

# LAKE OF THE OZARKS BUSINESS JOURNAL

## NEWS IN BRIEF

### Democratic candidates for president - the scoop

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## Captain Ron's named as new Shootout host

The week before Christmas, three area contenders met at Osage Beach City Hall to put forth their proposals in a bid for what is arguably one of the biggest annual events at the Lake of the Ozarks - the Annual Lake Rescue Benefit Shootout boat race which has taken place the last weekend of August for the last 19 years. The three contenders were Mark Barrett of Dog Days and Kim Ebling of Topsider - both at the 19 mile marker, Merlyn Vandervort of Horny Toad at the 6.5 mile marker, and Ron Duggan of Captain Ron's at the 35 mile marker.

Their proposals were made to a panel of Missouri Water Patrol personnel, including Captain Matt Walz, Colonel Rad Talburt and Major Jody Hughes. Natural Resource Manager of the State Park, Floyd Lee was also present to provide input on the course proposal located there. Colonel Talburt approved the final decision with input from District II. Said Talburt, "To us it's a public safety issue and we want to pick the safest location."

Lieutenant Todd Davis of the Osage Beach Police Department was also present. "Having been involved with the Shootout from Patrol Division on up over the last 14 years, I just wanted to see how

it could impact the city -- the logistics more than anything else. This event keeps getting bigger every year."

Mayor Penny Lyons was also in attendance throughout the presentations. "We've worked through a lot of things over 19 years and the economic publicity and advertising have been good for Osage Beach. We are happy to continue to support the Shootout if we can. It's great for the area and we've even had some national write-ups. Since Osage Beach is a retail destination it

wouldn't necessarily harm us if it moved, but the closer the event stays to the city the better, and to the original for continuity. Certainly safety is the greatest consideration."

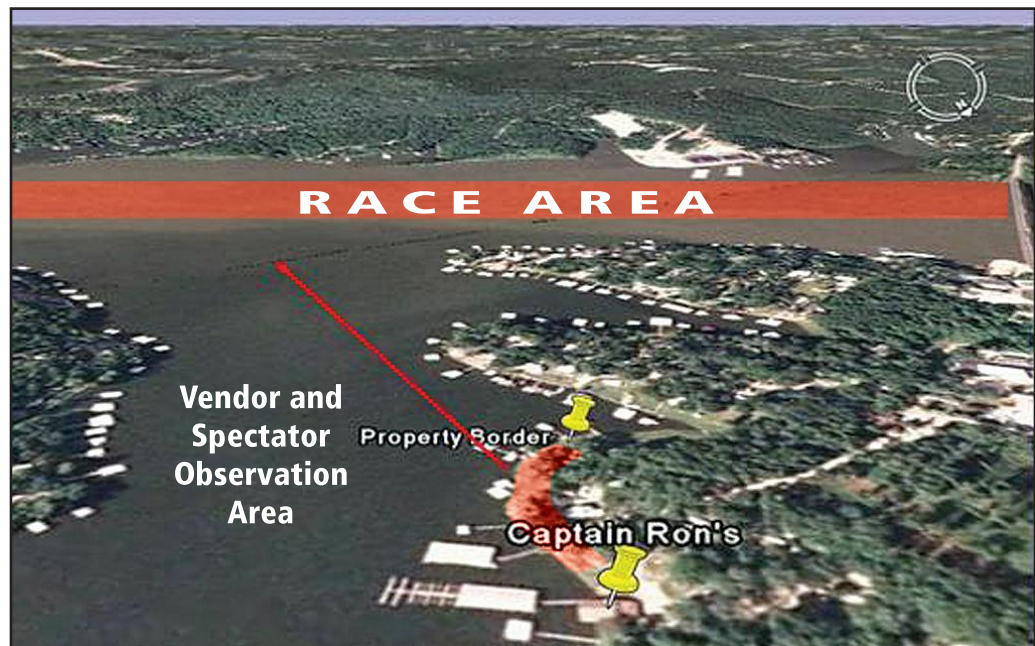
Later that week, the decision was announced in favor of Captain Ron's. Said Lieutenant Nick Humphrey - Public Information Director for the Missouri Water Patrol, "The layout of the course was the key factor. We took a lot of time and input to determine the best location and are comfortable that the location was the safest

of the applications that were submitted. We had an open forum, in which there was no negative input in regard to moving location upstream."

Following is the full press release at [www.mswp.dps.mo.gov](http://www.mswp.dps.mo.gov). For further information contact Lieutenant Humphrey at: (573) 751-3333 or E-mail: [Nick.Humphrey@mswp.dps.mo.gov](mailto:Nick.Humphrey@mswp.dps.mo.gov)

"Captain Ron's Restaurant has received approval from the Missouri State Water Patrol on their application to hold

*continued on page 6*



Vendor village, course for the Shootout and the spectator observation areas defined in red on this overhead photo provided by Captain Ron's.



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## The Lake 'immune' to the real estate slump?

We spoke with Mike Terry, long-time Lake of the Ozarks REALTOR® and owner of Community Real Estate. Mike says, that while there is a drop in sales, it's specific to certain segments of the market, and overall the numbers here aren't that bad.

"If it's slow anywhere it's in some of the higher-end stuff... the most significant drop we saw would have been the fourth quarter of this year as opposed to the fourth quarter of last year...but the first three quarters of this year were relatively close to what they were last year. And the average sale price on homes and condos was up slightly this year over what they were last year."

The slowness, Mike says, is in a specific side of the real estate industry— where in the past it has been very lucrative for investors to build 'spec' homes.

"They were people who were not in that business coming to the Lake and trying to make a quick buck...that said- 'Hey, let's go the Lake and make a quarter of a million dollars on a house', and you're just not going to do that. These speculators that were not normally builders or developers, but

successful in other businesses— were coming to the Lake thinking they could make much more than is traditionally made on a house-- and those are the houses that aren't selling."

As far as financing, Mike says that the rest of the country may be in a credit crunch, but he's not seeing that here with the type of clients the Lake area draws.

"We probably don't have that as much as people in the major markets-- and the reason is that so many of the homes we sell at the Lake are for second homes. And those are to people that have the discretionary income... If you're in say, Kansas City— those people have to have a place to live— then that credit crunch is a little tighter than what we see."

But make no mistake lenders are tightening requirements.

"In the twenty-four years that I've been doing this-- I can count on both hands the number of sales that I've lost because of financing. If you lose anything, it's more on the lower end. The guy coming down and spending a half million dollars-- that guy knows when he comes to the Lake, he can afford to do that. He also knows, he

doesn't *have* to have a house. He'd like to, but he doesn't have to have one. As opposed to somebody trying to buy a primary residence. And what you're going to see is the majority of the foreclosures now are on lesser-priced homes.

Are the real estate agents having to sharpen their pencils? Mike says yes.

"They're having to sharpen their pencils, certainly...but the good developers, the good lenders, the hard working REALTORS, for the most part are going to survive."

Mike tells us that lakefront homes in 2006 for the first 3 quarters numbered 712 reported sold. For the first 3 quarters of 2007, he said there were 612 (14% decline). He added the average price this year on lakefront homes, however, went up 9.4%. As far as condominiums, Mike said there was also about 100 difference (800 versus 700), and added those prices were up 9.5% over 2006.

"Last years average lakefront home was \$361,000. This year it's \$383,000. Last year's average condo selling price was \$181,000. This year's average condo selling price was \$195,000."



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# KDRO morning host Charlie Thomas back from Iraq

by Monica Vincent

Charlie Thomas, morning news anchor for KDRO 1490 AM in Sedalia and Benne Broadcasting has returned from Iraq after his second stint there in two years. Thomas has been the only Missouri broadcaster embedded with troops in Iraq, and arrived just in time to comfort troops and their loved ones for the holidays.

From December 10th through the 14th, Thomas was in Baghdad as part of "Home For the Holidays" and had the privilege of delivering uplifting messages and much needed supplies from Missouri as well as broadcasting messages from the troops to their loved ones back home. This year Thomas was able to speak to more than 250 Missouri soldiers, all of whom were different people than he saw last year.

Sponsors of Benne Broadcasting radio stations, KDRO, KPOW, KLOZ and KQUL have been providing dropoff locations for supplies throughout central Missouri from Lebanon to Lake of the Ozarks to Jefferson City, Columbia and Sedalia. In addition, US Bank set up a special bank ac-

count called "Home for the Holidays" where listeners could drop off donations which were used

to purchase more needed supplies for troops. Deadline for the dropoff locations was December

17th, but Thomas himself carried 50 pounds of supplies to deliver in person.



It doesn't look much like Christmas in Baghdad, Iraq. KDRO-AM's morning radio show host and anchor Charlie Thomas sits atop a Humvee in the desert near Iraq's capital.

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

Captain Tamara Spicer of the Missouri National Guard and KRCG meteorologist Mike Roberts were instrumental in making arrangements for Thomas to travel and to embed with Roberts' unit, the 35th Engineer Brigade of the Missouri National Guard. According to Thomas, the base this year was much larger than Camp Liberty last year. "The Baghdad base covered about four square miles and was Saddam Hussein's old hunting preserves."

Thomas interviewed Brigadier General Michael Pace, commander of that 125 man unit in a five-part series that began stateside and continued in Iraq. Other notable broadcasts included a stateside one-on-one interview with Governor Blunt for an address to deliver to the Missouri troops when in Iraq. Both U.S. Senators, McCaskill and Bond, also participated in two 1/2 hour live video conference calls while Thomas was there, speaking directly to the troops in the field.

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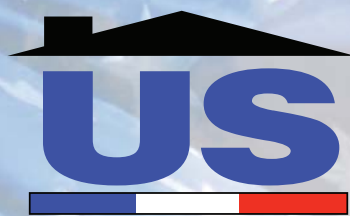
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## The Vandervort Report

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

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

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

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

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

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

America is at war, a war with extremists around the world that want to end our way of life at all costs, and will stop at nothing until either them or us are defeated. This war didn't start on 9/11, but several years earlier, under the watch of a much more popular Democratic President than Jimmy Carter; attack after attack on American targets like the bombing of our US embassy, the original attack on the World Trade Center, and the attack on the USS Cole. Like the Iranian Hostage crisis, these aggressions against America were met with minimal response or retaliation from then President Bill Clinton; rather, the threat was left for the next administration to have to deal with, after 3000 American citizens paid the price for our inaction.

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

Merlyn Vandervort

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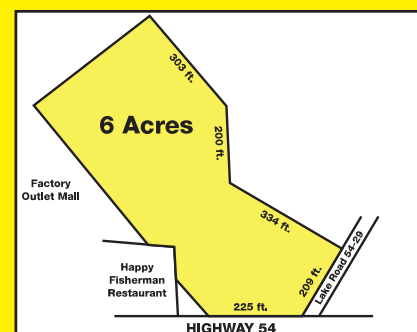
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# New Shootout host

*continued from page 1*  
the event formerly known as the Lake Rescue Shootout boat race. After hearing presentations from three applicants on December 17th, the Water Patrol determined the safest overall location would be around the 34.5 mile mark just downstream from the Hurricane Deck Bridge. The course will run downstream from the bridge approximately 2 miles on the southwest side of the main channel. Provisions will be made to address concerns property owners on the southwest side of the main channel may have regarding ingress and egress from their docks during the race. The dates requested and approved for the boat race are August 23-24, 2008."

"The layout of the course ended up being the key factor. The course is straight and can be pushed up against one side of the channel which makes it easier to manage from our standpoint. Ron Duggan of Captain Ron's Restaurant made contact with Staff for Life and Lake Regional Hospital to address some of our emergency medical service concerns. Staff for Life will commit a helicopter to be on-site at the event," said Colonel Talburt. "Safety is our priority. Out of the three applications, I believe this will be the safest location," he said."

Said Ron Duggan, "We are absolutely thrilled to be chosen as Lake of the Ozarks' Shootout site location. As promised we have started with publicity immediately, and have our first official

meeting tomorrow to assign duties amongst the 17 or more people we have committed to work full time on this project. Web designers have already begun work on the new webpage which you will be able to access from a link at our website ([www.captain-ronsatthelake.com](http://www.captain-ronsatthelake.com)) as soon as it is up. Property improvements are in full swing, and the new docks are being built. We have a lot of work to do, but we're committed to making sure it is done right. We have a meeting with the water patrol next week to address some minor changes to the course. The whole plan is intact and we're moving forward as promised. This is an outstanding group of people pulling this together who are really dedicated to making this a success. This is an enormous event not just for the west side, but for the entire lake of the Ozarks."

Said Mark Barrett, "Kim and I really wanted to be able to keep the race in Osage Beach, but ultimately the course we laid out was unable to meet all the needs of the Water Patrol. We congratulate Ron and his team and will support and help their event in any way we can."

Said Merlyn Vandervort, "Although we would have liked to host the race at this end of the lake, we congratulate Captain Ron's and know they will host a great event. We will support them and offer any assistance they may need in pulling it all together. With the OSS National Championships coming up again in the fall, we will have our

hands busy all year preparing for those races, and with Ron's closing out the summer with the Shootout at one end of the lake, and the Horny Toad OSS races in the fall, it will be a great time at the Lake of the Ozarks."

The first proposal was put forth by Mark Barrett of Dog Days and Kim Ebling of Top-sider. Both restaurants are long time local favorites and centrally located at the juncture of the Osage and the Grand Glaize, not far from the former Shootout location. Their proposal would have had the course running along the Grand Glaize by the State Park from Girl Scout Cove to Pa-Het-Si.

Said Barrett, "We want to take it out of the main channel to ease the weekend traffic and would have it made up of sections with breaks so people could get to the main channel. Some permitting would be required to go through the State Park, but there would be more protected water without the westerly winds. There would be tighter security at the end of the course where we would allow navigable traffic, and the only spectator viewing would be by State Park land where spectators will not have to access private property."

Barrett also cited excellent access for the radar and boom truck, and access for boat drop-ins at the Moorings and Mungenast where racers were already used to coming, along with plentiful dock space at both restaurants along with room to expand at Dog Days. The other primary consideration was the immediate availability of services in Osage Beach along with a

five lane highway and improved traffic flow.

Ebling spoke of the two restaurants convenient access to the race location, Land and Boat packages and vendor village areas. "We want to see the race stay in Osage Beach and don't want to see this event die. The fire departments have worked hard over the years to build this up to a premier event."

The second proposal was put forth by Merlyn Vandervort of the Horny Toad Resort area located at the 6.5 mile marker in Toad Cove, and home to 2007's successful Offshore Super Series National Championship boat races. The course would have run from the 8.5 mm to the 6.5 mm downstream. Viewing would have been from the far side of the shore from the Horny Toad for the two mile stretch which would have saved room in the channel and created more viewing from land than has ever been possible. Or they could have had viewing on both sides of the track for boats. A barge would be placed at the appropriate point in the course so as to produce the most accurate radar.

Said Vandervort, "It would be a shame to see this race gone, and we will be supportive regardless of whether we have it at our place." He cited the successful OSS races at their cite three months prior and said, "Putting on an event of this magnitude takes a lot of effort and organization. We've already jumped through a lot of hoops with water safety and permitting. We have hundreds of volunteers, committees in place, and have spent several hundred thousand in advertising. The OSS generated \$84 million for the local economy according to the Division of Tourism."

Answering concerns regarding boat traffic, he replied, "The last weekend in August is one of the slowest weekends of summer, and any waterfront restaurant owner can track that back for the last ten years. Kids are back in school and just not as many people come down. It was one of the original reasons the Shootout was staged on that weekend."

Regarding safety, he said, "We've spent hundreds of hours putting together safety plans. During the OSS we had five EMT's on site at any one time. The communication system was second to none, and there were two safety helicopters in the air with divers."

Vandervort cited a wide traffic lane for viewing from boats, first class facilities for viewing by land, an open and operational on site hotel, a 10 acre camping and vending village, over 200 boat slips and two crane locations.

Concluded Vandervort, "The race needs a consistent, permanent home. We will not see the Horny Toad change in our lifetime."

The third and final proposal came from Ron Duggan and committee from Captain Ron's at the 35 mile marker of the Osage, home to a course remarkably similar to the previous Shootout course.

The ten-plus member Captain Ron's committee came to the meeting in logood Shootout shirts and armed with a PowerPoint presentation and multiple charts and graphs.

Mike Shepherd, Manager of Captain Ron's stated, "We can bring in an entirely different demographic. We have a central location and calm water, so along with the traditional attendees, people can also come from the 60 mile marker in pontoons and enjoy the race."

Their power point was presented by Mike and Cinde Shepherd, Managers of Captain Ron's and Ron Duggan himself, and covered all topics including emergency services, safety, hotel accommodations, volunteers, docks and parking, the raceway, and a new Shootout atmosphere.

Ron's research claimed 1652 rental units available for accommodation along the Hwy 5 corridor from Camdenton to Gravois Mills. They also cited Tan-Tar-A as being located only 8 miles from Captain Ron's and 8 or 9 miles to the Grand Glaize Bridge. "Attendees already have favorite places to stay and we support that. We would establish a link on a Shootout website to direct attendees to lodging."

As for facilities, they stated that roughly \$2 million dollars worth of improvements were taking place in time for next year's Shootout, including 20 acres of adjoining parking and three new docks to join three existing docks providing 120 boat slip spaces. Launch ramps are available at Rough Water Docks and the Quarry on the Niangua arm.

The property itself said Ron, would boast, "... a shoplike walkway along the waterfront in the

*continued on next page*



The course and spectator parking areas in this overhead photo provided courtesy of Captain Ron's.



# Captain Ron's named as new Shootout host

*continued from previous page*  
center of the property right at the high speed point for the race creating a festival-like atmosphere. We have a great restaurant with seating for 500, a private banquet area and a public and private beach for VIPS, volunteers

and an Awards Banquet."

Said Ron, "If any course mirrors what they've had in the last 19 years, this is it." There is 1/10th of a mile difference in viewing and the bluff provides wind protection from the summer breezes that come out of

the southwest. The course is a nearly four mile straight stretch with plenty of room to be flexible for the course and for radar. There is also less than a 1/4 mile from launch to trailer parking.

Ron's commitment included promoting to all segments of the lake area, working with the Fire Chiefs, immediate marketing, no admittance fees, coordination of a Poker Run, a friendly, energetic

staff, year-to-year property improvement, a comprehensive safety media campaign beginning this summer, driver host tents, a crew and Water Patrol area, a base control area for Directors and Water Patrol, a firm safety event plan, and a 20th Anniversary Celebration concert for the Saturday evening of the race.

Said Jeff Doerhauer, Osage Beach Fire Chief, "The basic Shootout committee will

still exist. The Annual Lake Rescue Benefit Shootout, Inc. is a 501C3 tax deductible organization. All four Fire Chiefs - Chief John Suellen-trop of Sunrise Beach, Chief Gary Woodson of Lake Ozark, Chief Ed Hancock of Gravois Mills, and myself will still be available to offer our services to whomever hosts the Shootout."

## The Al Elam Column

### When your home's Value is less than the Mortgage

For a variety of reasons, it is possible that the total debt on your home may be more than what the home is worth. Most of the time, this isn't a problem because time is the solution. Depending on how much you owe, just wait it out and the value of your home goes up.

Problem solved. Unfortunately, this could take years.

This solution does not work for everyone though, because some folks are stuck in a situation where they absolutely have to sell their house.

This can happen for many reason, some good and some not so good: relocation, financial hardship, divorce, death, illness, or anything at all. The result is that you may have to move, but you can't sell your house and make enough on the sale to pay for closing costs. So what do you do? One option is to do nothing and not make your mortgage payment. That's a worst-case scenario because it impacts your credit rating more severely than anything else possibly can.

Another option is something called a "short sale." This is when you fess up to the lender, let them know about your hardship and ask them to accept less money than you owe. Of course, the lender doesn't want to do that, but they also don't want to pay all the costs of foreclosing on a home, repairing any defects, placing it on the market, and getting the best price they can in what may be a market already overstressed with excess inventory.

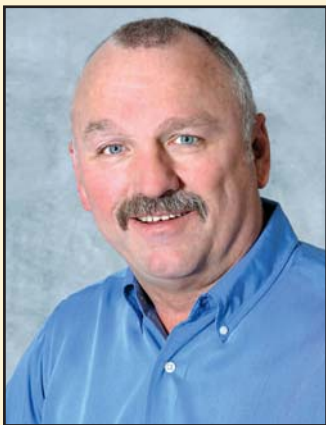
Lenders absolutely hate to foreclose, so they may be willing to consider a short sale.

Not always so don't get your hopes up. A short sale involves a lot of paper work, time and effort and it is best if you have a real estate agent or someone knowledgeable to help guide you through the process and give moral support. A lot of stress involved.

The first step is to contact the Loan Service Department of your lender. That number will be in the documentation you receive about making your payment. Use the phone and the mail. Keep copies.

The lender will ask you to submit a financial statement. They want to know that you really don't have the financial assets to repay the loan after you sell the home.

That's just the beginning, assuming they give a tentative agreement. Your real estate agent still has to put the home on the market, find a buyer, and get a bona fide offer. Once that has been accomplished, you submit all contracts and paperwork to your lender for a decision. This takes a while because



Greg Tolbert

there are several decisions makers involved.

Your lender isn't usually your lender. They just service the loan, for your actual lender, called the investor. Your paperwork is submitted to the investor for a decision. Assuming you have mortgage insurance on the loan, they are another decision maker in the process. Mortgage insurance covers lenders in the case of loan defaults. That way they can justify making high LTV (loan-to-value) loans. If the investor and the insurer both agree, your short sale is approved, and you can sell your home. A short sale is basically a "forgiveness of debt." That counts as income and you have to declare it to the IRS.

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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## Westlake Aquatic Center Bake sale nets \$545

The Westlake Aquatic Center raised \$545.00 at a bake sale at the recent Laurie Holiday Bazaar at the Laurie Terrace Mall. This amount is significantly higher than last year's total of \$435.00.

Staff members, pool members and Laurie/Sunrise Beach Rotary members contributed an assortment of pies, cookies and treats to the successful sale.



(l-r): Westlake Aquatic Center supervisor Theresa Hendrix and member Pat Poretta sell goodies at a recent bake sale to benefit the pool.

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—Kathy Beeler, The Beeler Group - Remax Lake of the Ozarks

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# Local Business and Professional Women chapter donates to Hope House and CADV



Local BPW members donated to Citizen Against Domestic Violence. L-R: Laura Gajda, BPW President; Peggy Cochran, BPW Youth and Career Development Chair; Angelina Fiene, Executive Director of the CADV; Melissa Carroll, BPW Secretary and Jessica Fitzgerald, BPW Membership Committee.

The Local Heart of the Ozarks Chapter of Business and Professional Women recently donated funds to Hope House and Citizens Against Domestic Violence (CADV). These donations were a result of the BPW chapter's Women's Expo which was held Oct. 20 at the County Club Hotel. Admission was a donation of canned goods or toiletry items for Hope

House or CADV, or a donation of \$5.00.

The Local BPW chapter has teamed up with Woman 2 Woman, a local organization that helps disadvantaged local women obtain employment and job promotion. BPW members mentor local women seeking employment with carrier and personal counseling. Woman 2 Woman has over

Local BPW members donate to Hope House. L-R: Peggy Cochran, BPW Youth and Career Development Chair; Cheryl Gladback and Jean Smithson, Hope House representatives; Melissa Carroll, BPW Secretary; Jessica Fitzgerald, BPW membership committee and Tammy Rosenthal, BPW membership committee.

\$200,000 in 70% tax credits to fund this program though Missouri Department of Economic Development Neighborhood Assistance Tax credit program. Any Missouri business can donate to this project and receive a 70% Missouri tax credit. For more information about this program contact Kim Spangler at 573-302-7700 or Laura Gajda at 573-280-2734.

# AmerenUE advises dock owners to prepare for lowering of the lake level

AmerenUE advises dock owners at Missouri's Lake of the Ozarks that the annual winter lowering of the lake level will soon begin. 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 the annual lowering of the lake is expected to begin around Jan. 1, 2008, and reach a target seasonal low of about 654 feet (above sea level) by mid-February.

However, Thompson says lake elevations down to 651 feet—9 feet below full reservoir—are possible during the winter season. He adds that AmerenUE's federal license

permits the level to go as low as 645 feet in an emergency.

AmerenUE provides a recording of lake level information—updated daily on weekdays—at (573) 365-9205. In addition, hourly information is now available on the Ameren Web site at: [www.ameren.com/Osage/HeadWaterTailWater.aspx](http://www.ameren.com/Osage/HeadWaterTailWater.aspx).

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

- 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.



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# Season's Greetings

*from the staff and management of Benne Publishing...*

*We wish you and your families the best  
this holiday season and in the New Year.*

## Gingerbread Houses at Lake Regional Hospital benefits local program



Second place was awarded to the Lake Regional Medical Management Central Billing Office for their "Charlie Brown Christmas" entry.

Dozens of wonderful gingerbread houses and creations were on display in the Lake Regional Hospital lobby. The public could vote for their favorite through a \$1 donation. The contest was a fundraiser for the Buddy Backpack program which provides backpacks filled with food to needy area school children. The gingerbread displays were sold through a silent auction.

The gingerbread displays were created by employees at Lake Regional Health System's various departments. Each department was given a kit with

pre-formed walls and basic ingredients. Employees were allowed to add edible items to the kit but everything had to be edible. Participants used everything from traditional candy canes and gumdrops to seaweed wraps, noodles and candy rocks.

On November 27, judges Mike Castle (On the Rise), Kathy Odom (The Sugar Loft), and Kelley Schneider (Paul's Bakery) selected the contest winners. The Respiratory Therapy (RT) staff won 1st place for their "Polar

*continues on next page*



Lake Regional Health System CEO Michael Henze congratulates Laura Davis on the Speech Therapy department's 3rd place ribbon.



## Gingerbread Houses

*continued from previous page*  
Lodge" display. As the 1st place winners, all RT employees will be treated to a pizza party. Lake Regional Medical Management Central Billing Office received 2nd place honors for "A Charlie Brown Christmas" and will enjoy an ice cream party compliments of Andy's Frozen Custard. There was a tie for the third place honor between Resource Manage-

ment and Speech Therapy. Both departments will enjoy donuts and bagels from Panera.

According to Foundation Director Laura Gajda, "The talents of those who participated are truly remarkable. There are a lot of very talented and creative people who work here."

This year, Lake Regional Health System employees had an opportunity to select a favorite house as well, and the Respiratory Therapy department won the inaugural "Employee Choice" award.



Respiratory Therapy's "Polar Lodge" won top honors in Lake Regional Health System's annual gingerbread house contest.

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# SFCC-Lake of the Ozarks spring 2008 enrollment open

Enrollment is now open for the 2008 spring semester at State Fair Community College-Lake of the Ozarks. Classes begin Jan. 14.

SFCC-Lake of the Ozarks will hold open registration days Dec. 11 and Jan. 8. People may call Janice Ganther at (573) 348-

0888 or e-mail [jganther@sfc-cmo.edu](mailto:jganther@sfc-cmo.edu) for individual appointments. Hours are 7:30 a.m. to 5 p.m. Monday through Thursday and 7:30 a.m. to 3 p.m. Friday. Evening appointments also are available.

For a complete listing of SFCC classes offered at the Lake of the

Ozarks, please call Ganther at (573) 348-0888 or visit [www.sfc-cmo.edu](http://www.sfc-cmo.edu).

The SFCC-Lake of the Ozarks site is located in the lower level of Stone Crest Mall, 3797 Highway 54. Classes also are offered at the Versailles High School in Versailles.

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## Robert W. Kucsik Promoted to Senior V.P. at Premier Bank



The Board of Directors for Premier Bank is pleased to announce the promotion of Robert W. Kucsik as Senior Vice President and President of the Lake Market. Kucsik joined Premier Bank in April 1997 and was appointed President of the Lake Market in 2005. He has over fourteen years of banking and commercial lending experience.

Kucsik graduated with a Bach-

elor of Arts degree and a Masters of Business Administration. He is also a graduate from the Missouri Bankers Association Commercial School of Lending and is currently attending the Graduate School of Banking at the University of Wisconsin. He is an active member of the Bagnell Dam Association of Realtors, Lake Ozark Board of Realtors, Lake Area Chamber of Commerce, Camdenton Chamber of Commerce and Eldon Chamber of Commerce. Kucsik and his wife Kim currently reside at the Lake of the Ozarks with their two children, Ethan and Ella.

Premier Bank currently operates thirteen Banking Centers in Jefferson City; Columbia; Osage Beach; St. Charles; St. Peters; Lake Saint Louis; Chesterfield; Fairview Heights, Illinois; and Grapevine, Texas. As of December 1, 2007, Premier Bank has over 300 employees and \$1.5 billion in total assets.

## Westside artist Marie Heimsoth offers art classes



rie to give individual attention and instruction to each child. For dates and details, visit [www.joymariadesign.com](http://www.joymariadesign.com) or call (573) 374-0524. Additional classes for children and adults are planned.

Joy Marie holds a Bachelor's degree in Fine Art and Art Education from Central Missouri State University. She taught in Missouri schools for five years before starting an art licensing business in 1998. She loves teaching and encouraging others to explore their innate creative abilities. Joy Marie grew up in rural Missouri and returned to Lake of the Ozarks in 2003. "I love this part of the country and wanted my children to grow up here," says Joy Marie. Joy continues to create art for products that are sold across the country. Several of her books have been distributed in South Africa and many other countries. She is also in the process of opening a small gallery of her products and hand painted furniture.

Accomplished artist and Laurie resident Joy Marie Heimsoth is now offering art classes for children ages 6-13. The children will learn composition development, color theory, painting techniques, an introduction to art history and creative thinking skills. All materials are provided and students will bring home two large acrylic paintings at the conclusion of the session. Small class sizes allow Joy Ma-



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## 2008 Products and Services Show to be held March 1, 2

The 29th Annual Lake of the Ozarks Products and Services Show, the largest show of its kind in the Lake of the Ozarks area and Central Missouri, will be held March 1st and 2nd, 2008 at the Country Club Hotel in Lake Ozark. "We are really excited about this year's show", said Bruce Mitchell, Executive Director of the Camdenton Area Chamber of Commerce, sponsor of the annual Products and Services Show. "Each year the show gets bigger and better-more displays draw more people, and more people draw more exhibitors."

The show will feature a wide range of products and services including consumer goods; building contractors and suppliers; plumbing and electrical supplies; home improvement and remodeling; home furnishings; heating and air conditioning; landscaping; financial and banking services; insurance; travel services; office equipment; electronics; insurance; automobiles, boat and marine products, recreational vehicles, and more. The Show allows

businesses to promote and sell their goods and services to two markets—other businesses, and end-line consumers.

To-date, 112 exhibitors have signed up for the show, representing 150 booth spaces out a total of 224 total spaces available. Mitchell estimates that over 5,000 people will attend during the two-day show, which is free to the public. "Exhibitors from six states and over 30 different communities in Missouri have already signed up for this year's show, making it the largest show of its kind in central Missouri" said Mitchell. "This is an ideal opportunity for any business that markets its products and services at the Lake of the Ozarks. People interested in exhibiting in the show should act as soon as possible," Mitchell concluded.

For more information and exhibitor application forms call the Camdenton Area Chamber of Commerce at 573-346-2227 or download an application at the Chamber Web site: [www.camdentonchamber.com](http://www.camdentonchamber.com)



The Lake Area Chamber was pleased to welcome new member Pro Build Construction Services LLC., with a ribbon cutting. For more information call 302-1300 or visit [www.probuildllc.com](http://www.probuildllc.com) Pictured in the ribbon cutting along with Chamber Volunteer Ambassadors are: 1st Row: Linda Fields, Borders Printing; All with Pro Build - Shelly Lain; Joe Goldesberry; Scott Frisella; Sam Hubbs; Dan Hughes. 2nd Row: Brad Scheiter; Kevin Brown.

## Need help to quit smoking?

Get the help you need to quit smoking! Sign up for free smoking cessation classes beginning January 3, 2008. Sessions will be held at 6:00 p.m. for five consecutive Thursdays in the Cardiac Rehab department at Lake Regional Hospital. Everyone who wants to kick the habit is encouraged to register.

The program is based on the idea that smoking is a learned habit and provides smokers with a comprehensive, behavior-oriented program geared toward group interaction and support. To sign up or for more information, call Mike Sullivan at 573.302.2250.

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## Dr. Otis Moseley retiring after 50 years of practice

Dr. Otis Moseley, who has practiced medicine at Lake of the Ozarks since 1970, will retire from practice on Dec. 20, 2007.



Dr. Otis Moseley, M.D.

Moseley was born in Lakeside in Union Electric Village near the Bagnall Dam on Oct. 15, 1932. His father helped build the dam.

Moseley attended School of the Osage, was class president, and was state champion in extemporaneous speaking. He graduated in 1950, then attended Southwest Baptist College in Bolivar for two years. He attended the University of Missouri graduating with a Bachelor

of Science in Medicine. He attended the University of Kansas from and obtained his M.D.

His internship was completed in Albuquerque, New Mexico, and he served there as a family practice physician until 1967.

Moseley then went to work as a subcontractor providing medical care to patients at nuclear test sites.

In this position, he practiced medicine at such diverse sites as Tonopah, Nevada; Amchitka, Alaska and Andros Island, Bahamas.

In 1969, Dr. Moseley's father talked to local banker Jim Franklin about the possibility of Dr. Moseley returning to the Lake area to practice medicine and help lead the effort to start a community hospital at the Lake of the Ozarks. He agreed, and started practice in an office near the Lee Mace Ozark Opry building.

Moseley then began the work of making the dream of a hospital at the Lake a reality, with the help of the first group of hospital trustees.

The groundbreaking was held in 1976 with Governor Joe Phelps

attending the ceremony, and the hospital opened in 1978.

Dr. Moseley had the honor of performing the first surgical procedure in the new hospital.

The early days of the hospital were challenging. At the opening, there were seven physicians on staff. Each took a turn each week staying overnight to cover medical needs that might arise in the emergency room.

Moseley definitely feels that being an integral part of bringing a hospital to the Lake area is his life's major accomplishment.

He notes that if the hospital had not been built, "The Lake would still be a sleepy fishing village. The ability to treat cancer, cardiac issues, and to take care of over 36,000 visits annually to the emergency room definitely have helped the area grow."

In his retirement, Moseley will occasionally help at Lake Regional Health System clinic locations and continue as a board member of the health system, as well as enjoying spending time with his four children and seven grandchildren.

## Bill Hankins named Realtor® of the Year

Bill Hankins of the Tonia Grein Team was awarded the top honor as Realtor® of the Year at the annual Bagnell Dam Association of Realtors® Installation Banquet. Cindy Vaught, Executive Vice President of the Association, presented the award and cited Bill's service with the Association where he has served as President of the Board during 2007. Along with his duties as President of the Board, Hankins also served on the Legislative & Regulatory Policy and Governmental Affairs Committees of Missouri Association of Realtors in 2007.

"It is certainly an honor to receive this award. It is especially meaningful that my peers in the Association awarded it. There are many outstanding real estate professionals in our market and to receive this award from them is truly meaningful and I am very grateful," Hankins remarked.

"Bill is a true professional. He does an excellent job serving his clients and representing the Tonia Grein Team. His involve-

ment with both the local board and at the state level is an indication of his dedication to the real estate profession. We are pleased that he was chosen from almost 600 members of the Bagnell Dam Association of Realtors® to receive this prestigious award," said Tonia Grein.

Over 200 agents and guests attended the banquet at the Country Club Hotel on Saturday, December 1. Heading the guest list were Larry Apple from Maryville, MO, past president of the Missouri Association of Realtors® and Elizabeth Mendenhall of Columbia, the 2008 Treasurer of the Missouri Association of Realtors®.

Hankins has served on several committees and has held other offices in the Association. He and his wife, Paula, have been property owners at Lake of the Ozarks for over 14 years and currently live in Four Seasons.

Hankins can be reached at the Tonia Grein Team office on Business Highway 54 or by calling 573-365-9700.

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LandChoice, LLC, Guaranty Land Title, and Morgan County Abstract and Title celebrated the Grand Opening of their new office and closing facility Friday November 9th. Located at 138 South Main, Laurie, in the same building as Family Eye Care and Edward Jones Investments, across the street from Westport Yacht Club/Westside Marine. The Lake West Chamber was pleased to be a part of the grand opening event and congratulated them with a relocation ribbon cutting. Pictured are Chris Hunter, Kim Ruehter, Jo Ellen Woods, Karen Wiedenmann, Debra Barnett, Sharon Banner, Darcy Slater, Christel Mullins and Jayne Marie Trick and Chamber ambassadors.

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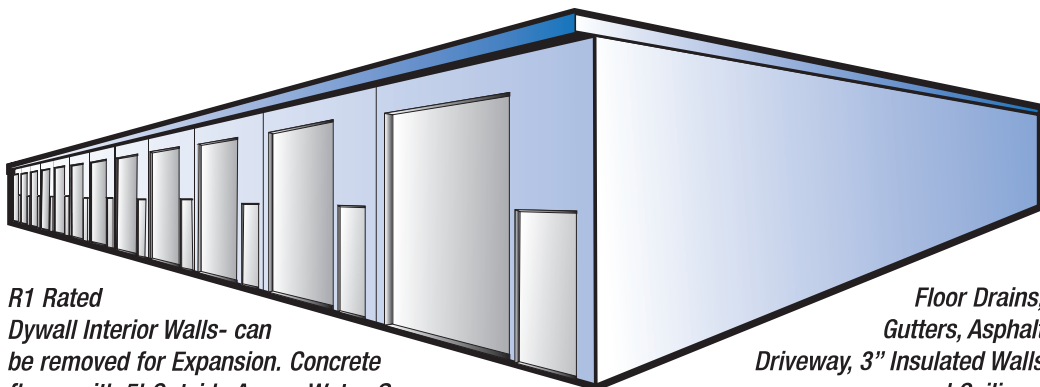
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## Kitty McCarthy Earns Lieutenant Governor's Senior Service Award



Kitty McCarthy, Director of Volunteer Services at Lake Regional Health System in Osage Beach, was recently presented with Lieutenant Governor Peter D. Kinder's Senior Service Award. This honor, given quarterly to one senior from each of the ten Area Agency on Aging regions, signifies exemplary community service and citizenship.

Since Kitty began serving the Lake Regional Hospital Auxiliary around 1990, she has logged more than 28,741 hours of volunteer service.

Under her role as director, the Auxiliary has collectively brought in more than \$2 million dollars in donations to the hospital. Each year under her direction, the three hundred plus group of volunteers provide tens of thousands of hours of volunteer service to Lake Regional. Her leadership helped provide the spark that helped the Lake Regional Hospital Auxiliary win awards from the Missouri Hospital Association in 1993, 1997, 1998, 2000, and 2003.

Kitty also serves on the Lake Regional Hospital Foundation Board and is active in the Missouri Association of Hospital Auxiliaries. In 2006, she was named "Business Associate of the Year" by the Missouri Ozark Paradies Chapter of the American Business Women's Association.

Kitty received an official Declaration from Lieutenant Governor Peter Kinder and a Senior Service Award lapel pin at Lake Regional Health System's recent Auxiliary Appreciation Luncheon.

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## Drake inducted as Paul Harris fellow

Lori Drake, co-owner of Ozark Advertising Specialties in Laurie, was inducted as a Paul Harris fellow at a recent meeting of the Laurie/Sunrise Beach Rotary Club. Anyone who contributes \$1,000.00 or more to

the Annual Programs Fund or has that amount contributed in their name may become a Rotary International Paul Harris Fellow. Debbie Rankin sponsored Lori's membership.



(l-r) Laurie/Sunrise Beach Rotary Foundation Chairman Nancy Rogers (left) presents Lori Drake with her Paul Harris Fellow commemorative certificate as her sponsor, Debbie Rankin, looks on.



The Lake Area Chamber of Commerce was excited to recognize Insurance Associates of the Lake with a ribbon cutting. A subsidiary of a Kansas City agency, this Lake Ozark office is managed by agent/manager, Stacy Amsberg. For more information please call 573-365-5181 or visit their office at 101 W. Crossing Dr., Suite 105, off of Bagnell Dam Blvd. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors are: Julie & Gary Walker, Owners; Stacy Amsberg, Manager/Agent (w/scissors); and Sydney & Tony Asturias.



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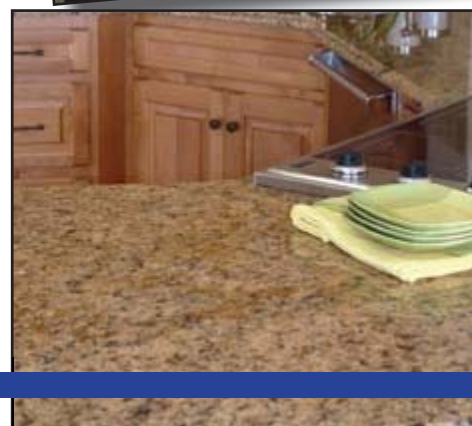
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### Christmas presents warm the hands of child

Gaslight Properties HH Office presented the School of Osage lower elementary mittens for every Kindergarten Class. Instead of sending appreciation gifts to clients for past patronage, mittens were donated on their behalf. Margie Stafford, Broker Gaslight Properties GMAC said "This is our 2nd year of donating mittens and when it's cold outside, there is nothing better than knowing we are warming the little hands of a child."



*continued from page 3*

Describing his experience in Baghdad, Thomas said, "The local people were the best part of the trip. Over 30,000 people had returned home just this month after being refugees in Syria or Iran. They were in a joyous mood, happy to be home and feeling safer because citizens are starting to turn on the terrorists and turn them in. That is making

all the difference to the troops.

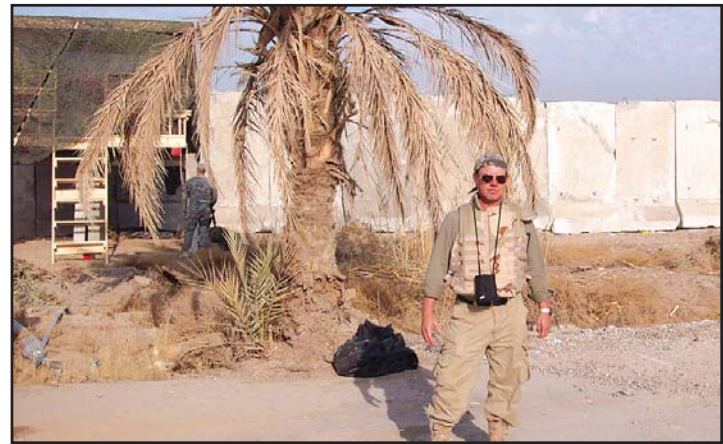
There is still a lot of indirect fire, but much less than last year."

Continues Thomas, "Everyday traffic's returning to the streets, and there is power everywhere. It's not on 24/7 yet, but people are informed of what specific hours it is scheduled to be off so they are prepared for the inconvenience. Water purification plants

are opening up by the numbers. Basic infrastructure everywhere is opening back up. They are rebuilding public buildings, roads and bridges. The military call this vertical and horizontal construction, and the 35th - the unit I was embedded with - is a big part of that reconstruction effort."

Thomas describes two of the main problems facing U.S. soldiers right now - EFP's and snipers. "We went out on an overnight mission to search out IED's and EFP's - explosive formed projectiles. These EFP's are our military's most feared weapon. They are no bigger than a paint can with a copper or steel convex plate and are only effective when high quality C-4 explosive is used - materials the United States provided them in friendlier times. Snipers outfitted with armor piercing rounds are extremely difficult to stop as well. This is their main form of attack right now. We just can't stop that ammo."

Said Thomas, "I was fortunate, the closest I came to real danger was one day we had been on security detail in the Baghdad streets when gunfire erupted at the gate we just came through minutes before. The fighting



Thomas said of his trip to Iraq that the soldiers faced two primary threats: Improvised Explosive Devices (IED) and Explosive Formed Projectiles (EFP)— with the later believed to be supplied to dissidents by Iran's militia.

lasted a couple of hours."

Kevlar vests, helmets and other safety gear were provided for Thomas through the support of local businesses and an Anheuser-Busch sponsorship last year. Thomas also had a satellite phone this year for instant communication and 100% coverage instead of relying on military access for communication.

Thomas traveled as light as possible, carrying his own bags at all times in addition to the body armor. Ready-to-eat snacks were the only non-necessity equipment he carried since the

mess halls are only open at certain times.

Thomas left on December 6th and returned on the 20th with actual embed dates December 10th through the 14th.

Broadcasts aired throughout the holidays on Benne Broadcasting's four stations - KDRO 1490 AM from Sedalia to White-man Air Force Base, KPOW 97.7 FM from Kansas City to Columbia, south to Warsaw and north to the Iowa border, KQUL 102.7 FM at Lake of the Ozarks and KLOZ Mix 92.7 FM from Columbia to Fort Leonardwood.



Thomas interviewed Brigadier General Michael Pace, commander of the 1st Cavalry Division at Camp Liberty, Iraq. Pace is shown here greeting the radio host.

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## Private Pesticide Applicator training scheduled

University of Missouri Extension has scheduled two pesticide applicator training sessions in the area. The first session will be held January 28, 2008, beginning at 6:30 pm at the Courthouse Annex in Tuscumbia. The next session will be held on February 6, 2008 beginning at 6 pm at the Library in Lebanon. You are must register in advance with the Miller County or Laclede County MU Extension offices by Jan. 25. Miller County: (573) 369-2394. And, Laclede County Extension: (417) 532-7126. The Tuscumbia session starts at 6:30 pm while the Lebanon session will have an earlier start of 6 pm. There will be a small fee for a required manual.

Farmers and others who wish to purchase and apply pesticides that are classified as "restricted

use" must attend a Private Pesticide Applicator Training Session before receiving certification from the Missouri Department of Agriculture. Because of recent rule changes by the Missouri Department of Agriculture, those individuals whose certifications are expired, or are soon expiring, must also attend training to renew their license.

University of Missouri Extension offers the training sessions. The training sessions cover several topics including: safety, ground water protection, record keeping, pest management, and Worker Protection Standards regulations that affect agricultural producers with employees who work with pesticides. The training sessions are open to anyone.

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## KLOZ host named 07 Easter Seals Media Person of the Year



Morning radio host Mike Clayton.

Easter Seals Missouri 2007 Media Person of the Year Award.

Mike Clayton received the 2007 Media Person of the Year Award. Mr. Clayton serves as Program Director and co-host on MIX 92.7 FM and COOL 102.7 FM at the Lake of the Ozarks.

The radio stations keep Mr. Clayton busy, but he has always found time to support Easter Seals' Mission.

"I was honored, but it wasn't a singular effort-- it was a concerted effort between staff members here at the radio stations

and local volunteers. I want to thank Cecilia Thompson of Central Bank Lake of the Ozarks for nominating me-- she is a great friend to Easter Seals.

I'll also treasure this special award and the friends I've made at Easter Seals."

His efforts have been invaluable as the Lake of the Ozarks Wing Ding raised over \$16,000 this year.

For more information on the Easter Seals Wing Ding call Cecilia Thomson, 573-348-0486 ext.2360.

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# SANE Program provides coordinated care for sexual assault victims

Lake Regional Hospital's Emergency Department (ED), in partnership with local law enforcement, the prosecuting attorney's office and Citizens Against Domestic Violence, recently implemented the SANE (Sexual Assault Nurse Examiner)/SART (Sexual Assault Response Team) program to better care for victims of sexual assault. Members of the newly formed Lake Area SART include law enforcement, the SANE nurse, prosecuting attorneys and CADV counselors who are trained to provide compassionate and competent care to victims of sexual assault. Lake Regional's SANE nurse, available 24-hours a day, is specially trained to collect forensic evidence in a sensitive, dignified, and victim-centered manner. Additional nurses will become SANE certified in 2008.

The group will hold monthly meetings until the program

has a good foundation. The goal of the program is to combine response techniques with collaboration among service providers to greatly enhance the ability to treat victims and prosecute sex offenders.

Implementing the SANE program has reduced the time victims have to wait in Lake Regional Hospital's emergency department and the time it takes to complete the examination. The quality of the examination is usually improved because an experienced SANE nurse is adept at identifying physical trauma and psychological needs, ensuring that victims receive appropriate medical care, knowing what evidence to look for and how to document injuries and other forensic evidence, and providing necessary referrals. Evidence collected by a SANE nurse can help link the victim and suspect to the

crime scene.

Recognizing the shock of sexual assault and the devastation it can cause victims and their families, SANE nurses ultimately strive to ensure that victims are not re-traumatized by the evidentiary

exam and to facilitate the healing process. Registered nurse and SANE program coordinator Dee Ballard stated, "we are really looking forward to gathering good evidence to help law enforcement prosecute sex offenders and pro-

viding timely, compassionate care for those who've been victimized."

For more information about our local SANE/SART program, page Dee Ballard at 346-8180.



Attending the November 16 SART meeting were (l-r): John Page, Camden County Sheriff; Bill Barnett, St. John's EMS; Dee Ballard, R.N. and SANE program coordinator; Angie Fiene, CADV director; Sharon Fry; Arlyne Page, Osage Beach Police Sergeant; Dave Severson, Osage Beach Police Chief; Melissa Hunter, R.N.; Jim Mays, Eldon Assistant Police Chief; John Stephens, Camden County Sheriff's Department (CCSD) investigator; Bret Forsythe, Missouri State Water Patrol (MSWP); Mike Schmidt, CCSD investigator; Diana Jacobsen, MSWP; Tim Mosley, Missouri State Highway Patrol; Chris Moehle, CCSD investigator; and Aric Bokker, Lake Regional Health System chaplain. Not pictured Camdenton Police Chief Laura Wright.

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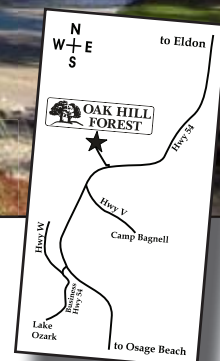
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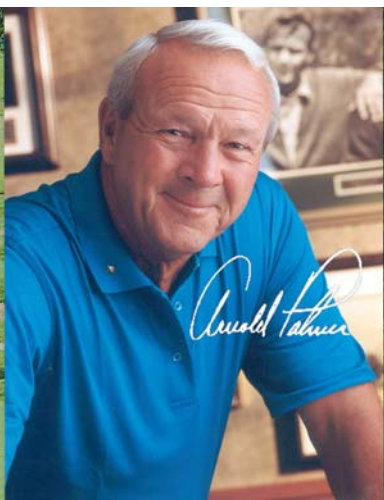
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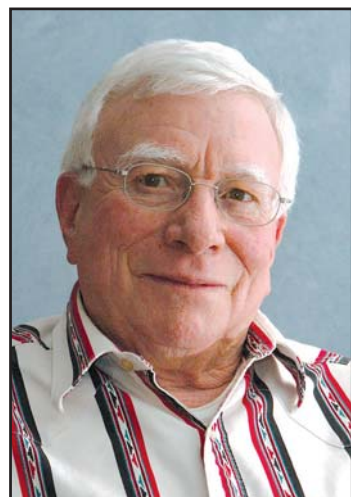
**92.7 FM**

# Norman Wood joins local SCORE Chapter

The Lake of the Ozarks Chapter of SCORE is pleased to welcome Norman Wood as a new member of the chapter. SCORE is a volunteer organization that provides workshops on timely business topics and free counseling to new and existing small businesses.

Wood recently retired from a career of twenty-five years as Town Engineer of Avon, Colorado. As Town Engineer his duties included: Director of Public Works, Director of Community Development, District Engineer and Administrator for Avon Metropolitan District and Director of the Avon Housing Authority. His prior employment included work with consulting engineering firms in Missouri and Colorado and with the Missouri State Highway and Health Departments.

Wood holds a BSCE degree from University of Missouri - Columbia. He recently moved to



Norman Wood

Lebanon, Missouri and will work at the chapter's branch office in Lebanon with Tim Blake. Wood has two grown children living in Colorado. He is the brother-in-law of the SCORE Chapter Administrator, Carl Jarrett, who also lives in Lebanon.

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# Master Gardener course offered in Versailles

A University of Missouri Extension Master Gardener Course is being held in Versailles starting January 29th. You will receive 30 hours of instruction in plant growth, flowers, woody ornamentals, turf, vegetables, fruits, soils, insects, disease prevention, and landscaping. Classes are taught by University of Missouri state and regional specialists.

The Master Gardener Volunteer program is an opportunity for adults of all ages interested in lawns, trees, shrubs, flowers, vegetable gardens and like activities to learn and to share that knowledge with others. Each person entering the program agrees to a time commitment to the Master Gardener Program. Master Gardeners use their education by volunteering in their community at least 30 hours of approved activities the first year and 20 hours each year following to maintain the Master Garden-

er status. As representative of the University of Missouri Extension, volunteers may engage in a variety of interesting education activities that benefit the community; as well as individuals and their families.

The Course will be held at the Morgan County Extension Office Sims Meeting Room located on the 4th Floor of the Courthouse, Versailles MO. Eleven sessions are scheduled to begin at 6:00 pm on Tuesday evenings and will last approximately three hours each. Course is limited to 25 people and a fee does apply.

Pre-registration deadline is January 22nd. To register for the Course or for more information contact – Morgan County Extension Center at (573) 378-5358.

Information about the Missouri Master Gardener Program can be found on the web at <http://www.muextension.missouri.edu/mg>.

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## John Farrell Real Estate congratulates Andersons



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hours of specific education outlined by the National Association of REALTORS®.

The Missouri REALTOR® Institute, which is offered through the Missouri Association of REALTORS®, provides training in real estate practice, which results in increased professionalism and enhanced business success. By taking courses offered by the Institute, a REALTOR® or REALTOR® ASSOCIATE becomes a more competent professional, rendering broader and more effective service to the public, and elevates the standards of the real estate industry.

Good Job Andersons, we're proud to have you at John Farrell Real Estate!

## MO State Treasurer Sarah Steelman searching for Santa, Dasher, Rudolph

Santa may be making his list and checking it twice, but this Christmas season State Treasurer Sarah Steelman is hoping YOU'LL check her list. She's encouraging Missourians to take a look at www.showmemoney.com where the names of people who are owed unclaimed property are listed. Each year around \$60 million is turned over to the Treasurer's Unclaimed Property Division to hold until the proper owner is found, and Treasurer

er Steelman wants to get that money back into the hands of the rightful owners.

"This is the season for giving, and your Treasurer's office wants to give back as much money as we can to Missourians", said Steelman. "What better Christmas surprise than finding some forgotten property or money that belongs to you or a family member? I hope every Missourian checks our list twice!"

For a little extra Holiday Season effort, Treasurer Steelman has provided a few of the "seasonally-special" names currently on her Unclaimed Property Christmas list and is asking for help in finding them. Examples on the list with a Christmas twist include:

-Christmas	John Christmas	Columbia, MO
-Bethlehem	L.C. Bethlehem	Raymore, MO
-Rudolph	Connie Rudolph	Ft. Leonard Wood, MO
-Holly	Rich Holly	Independence, MO
-Santa	Raymond Santa	St. Louis, MO
-Winter	George L. Winter	Kansas City, MO
-Noel	Chad Noel	Moberly, MO
-Shepherd	Anthony Shepherd	Hannibal, MO
-Claus	Coletta Claus	Wellington, MO
-Jingle	Rick Jingle	Branson, MO
-Elves	James Elves	Springfield, MO
-Dasher	George Dasher	Climax Springs, MO
-Stocking	Reginald Stocking	St. Louis, MO
-Angel	Brandi Angel	Kimberling City, MO
-Star	Michael Star	Noel, MO
-Yule	Ronald J. Yule	Boonville, MO
-Garland	Carl E. Garland	Jefferson City, MO



## WCR elects 2008 officers at annual function



The WCR (Women's Council of REALTORS®) Lake of the Ozarks Chapter hosted their Annual Officer Installation Banquet and Christmas Party on Tuesday December 11, 2007.

The event was held at the City Grill / Blue Room Restaurant in Osage Beach. Shown in the picture are the 2008 Officers from left to right are Michelle Lasson – Treasurer, Michael Lasson – Secretary, Bonnie Burton – Vice President of Membership, Ann Walker – President Elect, and Georgie Aldy - President, Lynn Farrell was the Installing Officer. Not Pictured is Nancy Rogers – Parliamentarian.

Women's Council of REALTORS® is a nationwide community of more than 17,900 real estate professionals who may include many of the best and the brightest in the business. WCR is an affiliate of the National Association of REALTORS® and is headquartered in Chicago Illinois. For more information on WCR, please visit [WCR.org](http://WCR.org).

## Westsider Sue Schimelfenyg Helps Fight Polio in Nigeria



Westside resident Sue Schimelfenyg just returned from a humanitarian trip with Rotary International to administer oral polio vaccine to Nigerian children. Sue is a member of the Laurie/Sunrise Beach Rotary Club and was one of about 90 Rotarians participating on the mission. Sue personally incurred all the expenses for the trip and several members of the local club donated t-shirts and other items for her to take to the children.

Tremendous progress has been made toward ending polio worldwide through the use of oral polio vaccine. In the 1980s, 350,000 children were infected by this crippling disease each year. In the two decades since, polio cases have been slashed by 99 percent. Less than two thousand cases were reported in 2006.

Sue will give a presentation about her experience at a future meeting of the Laurie/Sunrise Beach Rotary Club which meets on Thursdays at noon at Osage River Bar and Grill convention center room in Laurie. If you are interested in joining Rotary or would like to attend as a guest, contact membership chairman Stanley Field at 573-374-2856.

Photo caption: Pictured here is Westsider Sue Schimelfenyg before she left for Nigeria to help administer oral polio vaccines. Members of the Laurie/Sunrise Beach Rotary Club presented Sue with a Rotary tote bag and cash donations to help offset her trip costs.



Floor at the Lake was welcomed into the Lake West Chamber with a recent ribbon cutting. Floor Restore at the Lake specializes in carpet installation, re-stretches and repairs; laminate, ceramic, vinyl and hardwood flooring installs and repairs are also included in their expertise. Call Floor Restore at the Lake at 573-374-1814 or 573-257-0403. Pictured are owners Bob and Jackie Banker and Chamber ambassadors.

## Weekday Mornings with Mike & Jeff



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# Local marine gets mobilized thanks to Marine Corps League, therapist, wheelchair dealer

Former Marine Michelle Cartier will be seeing more action thanks to the determination of the Marine Corps League, the dedication of a St. Louis area physical therapist, and the swift response of a Central Missouri wheelchair distributor.

Michelle, a member of the Marine Corps League, Lake of the Ozarks Detachment was diagnosed with Muscular Dystrophy shortly after completing Marine boot camp. Michelle, who has been a resident of Ozark Care Center for more than four years, attended an Independence Day picnic at the League's headquarters near Osage Beach. Michelle was in a push-type, oversized wheelchair that was too large for her small frame. Her feet were dangling because the chair had no footrests. Michelle's fellow Marines improvised a footrest by placing her feet on a coiled garden hose for the day.

Dina Richmond, daughter-in-law of Auxiliary President Lynda Hartwick, was at the picnic with her family. Dina,

who is a physical therapist supervisor at a retirement center in St. Charles, Missouri, was appalled at seeing Michelle's frail body in the archaic wheelchair. Learning that the Marine Corps League members were discussing a fundraiser to purchase a motorized chair for a fellow Marine, Dina decided to offer her expertise, and make some inquiries. Dina contacted LTC Providers, a Rehab Medical Equipment supplier who has outfitted many of her clients in the past. Dina explained to Judy Lea, equipment specialist at LTC Provider that a former Marine was in need of a custom fitted chair. After hearing the story of the picnic with the oversized manual chair, and the determination in Dina's voice, Judy set out to make it happen. Within weeks, Michelle had been measured and a state of the art, Invacare TDX SP motorized wheelchair was being assembled.

The day before Thanksgiving, Judy Lee and LTC Providers Marketing Manager Mark

Hoffman drove to the Lake and presented Michelle with her new wheelchair. It was no coincidence that the wheelchair was painted Marine Corps red and gold. Marine Corps League members were on hand to watch a tearful Michelle accept her new wheelchair, then speed off down the hallway, adjusting to the "joy stick" controls with ease. No longer will it be necessary to use a garden hose, or other makeshift footrest. The TDX SP is fully loaded, and boasts a 70 degree swing-away footrest, along with such technical features as 170 degree recline, true center wheel drive, and a traction control design. At an impressive 6 miles per hour, it may be difficult to keep up with Michelle in the future.

With this mission accomplished, the Marine Corps League Detachment and Auxiliary are on to other projects and activities to aid veterans and military families in the Lake area. For more information, please contact Lynda Hartwick at 365-9985.



Marine Corps League Members (L-R): Joe Terry, John Losito, Bill Promberger, Teresa Terry and Michelle Cartier with Judy Lea and Mark Hoffman.

## Ask your mortgage professional

With Andrew Conner

### Financial Tips 2008

#### Asset Allocation

Review your retirement accounts and other investments to see how they are performing on an annual basis. Work with a Certified Financial Planner to review the performance of each fund you are currently invested in, discuss options of re-allocating funds from underperformers to better performing funds.

#### Analyze Your Debt

Not all debt is created equal. Credit card debt as well as other consumer debt can be costing you as much as 19% to 28% in interest. With the interest rates so high most of you monthly payment goes directly to pay the interest and little or nothing going to lowering your principal balance. Make a list of your current credit card debt, car loans, and any other monthly debt you currently have, review the interest rates of each and look at ways that you can reduce your overall interest you are currently paying. If you are able to make extra payments on any of your debts it needs to be directed to the debt that currently has the highest interest rate. Refinancing to consolidate your debt may be an option. Make sure that you are working with a Certified Mortgage Planning Specialist that can analysis your debt and determine a Mortgage Strategy that will allow you to lower your monthly payments and become debt free.

#### Automation

We are all busy trying to keep up with everyday life, have you ever forgotten to pay a credit card payment, car payment or mortgage payment? Missing any payment or being late on any payment can be very costly. This will adversely affect your credit and credit score. Your ability to borrow money is directly affected by your credit rating. Creditors check your credit periodically and have the right to increase your interest rate based on your current credit conditions, even if you have never made a late payment with them. So how do you avoid late payments, missed payments and give you more free time? Set up automatic payments on your Mortgage, car loans, and credit cards. Setting up automatic payments can eliminate late payments, late payment fees, and gives you the assurance that the payment is being made even if you do not have time.

#### Asset Optimization

Consider your home as an investment. Your mortgage is a tool in which you have to pay for that investment. How are you managing your investment? Do you make extra mortgage payments? Do you pay extra principal on your mortgage? Do you have a lot of equity that is being unused in your home? Your home should not be used as a savings bank, but that is what you are doing when you pay extra on your mortgage. You do not earn interest on the extra

money you pay on your mortgage. There is no rate of return on unused home equity, so why invest more in your mortgage than necessary. The only way to gain access to this money again is to refinance and in some cases such as natural disasters and dedining markets it is virtually impossible to get that money out again. So don't invest money where it becomes inaccessible. Remember liquidity, safety and rate of return is what you look for in an investment. Mortgage planning and equity management are a part of home financing and you need to work with a Certified Mortgage Planner that can advise you on how to make your home an investment tool.

#### Asset Transfer

Managing your assets should not end if you are unable to personally take care of them yourself. Make arrangements now while you can, to have your assets, including your investments, your retirement, and your real estate safe guarded for the future. For your real estate you can record a Beneficiary Deed which will indicate who will own the property upon your death. For your other personal items you need to write a will, and remember to keep it up to date at all times. Contrary to popular belief, Wills are not just for the elderly and the ultra-wealthy. Regardless of the amount of money you have, a Will ensures that your personal belongings and assets will be disbursed to your family and your heirs in accordance with your wishes. Most importantly, if you have children, a Will gives you the opportunity to appoint a guardian in the event of your death. If you don't have a Will, have one drawn up. If you do have a Will, review it to see if it needs to be updated in response to any changes in your family status or your financial situation.

#### Assessment

Finally take a few minutes to do an assessment of your overall personal financial situation, making sure to evaluate what are important, set goals, and determine a plan that will allow you to achieve your short term and long term goals. Don't let another year slip by without setting forth a plan. As your Certified Mortgage Planning Specialist I can help you with Mortgage Planning and set forth a Mortgage Strategy that will help you meet your financial goals. Planning for the future starts now, don't wait any longer call today!

If you have questions please email them to: [andrew@yourmortgageresources.com](mailto:andrew@yourmortgageresources.com) or at [answers@lakelake.com](mailto:answers@lakelake.com)

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# "Premium Advice"

with Steve Naught of Naught-Naught Insurance

## Work Comp Audit Tips

The workers compensation audit process is extremely important. At the beginning of the policy period you project your payroll in order for the company to provide an estimated premium for the year. This number is an educated guess because you have no way to foresee your business's actual payroll until the completion of the year. This is why your carrier will perform a work comp audit on your payrolls after the conclusion of the policy period. In some cases the business will do a reporting form throughout the year; however many businesses are only subject to an annual audit.

In order to avoid the pitfalls of a work comp audit you should be prepared well in advance for the process. One of the most important parts of the process is keeping your payroll separated when possible. If you have an employee doing multiple job duties your records should separate the employee's payrolls by job and classification. If your payroll records do not reflect this, the auditor will likely pool the entire payroll under the highest rated class description for that employee.

You should also have all certificates of insurance available from all 1099 subcontractors. If you do not show that the subcontractor carries his own coverage by providing documentation in the form of a certificate, you will be charged for the exposure of the subcontractor that is working on your behalf. All documentation should be readily available for when the auditor arrives.

Provide the auditor with the payroll records they require and a comfortable area in which to work. When they have completed the audit ask them to supply you a copy of their worksheets. Be sure to review the worksheet and the audit bill once you receive these and be sure to compare the payroll classes on the policy verses the audit payroll classes. Compare the rates of the class codes, the experience modification factor and any schedule credit to your original policy. Also, be sure to check the math to make sure everything pencils out correctly. Even auditors can make mistakes. Finally, be sure to contact the auditor to discuss any discrepancies or to answer any questions you may have.

Steven Naught is a Certified Insurance Counselor with the Naught-Naught Agency. For more information on how to reduce your risk contact Steven at 573-348-2794 or at [stnaught@naught-naught.com](mailto:stnaught@naught-naught.com).



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# Around the Lake and state, Ethanol-blended gas is the law

by Michael Gillespie

If you've put gas in your car since January 1st, chances are that you were buying an ethanol blended gasoline, a mixture of unleaded gas and alcohol. The Missouri Renewable Fuel Standard Act is now law, and it requires retailers to sell up to a ten percent blend of ethanol in any gasoline rated less than 91 octane.

State Representative Rodney Schad (R-115), who represents much of the Lake area, says that the act was necessary in light of the terrorist situation and our dependency on foreign oil. "We want to try this," he said. "We have to come up with our own American source, and it looks like it's going to work."

Ethanol can be made from any of several different grain crops, though corn-derived ethanol is by far the most efficient source — and a renewable one. Nevertheless, it does have its drawbacks. "Corn prices have already gone up over \$4.00 a bushel at times," says Schad. "That's definitely helped our corn farmers. The beef farmers and the hog farmers are struggling with these higher corn

prices, but they are slowly adjusting by using the byproducts from the ethanol plants — the corn gluten and the dried distillers grains. That took a little bit of adjusting; I'm a beef producer myself and I didn't like it. But it's a changing world, and I'm willing to try it."

Ethanol production in Missouri has markedly increased to meet the expected demand. Two years ago there were only three operating ethanol plants in the state. Those three produced 112 million gallons annually. Now there are five in operation, with an annual production of 223 million gallons. According to the Missouri Department of Natural Resources, four more proposed plants have received construction permits, and six more are on the drawing table. If all of these plants are built, Missouri's ethanol production will quadruple over the next several years.

The ethanol plants do not refine or mix gasoline. They produce pure ethanol — two hundred proof fuel alcohol — that is shipped in bulk to gasoline distributors. Once there, the pure ethanol can be 'injection blended' with regular gasoline

to achieve a ten percent mix, or 'splash blended' in a delivery truck or in a gas station's underground tank to achieve the proper blend.

Two ethanol blended fuels are generally available. E-10, the ten percent blend of ethanol to gasoline, is the most common, and is present now in all 87 and 89 octane fuels. E-85, which contains a very high percentage of ethanol to gas ratio, is designed to be burned in 'flex-fuel' vehicles, and is offered at only two outlets in the Lake area. The voluntary sale of E-85 is not affected by the provision of the Renewable Fuel Standard Act.

But neither does the law require a gas station to sell a ten percent mixture at all times. If the wholesale price of regular unblended gas is less than the E-10 blend at the supply terminal, then the vendor may purchase and sell the unblended gas. As a result, on any given day the consumer may be pumping a ten percent ethanol blend, or pure unblended gas, or something in between.

Though confusing, this built-in price trigger represents an attempt by the state legislature

to allow free market pressure to come into play. "It wouldn't be right for us to require people to pay more for ethanol when there is cheaper regular unleaded available," says Representative Schad. "That's the reason I voted for it." The Missouri Petroleum Marketing and Convenience Store Association (MPCA) warns, however, that there may be a push in the 2008 or 2009 legislative sessions to remove the price trigger and require the sale of the E-10 blend at all times. Schad, who was a co-sponsor of the current act, says that he would oppose such a bill.

Although a few retailers, most notably Casey's General Stores and MFA, have offered an ethanol blend for several years, most have not, and many drivers have shied away from alcohol blended fuel, apparently fearing that it might be harmful to their engine.

Some outlets will continue to offer either 91 or 93 octane unblended gas, along with the blended lower octane fuel. Todd Wilson, director of marketing at the Springfield-based Rapid Roberts chain of gas station

convenience stores, says his company will use signs at the pump to inform the customer that there is a high octane, non-ethanol option. Unfortunately for consumers, 91 octane gas is currently selling for thirty cents a gallon more than 87 octane.

Troy Holbrook, program coordinator and instructor of automotive technology at State Fair Community College in Sedalia, says that anyone with concerns should contact their vehicle manufacturer and find out if there are any technical bulletins dealing with the use of ethanol.

"Some vehicles are going to be a little bit sensitive to that alcohol blended fuel," he says, but he doesn't foresee major problems for most makes and models. The most common complaint may be gas line freeze.

"Alcohol absorbs water fairly readily," explains Holbrook, "which is a factor that has to be considered." Holbrook says that it is common for water to form in a vehicle's fuel tank due to condensation. The alcohol in ethanol gas will seek out the water, which generally collects in the bottom of the gas tank, and will carry it through the fuel line.

*Continues on page 47*

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## Local Realtor speaks at Lake of the Ozarks SCORE chapter

Bruce Adams of Adams & Associates-RE/MAX Lake of the Ozarks was recently a guest speaker at the Lake of the Ozarks Chapter of SCORE monthly meeting at their new offices in the Camdenton Area Chamber of Commerce.

His presentation entitled "Buying and Selling Businesses-A Broker's Perspective" provided an overview of various issues involved in the sale and transfer of businesses. He discussed techniques on valuing and packaging

businesses, the marketing, sales and transition process, as well as some perspectives on franchises and business financing.

As a Licensed Real Estate Broker and Certified Business Intermediary designee with the International Business Broker's Association, Bruce specializes in marketing and selling businesses, in addition to commercial and investment properties throughout the lake area and surrounding communities.

The Lake of the Ozarks SCORE Chapter is comprised of volunteers that provide guidance and counseling to entrepreneurs in the seven county area around the lake. SCORE volunteer counselors have provided small business services in the lake area for over twenty five years through face-to-face counseling and a series of business workshops. SCORE "counselors to America's Small Business" is a non profit association dedicated to providing free confidential counseling and mentoring.



Bruce Adams (right) with Larry Laminger, chairman of the Lake of the Ozarks SCORE chapter.



## Inaugural Benefactor and Friends Gala held



The Lake of the Ozarks West Chamber of Commerce held the inaugural Benefactor and Friends Gala on November 3 at Casa de Loco Winery outside of Camdenotn with over 50 guests in attendance. The event was designed to honor the members who go above and beyond their yearly investment in the Chamber. The Board of Directors wanted to thank these members for their support of the Chamber. Marine Max was the major sponsor with Boardwalk Grill supplying the food for the evening. For information concerning the Chamber call 374-5500 or go on line at lakewestchamber.com.

## Hankins Attends NAR Conference in Las Vegas

Bill Hankins, President of the Bagnell Dam Association of Realtors® and an agent with Lake Real Estate Group, Tonia Grein Team attended the National Association of Realtors® Annual Conference November 12-16 in Las Vegas. There were over 30,000 professional Realtors®, spouses and state and local association executives in attendance. There were also over 650 exhibitors showing new products and services designed to assist real estate professionals in serving their clients.

In addition to the information obtained from the exhibitors, there were a multitude of classes and training sessions for attendees. Sessions included everything from how to better serve buyers and sellers, leadership training and technical sessions on how to better use the ever-changing technology available in the real estate profession. Of particular interest were several sessions on how to better serve the second home market and the luxury market for homebuyers and sellers.

The meeting focused on real estate issues across the nation and all aspects of the industry. "I was greatly encouraged by the forces shaping both the local and national markets," Hankins stated. "A number of economic forecasters are looking at the bottoming out of the credit and sub-prime lending issues that have affected us all," he continued. "I am very thankful to be at the Lake of the Ozarks where our market is strong, albeit not quite at the same levels it has been in the past couple of years, nevertheless the Lake market is very solid for both buyers and sellers!" Hankins concluded.

"Bill's professionalism and service to his clients and dedication to our industry is very important to our team and to the entire Bagnell Dam Association of Realtors®. We are pleased to have Bill as a member of the Lake Real Estate Group," said Tonia Grein.

Hankins also serves on the Legislative & Regulatory Policy and Governmental Affairs committees of Missouri Association of Realtors®.

Hankins can be reached at the Tonia Grein Team office on Business Highway 54 or by calling 573-365-9700.

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## Gattermeirs attend convention in Las Vegas



Bob and Margie Gattermeir of Gattermeir & Co., Inc., Realtor's of Lake O zark, recently attended the National Association of REALTOR® Convention held November 12-14 in Las Vegas.

They attended the REALTOR® Expo as well as functions



for Resort Management and the Offutt Multi-Listing Service.

Bob Gattermeir is a past president of The Bagnell Dam Board and former member of the Missouri Real Estate Commission. They have been in business for 37 years.

"Remember, if you ever need a helping hand, you'll find one at the end of your arm...As you grow older you will discover that you have two hands. One for helping yourself, the other for helping others."

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# David Bear elected Executive Director Bank Star One

## Rick Meriage elected corporate President

David A. Bear, President of Bank Star One, has been elected by the Board of Directors to Executive Director of the bank, effective January 1, 2008. Rick Meriage, a director of the bank, was elected to serve as Corporate President of the bank.

Bear has been with Bank Star One since 1995, serving as President of the bank since 1996. As Executive Director, he will assist in the transition of responsibility to Meriage. He will also manage new business development and facilitate customer relationship programs throughout the Bank Star One organization.

We are grateful for his service as president and are excited that he will continue with the bank in a new role, said Joseph C. Stewart, Jr., Chief Executive Officer of the bank.

Bear has been in the banking industry for nearly 40 years, including six years as a bank examiner with the State of Missouri and ten years as a correspondent banker with UMB (United Missouri Bank).

He is active in many area organizations, including the Lake Regional Hospital Foundation, the Rotary Club, and is a former member of the Camden County Planning and Zoning Board.

Meriage brings more than 30 years of experience in the credit reporting industry to his new position, most recently as president and owner of Mortgage Information Source in St. Louis. The company with offices in Missouri, Florida, Texas, California and Alabamasold credit reports nationally to financial companies, mortgage firms and credit bureaus.

Of Meriage, Stewart said Rick's experience in the credit industry will be a valuable asset to our organization as we move to the next level of growth in our Bank Star One markets. David's knowledge of the Fulton and Lake Markets and Rick's extensive knowledge of the credit business will complement one another and bring a new dimension in management to our banking activities.

Meriage, who as corporate president will manage the day-to-day activities of the bank, served on the board of the



David A. Bear

Mortgage Bankers Association of St. Louis and is a Certified Credit Bureau Analyst.

Bank Star One is a subsidiary of the Festus-based BancStar Inc., a bank holding company with a total of 14 branches and more than \$390 million in assets. Bank Star

branches are located in Lake Ozark (2), Osage Beach (Hy-Vee Supermarket), Fulton, New Bloomfield, Festus (2), Farmington, Park Hills, Leadwood, Desloge, Pacific, Caruthersville, and Steeleall in Missouri.

Bank Star One provides a full range of personal and business financial services, including checking, savings, certificates of deposit, safe deposit boxes, home equity loans, commercial



Rick Meriage

loans, and consumer loans.

Bank Star One is an active member in its' communities and offers all forms of mortgage services, including fixed rate, adjustable rate, jumbo, construction, lot, home equity, interest only, second home, FHA and VA mortgage loans.



Pro Build Construction Services LLC - The Lake Area Chamber was pleased to welcome new member Pro Build Construction Services LLC, with a ribbon cutting. For more information call 302-1300 or visit [www.probuildllc.com](http://www.probuildllc.com).

Pictured in the ribbon cutting along with Chamber Volunteer Ambassadors are: 1<sup>st</sup> Row: Linda Fields, Borders Printing; All with Pro Build - Shelly Lain; Joe Goldesberry; Scott Frisella; Sam Hubbs; Dan Hughes. 2<sup>nd</sup> Row: Brad Scheiter; Kevin Brown



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# Democratic hopefuls view for your vote

by Alison Schneider

The pursuit for the Democratic Party's endorsement for President of the United States in November's election is turning out to be anyone's game. The Democratic hopefuls are seeing a chink in the Republican armour and are stepping forward to take advantage of the country's apparent cry for change. We have a woman who also happens to be a former first lady, a non-Caucasian male, a former Vice Presidential candidate, lawyers, judges, a Baptist Pastor, a real estate developer, senators and a governor. It's getting pretty interesting, to say the least.

Certainly the most talked about candidate is former first lady Hillary Clinton. It's difficult to stay on topic with the former first lady what with husband and former President Bill Clinton always just off in the wings keeping the gossip hounds going. He supports his wife's bid for the Presidency, but many question whether that's just so he can get back in the White House. It would certainly be a first for this nation in many ways.

Not only would we have our first woman President, but would be returning a former President ineligible for re-election back into a seat of power in this country. Our "first spouses" do not sit idly by and watch their counterparts lead as a point of fact – they are active in education issues, health issues and governmental states of affairs. With all the controversy surrounding the Clintons – many wonder if this wouldn't be a huge mistake regardless of Senator Clinton's qualifications.

Hillary Clinton claims a record of public service spanning 30 years. This would include her years as first lady of Arkansas, 8 years as first lady of the United States and her current job a U.S. Senator from New York. She states a belief that we need a "fundamentally new direction" and a plan to "work toward solutions that help us meet our challenges". She supports abortion rights, stem cell research, and the repeal of Bush's tax cuts. She feels that there needs to be an increase in taxes for "the wealthy".

The Senator supports the continuing embargo on Cuba as well as national health care (not necessarily government

financed), and has recently declared her support for more gun control legislation in our country. However, she has a bit of a mixed record on "crime issues", most notably supporting the 3-strikes law and DNA testing for executions, but thinks mandatory sentencing is too restrictive. She also supports more funding to address the problem of hate crimes as well as stricter sentencing for offenders.



Senator Hillary Clinton

She has recently changed her position on troop withdrawal to a "yes, we need to set a timetable" although remains non-committal regarding our action should Iran not agree to dismantle its nuclear arsenal. She doesn't think a candidate's religious or personal beliefs should be considered for election and has come out strongly in favor of "gay rights" (same sex couples deserve the same benefits as traditional relationships) and did not support the move to change the constitutional definition of marriage to be one between a man and a woman. Clinton supports an international agreement on emissions control as well as federal funding of ethanol and biofuels research and implementation and does support opening wildlife preserves to drilling for oil. She would also endeavor to eliminate oil company tax breaks that have been in place for decades.

She supports a "strong family" unit to allow our children the close kinship they need to develop and learn properly, she also feels that our costs of education are out of control and way too expensive for most Americans but also believes that we need to pay higher salaries to educational professionals. Clinton feels that the No Child Left

Behind program needs serious revision, does not support the voucher programs in which private schools would use the monies allocated to public schools should a student decide to attend the private facility. She also supports welfare reform calling for recipients to be required to work 37 hours per week, but will increase the availability of childcare.

Clinton's stand on immigration is a little confusing. She has voted to build a fence along the Mexico border and for a proposal increasing the patrol along both the Mexican and Canadian border. She does not support granting driver's licenses to illegal immigrants, but does support allowing undocumented workers to participate in social security, creating a "path to citizenship", and allowing "sanctuary cities" to be appointed. She also supports establishing a guest worker program and calls for comprehensive immigration reform to "get the 12 million undocumented immigrants out of the shadows." However, she opposed making English the official language of the U.S.

Regarding the military Clinton promises to step up the war on terror and make certain that we feel safe within our borders again, but does not favor the expansion of armed forces. Conversely she favors spending the \$47 billion reclaimed by the government from a proposed capital gains cut on our military. Very confusing.

Giving Senator Clinton a run for her money with the Democrats is Barack Obama, currently a Senator from Illinois. Obama has been in the Illinois Senate from '97-'04, and was elected to the U.S. Senate in 2005.

Obama has stood firm with his favor of a phased withdrawal from Iraq and spoke out fervently against U.S. troop support. He supports increased military funding, but feels it needs to be tied to a withdrawal plan (from Iraq). He believes that the use of military in regard to Iran shouldn't be initiated nor ruled out at this point – but negotiations must be undertaken to stop their nuclear program.

He supports federally funded stem cell research, and is a proponent of abortion rights. He opposes gay marriage but supports civil union and equality of

gay and lesbian benefits.

His stand on the death penalty is a little confusing – he believes it doesn't deter crime in any way, but does support the death penalty in cases where "the community is justified in expressing the full measure of its outrage".

Obama hasn't clearly chosen a side on the issue of gun control although his voting record indicates he doesn't support the NRA's viewpoints— making him pro-gun control at least by action.



Senator Barack Obama

He favors arranging for more affordable prescription programs in the U.S. and supports allowing older Americans traveling to Canada for cheaper prescriptions. He also supports allowing Medicare to negotiate for better prescription rates and the use of medical marijuana although holds that the state legislation should make that determination.

Regarding Social Security reform he has supported reform for the program including raising the retirement age, decreasing benefits for higher income recipients and lifting the cap on income subject to SSI taxes. He does not support privatization of social security and believes that it should remain a government program.

Obama also maintains that it is the right of every American to have health insurance provided either by their employer or the government and therefore supports Universal Healthcare. He also supported the increased minimum wage. He does not state a clear-cut opinion on the continuation of Bush's tax cuts, however.

Obama supports welfare reform and in fact co-sponsored

the Welfare to Work Act in the Senate. This places qualified welfare recipients in state jobs that are listed with the Department of Human Services and the Dept. of Public Aid.

Senator Obama has voted against the effort to raise the national debt limit stating that while the debt is in excess of \$8.6 trillion, foreign governments hold nearly \$4 trillion of that debt. The national debt and budget deficits "effectively tax all Americans by adding to the amount of interest paid to service U.S. borrowing" he states. "We need to stop the spending and find a way to lessen the burden".

He supports the federal funding of biofuel research and incentives for implementation of alternative fuel. He also supports amnesty and permanent legalization for illegal aliens and temporary legalization for the "guest worker" classification of illegals. At the same time he is a proponent for tougher border control, both with Canada and Mexico and maintains that immigrants must "earn" their citizenship.

While Senator Obama does not believe that we can simply legislate healthy families, good parenting skills or economic success, he does believe we can eliminate roadblocks that parents face and provide tools to help them succeed. Strong families raise successful children and keep communities together. He believes that NCLB is problematic and needs to be re-evaluated – possibly disbanded, and he does not support school vouchers.

Also in the running but somewhat overshadowed by Obama's dancing on the Ellen show or his Oprah-tastic push through the heartland as well as Clinton's own road show complete with husband Bill stumping for her is former Vice Presidential Candidate and former Senator from North Carolina, John Edwards.

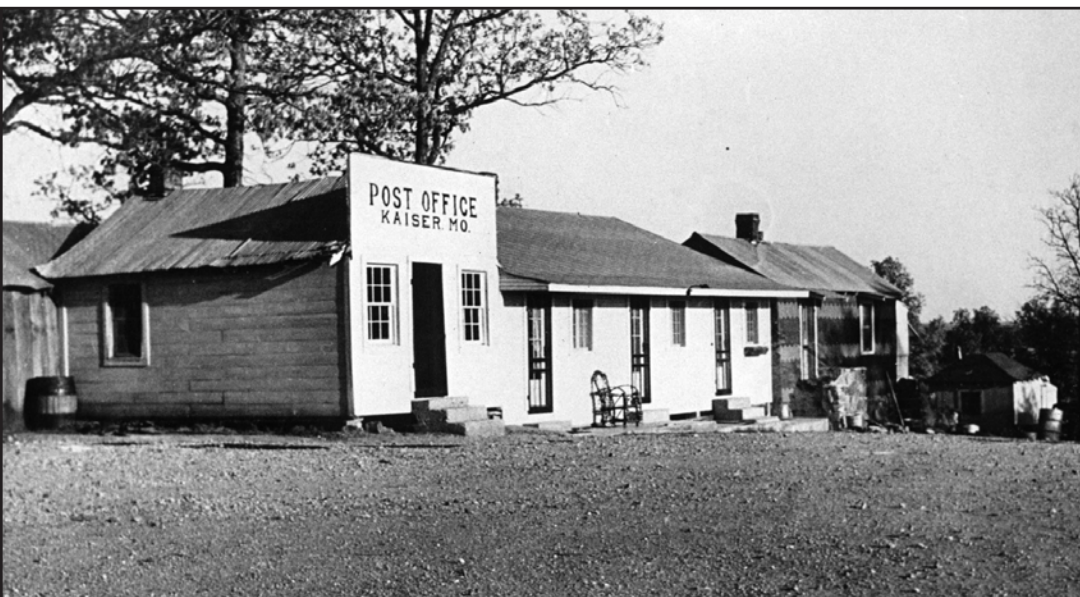
Edwards is pro-choice on the abortion issue stating that he just doesn't believe that the government should dictate this very personal and private issue. "It's difficult enough" without it being a legal situation.

He supports the death penalty with DNA proof and opposes drilling in the Arctic National Wildlife Refuge for oil and believes we need to achieve energy independence by building a new economy based on clean

continues on page 39



# GLIMPSES OF THE LAKE'S PAST *With Dwight Weaver*



**KAISER** - Anyone driving southeast from Osage Beach on Highways 42-134 past School of the Osage toward Lake of the Ozarks State Park passes through Kaiser, a busy unincorporated commercial strip that extends east and west for some distance from the Kaiser Post Office. The post office was established in 1904 but was not at its present location until the 1970s. Formerly, it was located one-half mile

down Kaiser Road in a general merchandise store built and operated by the DeGraffenreid family. The store was later operated by the Calkins family. This is where Kaiser had its beginning in the early 1900s. At that time the little village had a gristmill, a blacksmith shop, and by 1947, the Chester and Opal Lewis grocery store.

The 1930s and 1940s were busy

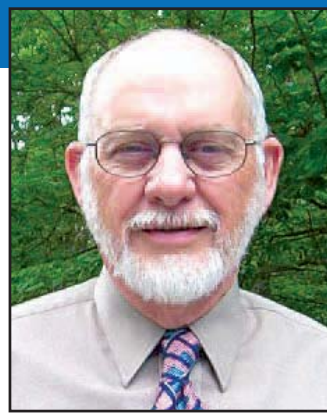
years for Kaiser when the National Recreation Area was built and then soon afterwards transformed into Lake of the Ozarks State Park by the Civilian Conservation Corps (CCC). The village began to decline after the park was created because the Kaiser to Passover Road was not chosen by the state as the official entry to the state park. This left Kaiser on a road to nowhere. In the 1970s new de-

velopment, which has revitalized the community, began along Highway 42, bypassing the original location of Kaiser.

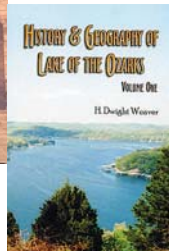
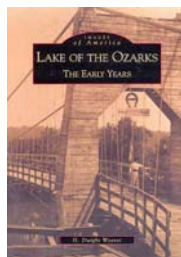
One of the more turbulent episodes in the town's early history occurred during the anti-German hysteria of World War One when a proposal was made to change the name of the town to Success. Kaiser was named after a family whose last name was Kaiser. The surname Kaiser comes from the Middle High German surname "Keiser" which means "emperor." It was once a popular German name. The proposal to change the town's name failed.

The photo accompanying this article was taken by an unknown photographer in 1936 and shows the Kaiser Post Office, store, some rental units, and a dwelling.

*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](mailto:dweaver@socket.net) or call 573-365-1171. Other books on the Lake by Dwight Weaver are available online at [lakeoftheozarksbooks.com](http://lakeoftheozarksbooks.com)*



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## Community Events



The Laurie/Sunrise Beach Rotary Club recently welcomed new member Brian Flynn, co-owner of Lake Florist in Laurie. Pictured here with Brian is his sponsor, Lori Drake.



The Home Watchers was welcomed into the Lake West Chamber with a recent ribbon cutting. The Home Watchers is your single point of contact for Home Care, Maintenance and Improvements while you, the home owner are away from the lake. Call The Home Watchers at 573-836-0110. Pictured are owners Howard & Carolyn Halbedel and Chamber Ambassadors.



The Lake West Chamber was pleased to welcome Rice Concrete into their membership with a recent ribbon cutting. Now in business over five years, Rice Concrete, Inc. has 19 employees that work on and off the job site. Pictured are owners Michael and Roberta Rice, GM Steve Uber and Chamber Ambassadors.

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# Democratic hopefuls

*continued from page 36*  
and renewable energy. He supports government funding of biofuel research and implantation and supports the use of tax credits and other monetary incentives to coerce businesses to "go green".

He supports background checks and restrictions of assault weapons but believes that the right to own a gun should be protected. He supports Universal Health Care, offering cash payments in place of long-term patents for breakthrough drugs that would allow drug companies to offer the medications at lower prices. He also advocates legislation requiring insurance companies to increase the amount allocated to patient care to at least 85% (from the current 70%). He would require that all citizens sign up for health insurance, but doesn't cover whether the cost would be born by the employer, the government or the individual.

Edwards believes America needs tougher border restrictions and tougher sanctions on employers of illegal immigrants.

However, he would support implantation of a "path of citizenship" to those illegals currently within our borders. He would require them to procure a temporary work visa (by registering), learn English and pay fines and fees as required by the individual case.



Former Senator John Edwards

He wants to begin a phased pull-out from Iraq – including reducing the American presence while building up Iraq's army and getting other countries to accept responsibility for

maintaining peace in the interim. He also feels that we should try "talking" to Iran, and barring being able to reach an understanding about their nuclear disarmament "we should not discount the possibility of a U.S. military presence" being necessary. He supports increased military funding.

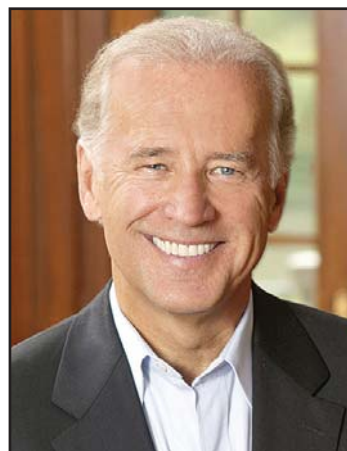
He doesn't want to increase the deficit in the budget, but feels that governmental attention is needed elsewhere – such as health care or the costs of going green.

Edwards supports the No Child Left Behind program, but maintains it is under funded. Further, Senator Edwards opposes school vouchers as they divert resources from improving schools that aren't meeting the high NCLB standards. "If the funds aren't available, how will the schools be able to improve?"

The Senator opposes same sex marriage but does support a civil same-sex union. He is a supporter of stem cell research and supports increasing the income cap for social security taxes although admit he doesn't have a definitive plan. He believes that "millionaires" are reaping the

benefits of the cap when they are the ones that should be paying the most. Not surprisingly he also favors an increase tax rate of 28% for incomes over \$250,000 and increasing the capital gains taxes as well.

The remaining candidates are in the running to be sure, but frankly account for less than 25% of the polls collectively at this point. Still – they bear discussion.



Senator Joseph Biden

Joseph Biden brings with him 34 years experience as a U.S. Senator from Delaware. He was elected in 1973 and still holds the position.

Biden supports same sex marriage. Biden has stated that it's simply "something we have to go through as part of the maturation process of the nation."

He supports a ban on partial birth abortion, but also supports Roe v. Wade. He has voted for no public funding for abortion and maintains a ban on military abortion with criminal penalties for harming an unborn fetus during commission of a crime.

He supports the death penalty but voted against limiting the appeals of those facing death from the commission of any one of over 60 offenses including murder of law enforcement, terrorist actions, drive bys and carjackings. He also supports gun control.

He opposes drilling in the Alaskan Wildlife Refuge and supports a stronger and more complete energy plan with phasing out of fossil fuels.

Biden wants to reduce the costs of health care and make certain that all Americans have health insurance. He wants to accomplish a modification and simplification of the current system nationwide.

*continues on page 41*

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# LAKE STORIES WITH MICHAEL GILLESPIE

## The Children of the Middle Waters

They called themselves *Ni-U-Ko'n-Ska*, meaning "Children of the Middle Waters." That was their sacred name, a name they did not reveal to others. History remembers them as the Osage Indians, and they were the first people of record to inhabit the valley that now forms both Lake of Ozarks and Truman Lake.

No one can say how long the Osage had lived near the banks of the *Wa-Tsi-Uzi* — their name for the Osage River. The phrase meant "Snake-With-Mouth-Open", for the river meandered through the valley like a serpent and grew wide at its mouth.

Certainly they had lived here for centuries; tribal memory is not precise in such matters. The record of their leaving is more fixed, for it has been put down in words on the "talking paper" of the whites.

Indeed, it was the whites that gave these native people the name of "Osage." When the first Europeans — French traders — paddled their way up the river in their dugout canoes they came upon a village of the Osage. The Frenchmen asked, through signs, what these people called themselves.

Not wishing to divulge their sacred name, the Indians offered the title of their largest clan. They uttered the phrase *Wa-SHA-She*. The Frenchmen found it difficult to form their tongues around such a guttural sound, and when they did it sounded more like "wa-sha-SHAY."

The word would find its way into French documents as *Ou-sagé*. Some 120 years later, when the Americans took possession of the region, they further corrupted the word into "O-sage".

It was around 1683 when those first French woodsmen made contact with the Osage somewhere in this valley. The Osage had heard of white men who came down from the Canadas to trade, but hearing of them did not prepare the Osage for the shock. They were appalled by the appearance of the whites. The pale faces of the French were covered with hair — even, too, the backs of their hands — and they stank. The Osage would call them the "Heavy Eyebrows". It was not meant to be a

term of admiration.

Over the next few decades the Heavy Eyebrows made frequent trips to the Osage villages in west central Missouri. The Osage were quite willing to obtain furs for the French — especially beaver fur — in exchange for manufactured goods. The Osage also offered up captives taken during their buffalo hunts on the prairies of Kansas and Oklahoma. The captives were Comanche Indians, whom the

French would purchase from the Osage for muskets and sell into slavery in the Caribbean islands.

By 1770 the French had ceded the Louisiana Territory to Spain, which included all of the Osage valley. Prior to this the Osage had made occasional contact with the Spanish in the southwest. But often as not, these meetings led to hostilities and caused the Spanish to fear the Osage. It became Spanish

policy to deal harshly with the Osage by influencing neighboring tribes to wage war on them. The Sac and Potawatomi nations, having once been victims of Osage depravations, needed no special urging to mount retaliatory raids up the Osage River. The brief, fierce battles that took place outlasted the Spanish regime and spilled over into the time when the United States purchased the Louisiana Territory.

In May, 1804, a Sac war party ambushed a group of Osages east of present-day Osceola, Missouri. The Osage were traveling by canoe, in the company of white traders, and had just entered the bend in front of today's H. Roe Bartle Boy Scout Camp. At least one principal chief of the Osage was killed and others were taken captive. It now fell to the Americans to try to make peace in this troubled valley.

In 1805, an American officer traveled up the Osage River to inform the Osages that they now owed their allegiance to the United States, in return for which the Americans would protect them. But in November of that same year, Potawatomi warriors charged into an Osage camp just one-half mile above today's Truman Dam. Most of the Osage warriors were away hunting, and the camp consisted almost entirely of women and children. Those who could fight put up a strong resistance, but that only drove the Potawatomi to fiercer efforts. Thirty four Osages were killed. The remaining sixty were taken as captives and herded back to the Potawatomi villages in northern Illinois.

After the carnage a delegation of Osage warriors went to St. Louis to meet with the territorial governor, General James Wilkinson. With their faces covered in mud to show sorrow for their lost ones, the warriors pleaded with Wilkinson to keep the American promise of protection. Wilkinson and others brought all the influence they could bear upon the Potawatomi and eventually arranged a payment in trade goods for the release of the Osages.

In the summer of 1806, the ransomed captives were brought

up the Osage River under the escort of Lieutenant Zebulon Montgomery Pike. They passed through the Lake area during August and arrived at the Osage villages near present-day Schell City, Missouri, a couple of weeks later. The Osage were greatly appreciative, and swore allegiance to the United States, but soon after their towns were decimated by smallpox, for which they blamed the Americans.

Over the next few years the Osage ranged up and down the river valley in search of game, though they maintained their permanent towns near the junction of the Marmaton, Marais des Cygnes, and the Little Osage Rivers. They called the area the Place-of-the-Many-Swans.

It was not always a peaceful time, for the Osages sometimes waylaid an American trapper, and it seemed as though the United States would have to bring them under control.

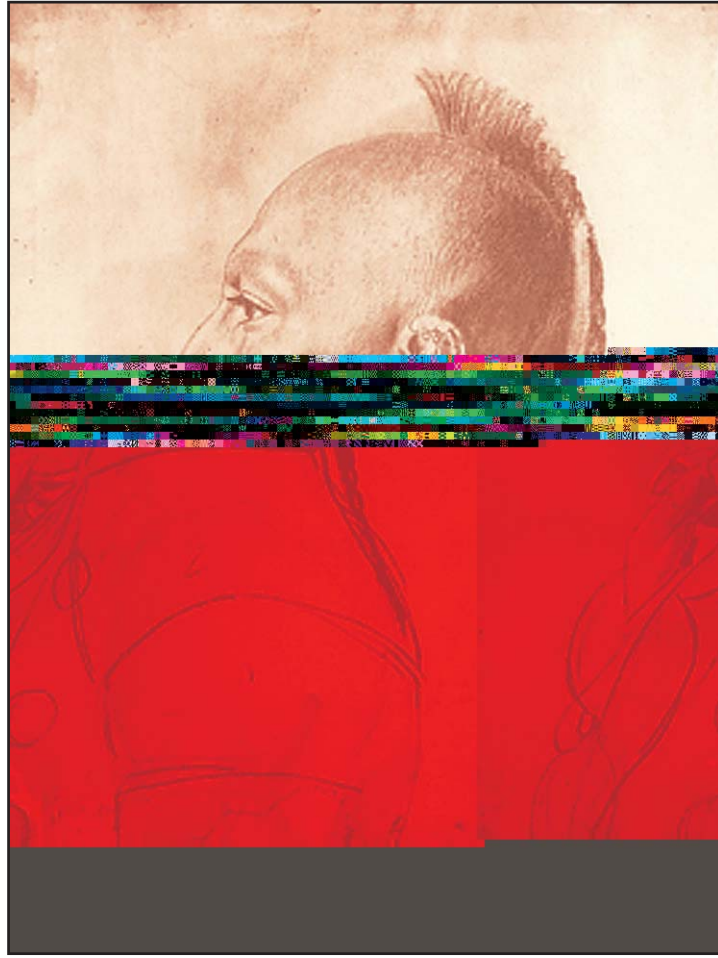
In 1808, the Americans built a fort and trading post for the Osages. But it was not at Place-of-the-Many-Swans. Fort Osage was built on the banks of the Missouri River, about 25 miles east of present-day Kansas City. This was the extreme northern range of Osage lands, but the Osage were told that they must move there. If they would do so, and sign a treaty, the Americans would provide them with all the trade goods they could possibly want, in exchange for furs.

In the treaty, the Osage ceded nearly all of their land from the Missouri River to the Arkansas River. In exchange they would receive a one-time payment of \$1,200 plus a yearly annuity of \$1,500 in merchandise, in addition to trading rights at the fort and the protection of the American government.

The selection of the Missouri River site for the fort was largely a matter of convenience for the Americans. The Osage River fluctuated to such extremes, and was too shallow much of the year to allow reliable keelboat transportation of trade goods and pelts. But by moving ninety miles north of their traditional towns, the Osage put themselves in close proximity to enemy tribes.

By 1811 the Osage were in a full-fledged war with the Ioway nation to the north.

*continues on page 42*



Sketch of an Osage warrior, author unknown.

"The men are tall and perfectly proportioned. They have at the same time all the physical qualities which denote skill and strength combined with graceful movements... Their ears, slit by knives, grow to be enormous, and they hang low under the weight of the ornaments with which they are laden. There is a complete lack of beard and eyebrows on their faces, for they carefully pull out the little hair which happens to grow there.

Their calm, dignified faces show great shrewdness; there is something soldierly and serious about the expression. Their hair is black and thick. The Osage shave their heads, except for the top, from which two strands of hair branch off and grow straight back to the occiput, where they form a tuft which falls to the lower part of the neck; between these strands grow two braids, the beauty of which consists in their length... The [Osage Indians] seldom go out without painting themselves; the colors they use are, first, vermillion, then verdigris [greenish-blue], and then yellow, which they buy from the trader; lacking these, they use ochre, chalk, or even mud.... The Osage always paint red that part of their head around their hair, the eye-sockets, and their ears; these are the national colors, the war-time paint. The other colors, indifferently put on the other parts of their bodies, depend upon their individual fancy."

— Meriwether Lewis





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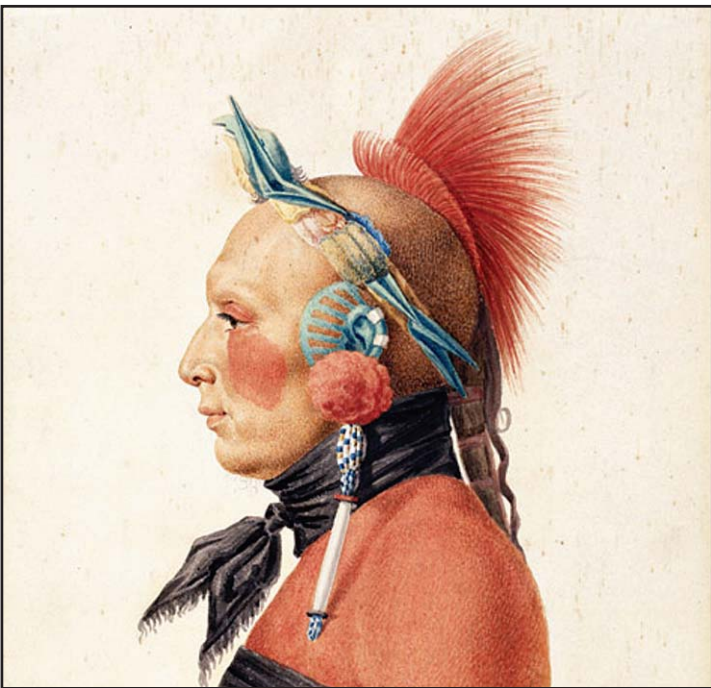
# Lake Stories

*continued from page 40*

On occasion, the American soldiers would ferry the Osages across the river so that they might attack loway hunting parties. One such Osage war party returned with eight scalps and

proceeded to celebrate with a scalp dance. Henry Marie Breckenridge, a scientist and explorer who was staying at the fort, told what happened next:

"They had worked themselves into such an arrogance



*Watercolor of an Osage warrior*

by Charles Balthazar Julien Févret de Saint-Mémin, 1807

and high emotion that one of their warriors came to the gates of the fort and refused to halt at the command of the sentinel. The sentinel fired over his head, but he came on. The guard had to be called, and they seized him, but he only sneered and said that he would eat white man's bread in jail. He was defiant and the soldiers took him to the whipping post and applied the cat-o'-nine-tails. This was the greatest insult you could offer a warrior....

"He went to the village weeping and singing in disgrace, and when the others found out what had happened, they picked up their arms and marched on the fort. They could have taken it after setting it afire, and both sides knew this, but they finally dispersed when the cannon were swung on them from the towers."

The brutal hit and run war with the Ioways finally convinced the Osages that they must move back to Place-of-the-Many-Swans for their own security. The military garrison at Fort Osage was far too small to offer any protection along the Missouri River border.

By 1812, British influence with various northern tribes caused

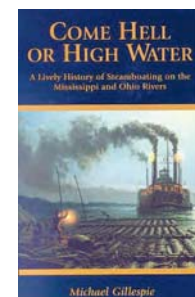
those tribes to wage war with the Americans and the Osages. At one point, a band of Osages were ambushed and nearly wiped out just a few miles from Fort Osage after picking up their annual annuities. Henceforth, the Osages would not return to the fort for any reason, and the garrison was closed.

After the war ended in 1815, the Osages continued to live in extreme western Missouri. When statehood came in 1821, one of the first orders of business was to rid the state of any Indian presence. The Osages were convinced to sign yet another treaty. This one would remove them eventually to a reservation in north central Oklahoma. It is there yet — known now as Osage County — home of one of the richest oil strikes in the state.

There is little today to mark the Osage presence in the Lake area. The Osage nation has scant knowledge of its Missouri heritage; they regard it as a painful time in their past. The only tangible evidence of their passage are the occasional archaeological finds — arrowheads and pottery shards, stone-covered burial cairns, and the few remaining thong trees that were tied down

as saplings to point out a trail or a spring or a medicinal herb.

They are gone, these Ni-U-Ko'n-Ska. But in the deep forested shadows of a summer night, when the moon is high and the air is heavy, who amongst you cannot say that you have not felt an intangible something silently watching from the woods?



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

Steamboating".

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

## Taum Sauk deal slammed

*continued from page 48*

"They're simply putting their spin on this issue," he says. "I don't want to sound too negative toward that organization, but they are purely speculating on what might happen."

As to the Katy Trail extension to Pleasant Hill, the agreement hammered out between the state and Ameren insures that it will be different from other portions of the trail. At Ameren's insistence, the pathway will be built alongside the tracks, not on the track bed itself, leaving open the possibility of an active railroad operating just twenty-five feet away. And AmerenUE will not permit the trail to share any of the existing bridges with the railroad track.

"We purchased [the right-of-way] for possible redevelopment as a railroad," explains Ameren's Cleary. "It goes right through the heart of our out-state Missouri service area. There are a lot of small towns and it would be an economic boost for them to have rail access. If we can line up enough shippers to justify the cost of rehabbing the railroad, then

that is our intent." The line has not seen active rail operations since 1979.

Cleary says that there are several places across the country where biking/hiking trails parallel train tracks without any problems. The Missouri Bicycle Federation claims that active railroads with a trail alongside are actually safer than rails only because the pedestrian trails give would-be trespassers an alternative to walking on the tracks.

Ameren's retention of the right-of-way as a possible rail corridor will make the trail more expensive to build. MPA estimates that some 80 bridges and road crossings will have to be built to accommodate the trail, along with the need to grade and fill the entire 46 mile trail corridor. MPA says that the \$18 million provided for in the settlement will not be enough. To emphasize its point, the organization cites an estimate from a year ago, that required more than \$20 million for the same work.

"The \$20 million that they are referring to," says Sue Holst,

Division of State Parks information officer, "was a study that was done one to two years ago by Ameren."

Holst suggests that the figure is too high because it is based on contract work, whereas the Division of State Parks would do much of the work in-house. "Plus, we felt that their design was a little more extensive than what we are used to. We would not have agreed to the \$18 million if we were not confident that we could build a quality trail for \$18 million," she said.

And will the trail running parallel to the tracks devastate trees and wetlands, as MPA has suggested? "It's a railroad right-of-way," answers Holst. "We build trails all the time in state parks, so we are very sensitive to not disturbing natural resources when we don't need to."

MPA charges that since Ameren does not actually own certain segments of the right-of-way, and would only be licensing its interest in the property, the state might have to deal with individual land owners along the route. The land owners could challenge the project since easements through their

property call for a railroad—not a trail.

"We're still trying to figure out what Ameren owns and what they have a lease on," says Holst. "We will need to be working with some of the local land owners, but we don't know yet whether that's going to be a problem or not."

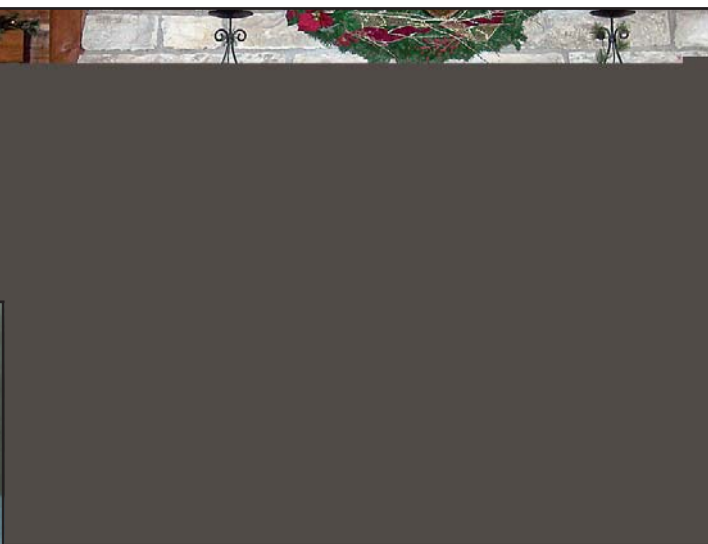
Taken as a whole, Holst portrays the settlement with AmerenUE as making the best of a bad situation. "We have money to rebuild Johnson's Shut-In State Park," she says. "We can't rebuild Johnson's Shut-Ins exactly as it was, so what we've done is to compensate for that by providing natural resources in other areas, and recreational opportunities. One of those areas where we feel we are compensating is to provide the recreational opportunity of Katy Trail State Park connecting into the Kansas City area. Another way we are compensating is to use part of this money to build a brand new state park along the Current River in Shannon County. We feel like we've done a good job in settling with Ameren."

In the meantime, MPA filed suit on December 11 against

the Federal Energy Regulatory Commission and AmerenUE, claiming that FERC failed to evaluate most of the significant impacts of the Taum Sauk project before authorizing its reconstruction, and that an Environmental Impact Statement is required under the National Environmental Policy Act. According to a press release issued by Great Rivers Environmental Law Center, which represents MPA, "Ameren and FERC contend that the rebuild is simply a repair of an existing facility and that a wider array of environmental issues may be considered during the relicensing process, which must be completed by June 30, 2010; but by then Ameren will have spent millions upon millions of dollars to rebuild the facility, making it virtually impossible for FERC to objectively evaluate alternatives to the project."

Board member Flader says that MPA is not opposed to reconstruction of the facility, but that it should be subject to a full Environmental Impact Statement "in order to provide an opportunity for public consideration of the full range of environmental impacts."





The Lake Area Chamber of Commerce is excited to announce new member Entertainment Extravaganza with a ribbon cutting. Jackie Newton has taken her long list of credits including speaker, teacher, entertainer, nationally published author, vocalist, DJ, and professional clown and woven them into Entertainment Extravaganza. Call Jackie for more information on the variety of services or to book your engagement at 573-480-4094 or visit [www.jackienewton.com](http://www.jackienewton.com)

## Panera fundraiser nets \$388.50



Panera Bread of Osage Beach raised \$388.50 for Lake Regional Health System Mammography Fund through the sale of their Pink Ribbon Bagel. The signature Pink Ribbon Bagels were sold during the month of October, and .25 from each bagel sold was donated to the Lake Regional Health System Mammography Fund. This amount tops last year's donation of \$198.50.

"We'd like to thank Panera Bread for offering this wonderful promotion and Lake residents for their support," said Laura Gajda, Director of the Lake Regional Hospital Foundation. "Often we see patients who are too young to have a mammogram covered by their private or government insurance, yet they need a mammogram due to family history of breast cancer. This fund will enable those women to access mammography regardless of their ability to pay."

"Panera Bread is commit-

ted to serving the members of the local community, many of whom have had their lives touched by breast cancer," said Greg Anderson, owner of Panera Bread of Osage Beach. "We are honored to support the Lake Regional Health System Mammography Fund."

The Panera Pink Ribbon Bagel was baked fresh daily in each of Panera Bread's bakery-cafes during the month of October and features cherry chips and real bits of Bing cherries and cranberries. The product follows the tradition of 'thinking pink' during the month of October in the quest to eradicate breast cancer disease. Sue Stees, one of Panera Bread's first franchisees and a breast cancer survivor, developed the idea for the Pink Ribbon Bagel in 2001 as a way to help support the cause. "This undertaking tickles us pink," said Stees, a Tulsa resident who currently operates Panera bakery-cafes in Missouri, Oklahoma and Arkansas.

## Lake Printing awarded gold in international acclaim

The International Association of Printing House Craftsmen (IAPHC) recently awarded Lake Printing with Gold at the 2007 International Gallery of Superb Printing. The gold award went to Lake Printing for the excellent six color printing of Private Quarters Club's leather bound three ring binder promotional book.

The 33rd International Gallery presented more than 2,250 entries from around the globe originating in Australia, Britain, China, Hong Kong, India,

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# Democratic hopefuls

*continued from page 41*

Use diplomacy, not troops – we need to stop their nuclear program with sanctions and stop importing to Iran. We also can classify the Iranian National Guard as a terrorist group.

He wants better border security and stiffer penalties on employers hiring illegals. He opposes a “guest worker” program and wants to work to get a greater cooperation with Mexico. He wants to stop the inflow of new illegals.

Finally, from New Mexico, Governor Bill Richardson is making a run for the nomination in February.

Richardson is pro choice and supports embryonic cell research. He supports the death penalty and wants to make the appeals process harder for offenders. He does not support increased gun control and supports the instant background check at the site of purchase. “It’s a second amendment issue”.

He opposes drilling in the wildlife refuge in Alaska and believes we need to take steps to reduce our dependence on foreign oil and energy that is causing global warming. He wants to cut our oil demand 50% by 2020 and create new energy sources in the electrical sector by 2040.

He supports the line item veto and medical marijuana. He wants to stop using military contractors and cut military funding mainly by deauthorizing the war in Iraq. He feels that money could be better spent on education, health and wel-



NM Governor Bill Richardson

fare and global warming.

He also wants to use sanctions in Iran, letting the Iranians “have nuclear energy but not nuclear weapons”. He does not support military action with Iran.

He opposes NCLB and school vouchers. He also feels that we have to hold the private schools to the same scrutiny and standards as are the public schools. He also wants to “undo” the Bush tax cuts and give cuts to the middle class instead.



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## Ethanol the law

*Continued from page 32*

According to Holbrook, "After a cold night your vehicle won't start because you'll have ice in the fuel line."

But he suggests a simple preventative measure: "Always keep your fuel above half a tank in the wintertime."

Certain older cars may have problems with corrosion after burning ethanol fuel. Holbrook says that ethanol is actually an efficient solvent. "Certain materials that would be okay in the presence of gasoline may not be okay in the presence of alcohol," he says. "It's vehicle specific because not every car is built in the same way and not every car uses the same type of composition in the rubber or plastic in the fuel lines."

The problem may show up in the form of a clogged fuel filter. "If you start having problems with clogging you're going to notice a lack of power, especially going uphill," he says. "Your car is going to run rough or hesitate during acceleration."

Holbrook notes that ethanol blended fuel does not have the same energy value as regular unblended gasoline. "You might notice a slight decrease in gas mileage, but very slight. You would have to really look for it."

And will the varying amount of ethanol in your fuel tank adversely affect engine performance? According to a spokesman for a local new car dealer,

"As long as it's just ten percent, you shouldn't have a bit of a problem."

The Renewable Fuel Standard Act specifically exempts aviation fuel from receiving an ethanol mixture, but says nothing about marine fuel. "I cannot remember a conversation either way about that during the debate," says Schad.

In view of this oversight, the Department of Agriculture ruled that marinas selling exclusively to watercraft were exempt from the E-10 mandate.

That ruling, says MPCA, "will further fragment Missouri's fuel supplies and dramatically increase the price of marine fuel."

A recent informal poll of area marinas found none that currently offer an ethanol blend at the docks, though at least three marinas reported they would consider doing so if marine engine manufacturers gave their okay.

The Ethanol Promotion and Information Council reports that the manufacturers of all major marine motors approve the use of up to ten percent ethanol without voiding the warranty.

However, the Council does warn that older boats with fiberglass fuel tanks can experience "significant difficulties" with E-10. "The solvent characteristics of ethanol," says the organization, "can remove resins, causing severe engine complications."



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# Missouri Parks Association slams Taum Sauk deal

by Michael Gillespie

On November 28, the governor's office announced a settlement between the state of Missouri and AmerenUE regarding the Taum Sauk reservoir collapse and the subsequent environmental and property damage created by the failure of its dam. Calling it 'the worst man-made disaster in the history of Missouri,' Governor Matt Blunt stated that the settlement compensated the people and the state for the loss of natural resources and recreation. However, the Missouri Parks Association (MPA) has recently filed suit over the reconstruction of the reservoir. Further, MPA says the state's agreement with AmerenUE does not properly protect a natural area at nearby Church Mountain and leaves uncertain a proposed Katy Trail link between Windsor and Pleasant Hill.

The collapse of the wall of the upper reservoir at Ameren's Taum Sauk pumped-storage hydroelectric plant near Lester, in Reynolds County, on December 14, 2005, resulted in the sudden release of 1.3 billion gallons of water. The water careened down the northwest side of Proffit Mountain, gouged a wide swath of trees and rocks, and poured into the East Fork of Black River where it scoured out a large portion of the channel. From there the massive tide smashed through Johnson's Shut-Ins State Park, doing extensive damage to the park's infrastructure, including the complete destruction of the superintendent's home. No one was killed, but all five members of the superintendent's family were injured.

A U.S. Geological Survey investigator who went to the scene termed the destruction

"incredible." In a written report of his findings, Edwin C. Witt III, director of the USGS Mid-Continent Geographic Science Center stated that "all of the trees in the path of the flowing water were stripped off the earth's surface. What remained were large rocks and exposed bedrock surfaces. The flowing water removed soil from the valley floor, and created large scour holes. The large flowing debris piles created by downed trees came to rest throughout the park and up against the downstream side of the Highway N bridge over the Black River."

An October, 2007, staff report by the Missouri Public Service Commission says that more water was pumped into the reservoir than it could hold. "The overtopping occurred," it concludes, "because (1) the plant was customarily operated with an insufficient margin of safety, (2) the water level sensors were unreliable because they had broken free from their anchoring system, and (3) the emergency back-up sensors, intended to prevent the exact chain of events that in fact occurred, had been improperly set too high." The commission report goes on to state that Ameren knew for over two months that the sensors were unreliable, but failed to make repairs. It further states that Ameren's decision to continue operating the facility after the discovery of its system failures "is frankly beyond imprudent—it is reckless."

The settlement agreement signed by AmerenUE and state officials, subject to approval by the circuit court of Reynolds County, calls for compensation of up to \$177.35 million by AmerenUE. In addition to cash payments to various state

funds, the settlement amount includes extensive remediation and restoration, some of which has already been accomplished.

Specifically, the agreement calls for a payment of some \$31 million to the state for damages to natural resources, lost park revenue, tourism and economic development, and conservation. Up to \$52 million will be spent to continue restoration and remediation at Johnson's Shut-Ins and Goggins Mountain Wild Area. Over \$1.1 million will be paid by AmerenUE to purchase six environmental emergency response vehicles, which will be donated to the Missouri Department of Natural Resources. And Ameren has agreed to continue paying a minimum of \$600,000 in annual property taxes to Reynolds County through 2010, as well as \$3 million to the Reynolds County Educational Enrichment Fund, plus \$2 million to the Reynolds County School Fund and \$5 million to aid various community projects in the area.

Another clause in the agreement gives the state the right of first refusal for 20 years to property on Church Mountain presently owned by AmerenUE. In 2001 the company proposed building another power generating facility similar to their Taum Sauk operation at Church Mountain. Ameren withdrew the proposal after environmental groups convinced then-Governor Bob Holden and other state officials to withhold support for the project.

A key issue in the agreement involves the extension of the Katy Trail to near Kansas City. In exchange for a \$15 million credit, AmerenUE will provide a license to the state for per-

petual use of the former Rock Island Railroad right-of-way between Windsor and Pleasant Hill. AmerenUE owns some of the right-of-way outright and has easements to the remaining segments of the 46-mile swath of unused railroad. The agreement allows the state to build a trail on the right-of-way adjacent to the existing track bed. Additionally, Ameren will pay the state \$18 million for the planning and construction of the biking and hiking path.

The settlement also requires that the upper reservoir at Taum Sauk be rebuilt so that the power generating plant can once again provide electricity. Further, the agreement guarantees that no amount of the settlement be passed along to Ameren's rate-paying customers.

Not everyone is happy with the agreement. According to Missouri Parks Association board member Susan Flader, the settlement is a "sell-out" to Ameren.

MPA is a statewide citizens' group of 2,400 members dedicated to the protection, enhancement, and interpretation of Missouri's parks and historic sites. The group strongly advocates that natural resources destroyed should be compensated by natural resources preserved and protected. In that vein, MPA says that Ameren should have been forced to sell its land on Church Mountain. Writing in the organization's current newsletter, Flader states that the settlement with AmerenUE "does nothing to protect Church Mountain, the most critically threatened resource in the midst of the Taum Sauk complex of state-owned wild lands, but instead ties the state to a highly dubious 'license' to

construct a link part-way to Kansas City for the cross-state Katy Trail."

MPA says that Ameren may yet decide to place another pumped-storage hydroelectric reservoir, similar to Taum Sauk, atop Church Mountain. That upper reservoir, says MPA, would be visible from every direction, seriously diminishing the recreational experience in the area, and would cause "major fragmentation and degradation of this highly significant ecosystem."

Mike Cleary, communications executive with Ameren, admits that his company wants to retain the Church Mountain property for the possibility of putting a facility there someday. He says that Ameren has no immediate plans to build there, but he concedes that "the economics and the energy requirements in the future might change to where it would be a desirable thing to do."

"It would not happen without a great deal of scrutiny," Cleary says that "both federal and state agencies would have to approve the permit for a new generating site."

"There would be numerous reviews and approvals required," he says. Cleary added that even if Ameren were to build at Church Mountain, the presence of a power generating station would not preclude public use of the adjacent land.

"A reservoir atop Church Mountain would be visible from neighboring recreation areas, at least during its construction phase," says Cleary, but the extent of its visibility after completion would depend upon its design. Cleary wonders how MPA could make assertions about the appearance of a future mountaintop reservoir when there are no existing plans or designs.

*continues on page 42*

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