unzicker began the tradition of crocheting afghans for Lake Regional's New Year's Baby in 1998.

Susan Ebling joins Re/Max Lake of the Ozarks

Top selling local real estate agent, Susan Ebling, has joined RE/MAX Lake of the Ozarks and formed a team of experienced, professional agents to service the entire lake area. Susan was nominated for Realtor of the Year in 2005 & 2006, she currently sits on the Board of Directors for the Bagnell Dam Association of Realtors, and serves on many committees at not only the local level, but at the State Association as well. She is a member of the Women's Council of Realtors, and the Metropolitan Who's Who of Business Professionals. Susan has won several top sales and service awards during her real estate career.



Susan Ebling

Other new team members include Todd Blackwell and Katie Ebling. "The Ebling Group" will be located in the new Landmark Center building, Suite 101.

2007 Bagnell Dam Association of Realtors Vice President

Lake of the Ozarks, Mo— Realtor Mary Albers will serve as Vice President of the Bagnell Dam Association of Realtors for 2007.

"This is an honor and a great opportunity to make a difference for a very important organization," Albers said. "I look forward to a great year."

Albers was the Association 2005 Realtor of the Year. She was Association Treasurer and chaired the association educa-

tion and political action committees. She participates in the annual Lake Shore and Camp Wonderland cleanups each year.

A lake native, Mary Albers has been a realtor since 1994. She holds the Accredited Buyers Representative, Certified Residential Specialist and Graduate Realtor Institute designations. Albers is associated with Prudential Lake Ozark Realty where she was named the 2006 Top Producer.

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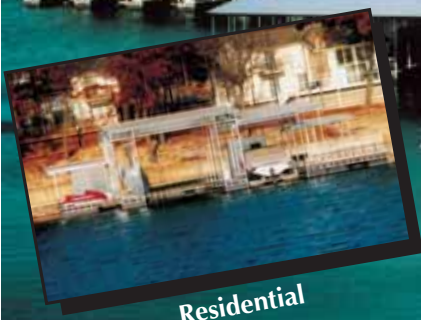
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J. Bruners cuts ribbon

J. Bruner's restaurant owners Patrick M. Boylan and Zachary J. Smith cut the ribbon today on the re-decorated home of the Lake's finest steaks, seafood, and service. "We're delighted to offer an updated environment to our guests who enjoy our delicious selection of steaks, seafood, and

Beginning this week, the restaurant will feature Sunday Brunch from 10am until 2pm. "I felt like the Lake area needed a more upscale establishment to spend part of this special day with family and friends," said Boylan. J. Bruner's Brunch is a selection of plated items served



freshwater fish," said Smith. "Our renovation completes the food-service-atmosphere trio." Boylan said, "I've been a regular guest of this restaurant for more than 20 years, and I've always loved the food and service. I'm glad to be able to continue that tradition while offering the ambiance to support it."

J. Bruner's is also featuring extended hours at the newly re-decorated "Red Room Lounge," open 4:30 to midnight Tuesday through Thursday, and 4:30 to 1am on Friday and Saturday. Weekend entertainment began in December and is one more enhancement the new owners added.

to your table. Choices include five different preparations of Eggs Benedict, Brioche French Toast, Belgian Waffles, J. Bruner's Prime Rib Omelet and Prime Rib Hash, and Steak and Eggs.

J. Bruner's is located a quarter mile West of the Grand Glaize Bridge. The Dining Room serves dinner from 5pm to 9pm Tuesday through Thursday, and from 5pm to 10pm on Friday and Saturday. The restaurant is famous for onion rings, battered fried lobster tail, and prime rib. The updated décor hosts the 27-year tradition of serving Founder John Bruner's (1939-2000) exclusive recipes.

Patty McNally completes Luxury Home course

Coral Gables, FL— Realtor Patty McNally went to one of the nation's most famous resort communities to learn more about luxury real estate and move closer to earning the prestigious Certified Luxury Home Marketing Specialist designation.

McNally, who heads up McNally Properties' residential division, completed a training course offered by the Realtor Association of Greater Miami and the Beaches. The course, part of the extensive requirements for the CLHMS designation, focused on demographics, lifestyles, amenities and trends

in the current luxury home market.

"The course work was fantastic," McNally said of the Luxury Home program. "Every facet of upper-end residential real estate is carefully examined and explained."

Patty McNally has been a lake realtor since 1998. She holds the Accredited Buyer Representative designation and is a charter member of the Institute for Luxury Home Marketing.

McNally Residential and Commercial Properties is located on Highway 54 in Osage Beach across from Panera Bread.

Ribbon Cuttings



AccurSpec, L.L.C. Joins Lake Area Chamber The Lake Area Chamber recently celebrated the new membership of ACCURSPEX, L.L.C. with a ribbon cutting. Please contact Don Baker owner of AccurSpec, L.L.C. at 573-348-9057 to answer any questions you may have. Pictured in the ribbon cutting ceremony photo are Don and Sandy Baker-owners with their granddaughter Emily Scott, Christine and Matt Scott and the Chamber Active Volunteer Ambassadors.



The Lake Area Chamber is proud to announce Serenity Medical Spa as a new member. To make an appointment for a free consultation call 573-365-5002 or visit our website at: www.serenitymedicalspa.com. Pictured in the ribbon cutting photo are Susie Glascock, Kim Thyng, Andi Hornback, Michelle Griswold, Dr. Scott Griswold, Darin King, Robin Evers, Annie Glascock, Holly Woodman, Brandi Evans and The Lake Area Chamber Active Volunteer Ambassadors

Physician recognized

Osage Beach, MO—HealthCare USA announced the Dr. Trent Russell's, Pediatrician, office has been chosen as one of their distinguished providers for calendar year 2006. Dr. Russell's office was selected based on its demonstrated commitment to excellence and continuous quality improvement. Over the past six years, HealthCare USA has implemented quality assurance programs with the overall goal of improving the quality of care delivered to their members.

In addition to being presented an award of excellence, HealthCare USA hosted the office to a luncheon. Dr. Russell is Board Certified in Pediatrics and has been practicing in the

Lake area for almost 12 years. His office is in the Osage Beach



Dr. Trent Russell

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Ribbon Cuttings



The Lake West Chamber of Commerce was pleased to welcome Karen's Secretarial Service into their membership with a recent ribbon cutting. Please do not hesitate to give them a call with any questions at 573 374 4025. Pictured are Karen and Steve Thornton, owners, along with Chamber Ambassadors.



The Lake West Chamber of Commerce was pleased to welcome Grey Bear Vineyards & Winery into their membership with a ribbon cutting event. You can call them at 573-377-4313 or check them out on the web at www.greybearvineyards.com. Pictured at the ribbon cutting are Dave Fansler, Owner, Winemaker; Marschall Fansler, Owner, Marketing; Dino Diaz, Asst. Winemaker/Brewer; Kathy & Howard Shotts; Lee & Susan Ryan; Bro. John & Rhonda Kiehl; William Phillips and the Chamber Ambassadors.

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Sherry Nielsen, right, was chosen as the December recipient of the Laurie/Sunrise Beach Rotary Club's Lead the Way award. Pictured with Sherry is club president Linda Lagergren. Sherry was recognized for her work on the district simplified grant as well as her coordination of the club's recent wine tasting fundraiser and the Paul Harris recognition dinner.

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Boat dealers promote more than boats at the shows

by Darrel Willman

It's that time of the year, boat shows spring up each Winter across the midwest as boat buyers and sellers take advantage of the off-season to see and sell the newest in watercraft.

Boating, sales and service are a huge industry at the Lake. Each year, many of the folks who come from other areas of Missouri or neighboring states to setup a second home or vacation home, also come to buy a boat. Many of them have seen the boats available at the Lake, and met the dealers here, at one of the regional shows.

While results will vary as to the degree of importance the shows have on the boating industry at the Lake, any dealer here who exhibits at regional shows will tell you they are a very important part of their sales and marketing.

Lavish displays and banners, lighted signs and marquees, thick padded carpeting, plush chairs, elaborate walkways and more make up essentially "show-rooms" inside the exhibit halls. And such merchandising does not come inexpensively. Thousands can be spent each year to change, maintain or replace the "show within a show" dealers put on for prospective buyers.

Crews of employees clean, polish, shrinkwrap and transport boats to the venues, sometimes partially disassembling them. Expensive permits must be obtained to move them on Missouri's highways, along carefully planned routes. Overly-beamed vessels require lead and following chase vehicles to warn motorists. Meals, lodging and per diem expenses are incurred for sales and support staff. And finally, the cost of the exhibit space is incurred on a

per-square-foot basis. In short, transporting and showing the boats at the regional venues is an expensive proposition—but one that can possibly lead to as much as 75% of a dealership's revenues annually from sales and leads generated. With so much riding on a good show, it's natural to assume dealers will devote enormous amounts of time into the planning.

Randy Kelly, owner of the Kelly's Port Marina locations says, "I mean literally, you start preparing for the next show when you're moving out of the show the year before. After the show is over, we sit down as part of our sales meeting, and say 'What did we do right, what did we do wrong? What do we change for next year?'—just to critique the whole process. I'm sure everybody does that, because you've got to learn from the mistakes made at these shows."

Barret Wedel of Mid-Missouri Yachts agrees, "I would say we start planning it throughout the whole year coming up—with ideas of how we can market the boats and bring people into our booth, and bring in people who have never even been to boat shows. People who have never even been interested in the past—to get them to the boat show and familiarize them with the boats themselves."

Anyone who has been to one of the shows in St. Louis or Kansas City will notice one thing immediately—the dealers sell more than boats. After all, if customers buy a boat at the Lake, where will they use it? Chances are, the Lake. So they have to stress more than the boat itself—the Lake, the lifestyle, the attractions. They know someone who relocates to the area is more likely to buy a boat, and is more like-

ly to come to them for service and repeat business.

Barret explains his position. "We promote the Lake to first time boat owners by just selling the whole idea of being with your family, getting away from the big city when you're down here at the Lake, enjoying that family time away from home."

Randy Kelly says he sells more than just boats. "It's not necessarily selling a product, it's selling the whole package. It's selling the whole lifestyle. The first time I meet someone, I shake their hand and I try to convince them that Randy Kelly is not a bad person to spend 20 minutes talking to. Then I try to convince them that the Lake of the Ozarks is something that could be a lot of fun."

Promoting the Lake itself along with the boats is just good business for the dealers. And the sales generated can be good business as well.

Barret says, "We love to sell boats at the show, and we do. I would that say about 65%-70% of our business comes from the boat shows in some sort. Whether it's boats that we write a contract at the boat show for or we have people shopping during the Winter months but not actually going to making a purchase until Spring or Summer. People come in June, July, even late in the Fall and say 'We met you at the boat show. We saw your boats at the boat show' and then they're making a purchase."

Randy won't go so far as to say the income from the shows directly contributes that great a percentage of his annual business—but he does tell us it is a significant amount.

"Actual sales made at the show and leads that are followed up from the show and converted into sales, I would say would be

closer to 20%-25% on new boats," Randy says.

Definitely worth the expense in any event. Barret tells us that the expenses of displaying at the shows goes way past the cost per square foot. "It's several thousand dollars just to get one boat up there. Plus the cost of the square footage once you're there, renting your booth space. Then food, hotel rooms, fuel expenses to get them up there, and the minor stuff. Business cards we hand out, the clothing we wear. There's many expenses that go into these boat shows."

Randy gives us a different look. He says, "If you take the base cost of what the show is—between \$3.30 and \$3.70 a square foot then take that number and multiply your square feet at the show—then take that number and multiply it by three. That's a real number as to what that show will cost a dealer up there. It's huge. It's our single biggest advertising deal for the year, by far."

Boats with beams over 15' wide incur additional permit and travel expenses. And while companies like Kelly's Port and Mid-Missouri Yachts have their own semis and trailers, they may take 15 boats to the show, requiring many trips over several days. Once inside the venue, they invest in large hydraulic dollies to move the boats around inside the cramped quarters. Insuring the big rigs for hauling boats is expensive, but Randy tells us if you want to use the truck for other things during the year, the costs become prohibitive—it's better to let the trucks sit for 10 months.

"There's a huge difference in insurance if it's a job for hire. I think our insurance on our semi and the two trailers is three or four grand a year," he says.

"However, if I would have it out for hire, and I was going to take your boat to Sarasota and pick up a boat from Sarasota and take it to Tablerock Lake or whatever—then the insurance goes up a ton. Through the roof—a multiple of maybe six or eight. So we will send our truck to Florida once or twice a year, just for emergency pick ups—and then we basically use it specifically for the boat shows."

With transportation just one portion of the costs associated with the shows, it's immediately clear dealers like Barret and Randy have to sell boats at these shows, just to break even.

Barret said, "That's why we do boat shows. Hopefully, the planning, the logistics of getting all the boats up there on time—pays off."

But more than that, says Randy Kelly, it's contacts and future business relationships. And it's an expense for advertising that can be directly attributed to sales, unlike other advertising mediums.

"Where when you walk into a boat show, and you walk out of that boat show, unless it's like the last show in Kansas City—where the ice storm just killed them—you normally walk out of there with a contract or two and 'X' number of leads. Something you can sink your teeth into. OK, here's a guy I did not know before this afternoon. There's a guy that I continue to communicate with, we get him on our mailing list, he's got friends. It is something that's more tangible."

And that to Randy, justifies the expenses involved. To the other Lake merchants, the indirect benefactors of the promotion dealers undertake at the shows, it's more intangible—but significant nonetheless.

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