

LAKE OF THE OZARKS

BUSINESS JOURNAL

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Community bridge on track for dept payoff in 2026

by Monica Vincent

Outside of the creation of Bagnell Dam, it would be hard to find anything that has had such an immediate, and potential, impact on the area like the Community Bridge -- connecting once again two areas of the lake that had been separated since the creation of the Dam.

Created under a MODOT Transportation Corporation, the Community Bridge is the only Transportation Corporation that is a toll facility. It all came about when the State Transportation Department was looking for ways of innovative financing. In 1989, they approached the legislature with 14 different tools they wanted to utilize. It was all too lengthy and confusing and did not pass that session. They returned with their request narrowed to two options -- a Transportation Corporation and a Transportation District. Although still complex, this time it passed.

MODOT thought a good model for the Transportation Corporation would be a toll bridge, chose the lake area as the best recipient, negotiated the location, and incorporated the Community Bridge under MO Statute 238.300. The highway commission then appoint-

ed a local Board of Directors to oversee the operation, maintenance, and financial well-being of the bridge.

Joe Roeger is Treasurer on the board and has been a member for the 13 years the corporation has been in place.

"This is a not-for-profit corporation. There are no owners. The corporation owns the bridge, but no one owns the corporation. The monies made are applied to operation, maintenance and debt service, and the rest goes to the general fund. Half of that goes into the Renewal and Replacement Fund, and the other half goes into the Redemption Fund."

In 2026, when the bridge is paid off and the corporation has been disbanded, any remaining monies will be turned over to the state. Roeger explains, "The life of a Transportation Corporation is incurring debt, paying off debt, and turning the facility over to the state." At the start of the corporation, \$43 million dollars was borrowed, of which \$9 million still remains. The project has been refinanced, but over the same time period.

Roeger says the bridge is mostly on-track to be paid off in 2026. The only remaining

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Horseshoe Bend May Get Central Sewer Authority

by Monica Vincent

The Camden County Public Water District #4 is seeking to become the central sewer authority for the entire Horseshoe Bend area. Says President of the CCPWD #4, "We have been the central water authority since April of 2002."

Their lines would follow their current boundaries which border the city of Lake Ozark. Adds Summers, "We have been making the extensions which are outside Ozark Shores area."

The CCPWD #4 has a five member board made up of Roger Sallee, Randy Thompson, Gayle Repetto, Ron Massie and Harrell Dryden. Said Randy Thompson, "This has been a long time coming. With all of our growth, it's obvious that a central authority is desperately needed on Horseshoe Bend."

Summer says the board has discussed the need for a central water and sewer authority for the last 2 years. Horseshoe Bend has two other water and sewer companies, Lake Region and Ozark Shores, which serve only a portion of Horseshoe Bend. Lake Region

is sewer only. Ozark Shores Water Company provides water only.

Lake Region Sewer services the Racquetclub, Lodge, Country Club Estates and has a line on Duckhead Road. For water, those residents utilize well or Ozark Shores water.

Ozark Shores Water Company also services the Village of Four Seasons. For sewer, Four Seasons utilizes individual aerated systems -- septic systems that treat the water on site.

The Camden County Public Water District #4 services The Palms, Sunset Cove, Horny Toad, Bayou Bill's and Lil Rizzo's, among others.

Currently, says Summers, "We are in Chapter 247 through a Judge. We've had this petition in since October 2003, and have had a couple of intercessions. We resolved the first one and then another came up, but we think we have eased everyone's concerns. There was some fear that we would be forcing some people and developments into hookups, and that is just not the case."

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Horseshoe Bend May Get Central Sewer Authority

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When asked about waste treatment, Summers replied, "We haven't spent a lot of money on engineers or planners yet to determine where the waste will go, until it is determined whether or not we get the authority. The options we will have to look at are tying in with the Lake Ozark/Osage

Beach treatment facility, or expanding some of our current facilities on Horseshoe Bend." If they used the shared city plant, said Summers, "We would be paying for our usage, and would certainly consider what portion we could contribute to any needed expansion." ■

EDITORIAL

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

— THOMAS JEFFERSON, 1786

Our rights and personal freedoms are what define the American Way. Since the drafting of the Declaration of Independence and the subsequent Bill of Rights, we have enjoyed unparalleled liberties when compared to the rest of the world.

But our nation's confidence was shattered on September 11, 2001. The early morning attack on our soil demonstrated how vulnerable a free society can be. In the aftermath, Congress and the President looked for ways to strengthen our country's security in an effort to safeguard us from further terrorist acts.

The Patriot Act was a large part of that effort. It was quickly adopted with very little dissent from the House or Senate. The legislation granted immediate, sweeping powers to the intelligence-gathering and law enforcement arms of the government.

Portions of the act are set to expire under a "sunset" or expiration clause in the text. Some of these sections have come under scrutiny and debate, with personal freedoms and national security on opposite sides of the table.

How far can Federal authority reach before it undermines the rights and freedoms Americans have enjoyed for more than two centuries?

As a nation, America needs to be secure. As Americans, we want to be safe. But how much freedom and privacy are we willing to give up in order to achieve these? Coming days will tell.

Letters to the Editor

"Finally, someone with the balls to print a drawing of where this expressway is going to be. After years of hearing about it and asking about it, now people can have some idea how it's going to affect their individual neighborhoods."

John & Patrice Gillen

The Ledges Condominiums

Thanks for writing, we were a bit curious ourselves. There's a large map in City Hall if you need a more in-depth look. — Ed.

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"I never think of the future - it comes soon enough."

— ALBERT EINSTEIN

Lake Ozark looks to put money into the ground

by Monica Vincent

City Administrator John Chadd, along with the rest of the Lake Ozark City Council, is trying to figure out where to put their money in the ground, and how to get some out of it. The history of the lake area water and sewer systems, as everyone knows, is unique. Challenging topography, spot development, outdated septic systems, antiquated wells, and unprecedented growth have created a myriad of troubles for the city of Lake Ozark.

Explains Chadd, "Our sewer system is currently \$250,000 in the red. We've had to authorize a half cent sales tax on the August ballot. Without that on the ballot we are seriously going to have to consider raising rates by 60% to 70%. If we pass the half cent tax, then we may need only a 10% to 15% increase or none at all."

Part of the problem, says Chadd is the outdated and disproportionate method of billing. "There are hodge-podge hookups on a flat rate now. We need a billing system that's based on volumized usage. The current residential flat rate is \$17.19 per month."

One of the largest contributors to the debt is the cost of the city's grinder pumps. "Because of our topography, sewage has to be brought up from the waterfront with these pumps. We have about 550 customers hooked up right now to 470 grinder pumps. These pumps have a life expectancy of about 10 years and cost \$8,000 to \$10,000 a copy."

"Another problem", says Chadd, "sewer hookup rates did not increase when water rates did, so the motion was passed to raise the sewer hookup costs on a par with water." Currently \$500, it will increase to \$1,000 residential and \$2,000 commercial.

A lesser contributing factor was that of non-payers. It was brought up in the June council meeting that some developers/construction companies were refusing to pay their water bill. The meter would run on the city's dime until the property sold. It was determined that once the meter goes in, the current property owner starts pay-

ing for it whether a developer or not.

Rate increases and hookup fees aside, the real issue could be with where the sewage will go. "The waste treatment facility is shared with Osage Beach, and we currently utilize only about 11%, but that is about to change. The treatment facility has to update and expand. We are looking at a \$40,000 bill to meet the EPA required updates, but the real cost will come with the needed expansion."

The treatment facility is already facing an overall \$480,000 bill for the updates. See accompanying story "Osage Beach faces expensive sewer repairs", page 6.

An expansion of the facility would cost considerably more. "There will be no problem with Lake Ozark meeting the funding needs for the updates since we have refinanced over \$4 million in sewer bonds along with an additional \$800,000 loan from MAMU. The money will be available July 1st, and will be distributed as needed for city operations. The rest will be held in an interest bearing account. But when you start thinking about expanding a facility, that gets extremely expensive."

Chadd bases his concern for expansion on the current facility usage. During the off season months the treatment center operates at approximately 50% capacity, but during the seasonal traffic, that number averages 80% with Lake Ozark utilizing less than 15% of that total at any given time. Now however, Lake Ozark has numerous reasons to feel the waste treatment facility will be operating beyond capacity.

Chadd explains, "We passed a motion this year which requires that Lake Ozark residents who are within 300 feet of the main have one year to hook up to sewer and water. This will increase the overall hookups by 30% to 35%."

Then in June, the council passed a motion to proceed with the installation of water and sewer lines in phases off of W road, as the funds become available. Said Chadd, "This will also add about 204 new customers. Not only that, but



The Lake's shared water treatment plant on the Osage River.

Willman

we're also working with Rocky Mount to tie in and use our waste treatment facility."

Possibly the largest new contributor to the Lake Ozark

water and sewer system will be the proposed Stanton, Armitage, Briscoe development. "When Stanton's property is developed there could be

approximately 2,700 new homes and up to 5,000 new residents utilizing the city's main water and sewer." ■

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Lake employers find alternatives to ease worker shortages

by Denny Benne with
Monica Vincent

With the increase in the number of businesses at the Lake all competing for employees, some businesses have had to look outside the box. Creative solutions are a must when you employ hundreds of people and sometimes the void is filled in non-traditional ways.

Such is the case for two of the Lake's largest employers, The Lodge of Four Seasons and Tan-Tar-A Resort. Both have seasonal needs and are utilizing employees from Jamaica.

At some point during the year a determination is made as to how many employees will be needed to fill the void at the resort, a request is made and this resource is tapped. The Jamaican employees are issued work visas for a specified amount of time and relocated to the Lake for employment.

This is not a new program, the Jamaica Labor Organization has its origins in the early 1940's from help that was given to the United States during World War II. Jamaica was one of several foreign countries that sent workers to bolster our work force as "soldiers" of the fields and rail-

roads to help us win World War II. They leave their families behind when they come to work here. Each payday they send money back to their families – parents to children or children to parents – their work ethic and representation of their country is extraordinary. They contribute to our economy through taxes and commerce.

As an employer, Mark Brown, V.P. of The Lodge of Four Seasons said, "This is a widely used program throughout the United States. The Grand Hotel in Michigan is staffed entirely by Jamaican employees. You'll find large resorts all across the country that are using this valuable resource." (The Grand Hotel was featured prominently in the movie "Time After Time")

"Since most of the Jamaican economy is fueled by tourism, these employees are well versed in the hospitality industry and treat guests in a professional and courteous manner. So much so, that our customer satisfaction surveys actually improve during their employment here. We've been hiring Jamaican employees for the past six years and currently employ 120. These employees are paid a prevailing wage deter-

mined by the U.S. Department of Labor. Say for example, the U.S. Department of Labor says that a housekeeper makes \$9.00 per hour and we pay \$8.00 per hour then all staff members are elevated to the \$9.00 per hour. If we pay more than the prevailing wage then all staff members are elevated to the higher wage. There is a lot of paperwork involved in dealing with the Jamaican Central Employment Division and the U.S. Department of Labor but this program really works well for larger seasonal resorts such as ours. In the past it's been difficult to find supplemental employees for seven months [out of the year], locals are wanting year round employment and we can't always guarantee that. We're very pleased with the programs and the relationships we've built over the years, not only with our Jamaican employees but everyone here at the Lodge that contributes on a daily basis to make the resort the best it can be."

Nadine Moore and Mark Allen are Jamaican citizens who have been traveling to Lake Ozark for the last 3 and 4 years respectively to work at the Lodge of Four Seasons on a government visa.

They are here anytime between February and November in a calendar year, with their arrival time and length of stay varying with job demand. During this time, Nadine must leave her 4 children between the ages of 3 and 14 in Jamaica with family. "The visa allows only yourself to travel. I would have to apply for a green card in order for my children to come with me. I really have no other choice, because the economy at home is bad even for graduates."

A typical work schedule is 40 hours per week, with positions being determined by the department manager and pay scale determined by the Lodge and the government. Says Nadine, "The possibility for advancement and pay increase is just not there now." When asked why she continues to return to this area, she says, "I enjoy the peace. There is a lot of crime in the city where I live. Here there is less of that and it is quiet. With every business there's a loophole, but we work very hard here and we follow the rules, so we're okay. At the Lodge everybody treats you very nice."

Mark, who is leaving behind three children between the ages

of 4 and 11 concurs and adds, "It's not that easy to choose to go somewhere else. If you say you don't want to come back to a place, you'd have to sit out on the list and you may have to wait another year or two for an opportunity to work again." He sums up the state of Jamaica's economy saying, "Too many people, not enough jobs."

Like most, Mark is "working toward a monetary savings goal" to make things better for his children's future. Reaching that goal will determine how many more years he will have to continue working away from home. Says Nadine, "I will do this another couple of years and then I need to spend a year or more with my children."

Fred Dehner, General Manager of Tan-Tar-A Resort said, "We rely more heavily on our intern program and currently have around 85 interns for the summer. It's been a great training ground for these young people. Many of the managers at Tan-Tar-A interned with us and I was an intern at Tan-Tar-A in 1985."

We do supplement our seasonal peaks with some of the Jamaican labor pool.

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Library's MOBIUS slashed under Blunt's budget

by Alison Schneider

The recent budgetary reallocation in our Missouri government has some folks crying foul, as they see monies originally earmarked for university library systems unceremoniously cut. Governor Blunt's effort to bring adequate funding back to Missouri public schools took a bit of a back-door route as the monies earmarked for the MOBIUS library system at University of Missouri were completely eliminated and the MOREnet funding cut by several million dollars.

MOBIUS is the acronym for the university's Missouri Bibliographical Information User System and is the basis for the CLP (Common Library Platform) for university and other academic institutions in our state. The CLP creates a virtual collection of more than 17 million items found in the 60-plus member libraries and creates a user interface that allows faculty and students to access, research and request materials from any location. The materials requested

through the CLP system are delivered to the member library within a day or two. It has been invaluable in the education opportunities for research for college students. MOBIUS employs a full-time staff to orchestrate and maintain the system including training the affiliates to properly access and utilize the sister library catalogues. Prior to the induction of MOBIUS, students were limited to resources held within their university/college's library. The program greatly enhances the availability of information to smaller schools. Inter-library lending in Missouri's institutions has increased from around 30,000 pieces in 1999 to more than 200,000 pieces in 2004. While only used in two non-academic venues in Missouri at this time, the hope was to eventually have the MOBIUS system and CLP in all public libraries so that high school students would also have direct access to the information sources. It doesn't appear as though that expansion

will be possible after these cuts have been instituted.

Member schools pay a fee to belong to the system to supplement the state funding provided (prior to the budget cuts). This support amount totaled over \$1.5 million last year, with over \$650,000 of that coming from private colleges and institutions.

There doesn't seem to be any question that the program will survive and college and university libraries will continue their membership in MOBIUS, although it is estimated that their membership fees will increase by at least 40%. This equates to about \$30,000 for UM St. Louis (which had a previous fee of around \$73,000) and an additional \$120,000 to the bottom line for UM Columbia's membership, according to MOBIUS executive director George Rickerson. It stands to reason that those increased costs will be passed on to the consumer/student whether they directly partake in the program or not.

While MOBIUS lost its com-



plete funding at the state level, the MOREnet program saw a cut of "only" \$4.3 million, leaving an appropriation of only \$10.2 million for the next fiscal year. MOREnet (Missouri Research and Education Network) is the framework for our public school library systems, providing Internet connectivity (although it is not a service provider), tech services, video conferencing and

training to K-12 public schools. It also provides these services to public libraries, health care organizations and other governmental affiliates. Established in 1991 at the University of Missouri Columbia, it allowed unprecedented interaction within the public entities and allowed access to governmental agencies as well. According to MOREnet

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Community bridge on track for debt payoff in 2026

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challenge? "Will we have enough money to pay this extra \$1,055,000 when the principal payments kick in?" Says Roeger, "Most of the money taken in now from the tolls goes to interest payments. Right now we are \$580,000 ahead in net income, but we still have a long way to go, and the principal portion will just keep growing until the principal and interest equals \$3.6 million in 2025."

Says Roeger, "We feel confident the money will be there, but we have not brought in the toll revenue we had in our initial projections. The retail we thought would come in on the other side of the lake did not show up as expected."

He adds, "Another big expense we will be facing

involves replacing the deck when it is needed at a cost of \$3 to \$4 million. We have to build up the Renewal and Replacement Fund to do that."

New development in Lake Ozark gives the board something to look forward to. "Every year it is required under the trust to have a traffic consultant give a report. We will commission a study in the fall to see how much revenue will increase once the new Stanton feeder route is completed." The route he refers to will be built with a Transportation District. Roeger muses, "There are a lot of TDD possibilities around the lake."

All financial records involving the corporation are available to the public. ■

Osage Beach faces expensive sewer repairs

by Darrel Willman

Osage Beach and Lake Ozark share a common wastewater treatment plant on the bank of the Osage River in Lake Ozark. Costs for the facility are shared between the two cities, based upon flow. A recent break in the line on KK, and another near the Grand Glaize Bridge has the city looking at it's aging forced main line. These lines, at least 20 years old, are susceptible to breaks. As part of the agreement with MODOT, the city is to be reimbursed \$1.1 million for the expense of re-locating some utility lines, and for the costs associated with running a new forced main across the Grand Glaize Bridge. The timetable for the line crossing the Lake has been "fast-tracked" because, with the lack of shut-offs along the line, they have no way to inspect and repair

the line under the bridge. The new line will have to be completed and the flow re-routed before the existing line can be repaired and inspected. For now, emergency measures have been put into place to insure the line does not leak into the Lake's waters.

The City of Osage Beach is fortunate that they have been fiscally responsible. They have hired a company to come in and put in the new line at a cost of \$667,000 without the need for a bond. The Mayor notes that funds are available for these emergency expenses without raises in the water & sewer rates in recent years.

Additionally, the EPA has requested Missouri's Department of Natural Resources and local wastewater treatment plants to look for alternative methods of treatment, and get away from the use of Chlorine.

The joint wastewater treatment facility has elected to use UV light to treat the water. "We looked at two or three other ways to do this and they involved using other chemicals. But the ultraviolet is the cleanest and least intrusive. We're being conservative, and we're doing things that we see need to be done." Penny Lyons, Mayor of Osage Beach.

An estimated \$480,000 will be required to purchase and install the new equipment, which will re-utilize the existing building and structures currently chlorinating the wastewater. Of the nearly half million dollars in expenses, approximately \$40,000 of the expense will be borne by the City of Lake Ozark, with the remainder coming from Osage Beach. ■

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Library's MOBIUS slashed under Blunt's budget

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Director Bill Mitchell, the plans to help cover the budgetary gap include not filling job vacancies as they come up, as well as those vacancies created during the hiring freeze of the past year. They will also retire some equipment earlier than planned, saving in maintenance fees on those items, and will generally pinch pennies wherever possible by limiting travel and some employee related expenses. It is the plan of the MOREnet service to continue to provide full services to all institutions without interruption or any change in training and support. Mr. Curt Fuchs, Director of Technical Services for Columbia schools and a member of the MOREnet advisory committee says that it's "vital for our smaller schools in particular to continue the MOREnet services". "MOREnet provides continuity of access, training, and tech support to all 513 schools in Missouri" and that is something that we cannot allow to be lost. While this group is scrambling to be able to continue operations in spite of the crunch, Senator

Luann Ridgeway of Smithville is spearheading a campaign to do away with the MOREnet program completely and require all schools to use individual Internet providers. "This would be a huge setback for many already financially burdened school districts in Missouri," says Fuchs, "Many schools cannot afford in-house technical help and losing the MOREnet support and that connection capability would just be devastating to them."

In an effort to offset some of the budget cuts, the University of Missouri recently announced that they would physically consolidate the two separately operational offices (MOREnet and MOBIUS) resulting in a savings of \$200,000 to \$300,000 a year in leased office space. This combining of space hasn't called for consolidation of staff at this time, but other cost-cutting measures may become necessary in order for the programs to be able to continue to serve the educational community under the funding constraints currently in place and continue to service our public educational institutions. ■

Alternatives to worker shortages

continued from Page 4

Currently we employ 15 Jamaicans through Ambassador Hospitality of St. Charles, MO. With a resort the size of Tan-Tar-A, we have to utilize every resource available to us to fill positions. On a "big turn", for

example, of 800 rooms on a Sunday, all of our management team including myself will do house-keeping to get rooms ready, everyone pitches in and that's what makes this a special place to work."

A lot can be learned from

business leaders in the community, who are paving the way with insights and problems at the lake as we deal with this unprecedented growth period. We trust you'll find the sharing of ideas through this publication beneficial to your business. ■

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Spiders and snakes - what you don't know can hurt you

by Denny Benne with
Monica Vincent

One of the most venomous predators lurking around your lake home, dock, boat or office in Central Missouri is the brown recluse spider (*Loxosceles reclusa*).

The name refers to its color and habitat. It is a reclusive creature that seeks and prefers seclusion. The brown recluse is recognizable by its dark violin marking with the necks of the violin pointing toward the bulbous abdomen. Both sexes are venomous.

The brown recluse thrives in human altered environments generally in undisturbed sites: the attic, basement, crawl spaces, cellars, closets, or duct works. They may seek shelter in storage boxes, shoes, clothing, folded linens or behind furniture. While the brown recluse is not aggressive it will bite when crushed, handled or disturbed.

The physical reaction to a brown recluse bite depends on the amount of venom injected and the individual's sensitivity to it. Some people are unaffected, while others experience immediate or delayed effects as the venom kills the tissues (necrosis) at the site of the bite. The vast majority of brown recluse bites heal without scarring, but some can result in a painful, deep wound that takes a long time to heal. Fatalities are extremely rare, but bites are most dangerous to children and the elderly. When there is a severe reaction to a bite, the site can erupt into a "volcano lesion" (a hole in the flesh due to damaged gangrenous tissue). The open wound can be the size of an adult's thumbnail up to the span of a hand. The dead tissue gradually sloughs away, exposing underlying tissues. The sunken ulcerating sore may heal slowly over six to eight weeks. Full recovery may take several months and scarring may remain.

If you talk to enough people around the lake area you're bound to find someone who has fallen prey to the brown recluse.

Gayle Repetto, a Lake Ozark resident, was bitten on Memorial weekend last year while trimming her butterfly bushes. "I didn't notice I'd been bitten until later in the day. It was like I'd been bitten by a little bug. The next day it hurt considerably

more, and the 3rd day it was the size of a ping-pong ball. It literally went from a red dot to that size overnight."

For Gayle, complete recovery from the bite did not occur until the following November and required some extensive skin repair in the area that was damaged. "Not only do the spiders have a flesh eating toxin in their bite, they can pass on lots of nasty little other things like staph infections."

If bitten, remain calm and seek immediate medical attention. Apply an ice pack to the bite area to reduce swelling and pain and collect the spider even if mangled for diagnostic value.

There are several ways to reduce the risk of a spider bite:

- Shake out clothing and shoes before getting dressed
- Inspect bedding and towels, especially in lake homes where visits and activity are not as frequent.
- Wear gloves when handling firewood lumber and rocks (Shake out gloves before wearing).
- Remove storage boxes from underneath your bed, and move the bed away from the wall
- Use caution when handling cardboard boxes. A brown recluse may be hiding under the folded flaps.
- Don't stack wood against the house.
- Clean up dead insects that the brown recluse can feed on.

Dr. Scott Marrs is a D.O. at the Family Practice Clinic in Laurie - part of the Lake Regional Medical Management System. Warns Dr. Marrs, "I see bites all the time, year round. I was shocked to read in a medical journal that 80% of Missouri homes have brown recluse spiders." He reiterates the need to check your shoes and clothing. "These spiders like to hide in piles of clothing, underneath beds, anywhere dark." Dr. Marrs' best recommendation is if you are not aware of what type of insect has bitten you, watch the wound. "Typically you will have a blister that will slough off and then ulcerate. You should see a doctor right away, because you will need a medicine called dapsone to counteract the toxin along with an antibiotic and an antihistamine."

Another common but less venomous predator in the Lake area is the striped scorpion, nor-

mally found in rock or lumber pits. They will sometimes enter the home around fireplaces and foundations. In Lake homes if a lot of rock is used for fill in garage floors, the scorpions may flourish there below the floor and be seen in the garage area. Though it can inflict a painful sting, the striped scorpion is considered harmless. Apply ice and an antiseptic to the affected area. Children are more sensitive to the venom. If itching and swelling of the face nose and throat occur seek medical attention.

To discourage scorpions from inhabiting an area, remove hiding places such as rock or rub-



bish piles. Spray foundations, chimney bases, cellars and crawl spaces with insecticides.

We take the health of our

employees for granted sometimes. And while you can't put your top performers in a bubble, think of what it might cost your business if your top sales person gets sidelined for a month due to a spider bite. Prevention is the best care. Have your home or offices sprayed regularly, and listen to employees if they've seen any of

these predators at the office. ■

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Curran's Corner

Mechanic's Liens

SMALL BUSINESS OWNER BEWARE

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

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

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

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

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

liens regardless of when filed.

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

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

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



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

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Eldon Chamber of Commerce to hold sixth annual Business Appreciation Day July 7th

by Darrel Willman

The sixth annual Eldon Chamber of Commerce Business Appreciation Day will be held July 7th, at 11:30 a.m., at the Eldon Country Club.

Lunch will be provided by Penmac Personnel Services, with presentations made during the dining hour. The lunch will conclude at 12:30 p.m., and attendees are invited to stay and enjoy a free round of golf afterward.

Wayne Morgan, Director of the Eldon Chamber of Commerce said: "We started this program to honor a business, because we felt that it's just as important to recognize and retain those businesses we have in our community as it is to go out and seek new ones. We try to pick a company that's had some longevity, how much they've contributed to the Eldon economy and this year Lloyd Belt was

chosen because it's their 20th year in business here in Eldon."

The Chamber's President, Lori Hoelscher, will be presenting Lloyd Belt with a plaque during the lunch. Seating is limited, so applications and RSVP's must be received prior to the event. Call Lori Hoelscher at 573-681-7517 or Wayne Morgan at 573-392-3752 for more information. ■



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Foundation insures future of Lake Regional

by Monica Vincent

The mission of the Lake Regional Hospital's Foundation is to develop and provide multiple avenues through which donors may support Lake Regional Hospital, a not-for-profit community corporation, through their generous philanthropy.

Says Laura Gajda, Public Relations Director for Lake Regional, "The Foundation is vital to our system and the community. The board was established in 1990, and their first mission was a \$1 million capital drive to build a new ER. Then in May of 2004 we had a \$3.7 million campaign to purchase the linear accelerator. People simply will not retire here without a comprehensive hospital for quality of life issues. We realize our responsibility as one of the key links in service for the growth of the lake area."

The Foundation, a not-for-profit corporation, is governed by a local Board of Directors who donate their time, insights and financial support, and help ensure the Foundation remains an efficient, cost-effective organization fully accountable for the philanthropic funds received. The Board of Directors currently consists of 24 volunteer members. The acting officers are President Jeff Alderman, a local financial consultant, Vice President Bill Washburn, a local attorney, Secretary Darren Krehbiel, a local architect, and Treasurer Joe Roeger, a local accountant.

Says Alderman, "I find the Foundation very interesting work and a vital part of the community. I really enjoy working with the hospital administration, and the variety of reputable and successful business people on the board are also wonderful to work with."

Alderman explains the Foun-

dation is made up of two key components. "One is fundraising, and the other is public relations. When I first came on board, public relations was the primary focus. It was very important to have key members of the community who could speak knowledgeably to the rest of the community about what is happening at their hospital."

The other component of fundraising is now the primary focus of the Foundation with the emphasis on endowment. Says Gajda, "The endowment fund will provide a cushion and source of income for times of need. A healthy endowment will ensure the future and continuity of healthcare in our community."

Concurs Alderman, "The money will be there in perpetuity and in large enough sums so the hospital does not have to go to the community for donations in the event of every emergency."

The Foundation, along with the Auxiliary has helped Lake Regional expand their facilities,

create a cancer and heart center, and purchase a linear accelerator. Says Alderman, "The hospital, with all its growth, has had so many immediate needs that we can just now focus on endowment."

There are two key donor organizations at the Foundation — the Legacy Society and the Heritage Society. The Legacy Society consists of members who are recognized based on annual giving, involvement with events, or donations in the amount of \$5,000 over 5 years. Legacy donations can be distributed to many different departments within the system.

Says Alderman, "The primary way we have found to build endowment is through the Heritage Society." Heritage Society members gift directly to the hospital through someone's estate, trust or will, etc. "It is very important to educate and have some types of events to honor and support these individuals. Someday we'd like to host another major

social event to recognize our Heritage Society Members."

The Foundation utilizes the same conservative guidelines the hospital uses to invest. All records are public. You can receive more information regarding the Foundation through any of these contacts:

Laura Gajda
Director
 573-348-8153
 Kathy Larsen
Assistant Director
 573-348-8184
 Tracie Patton
Foundation Assistant
 573-302-2262
 Mary Ellen Coy
Foundation Assistant
 573-348-8265
 by fax at 573-348-8748,
 or by emailing
 klarsen@lakeregional.com.



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One misconception in wireless is that once you sign up for a plan you have to stay on that plan until the end of the commitment. This is false. You may change your rate plan at anytime. Usually the change will not take effect until the next billing cycle, and it may require a change in your commitment, but you are never locked into a plan.

Most carriers offer online account management so you can keep up to date with usage and features of your account.

Nextel offers "My Nextel" (www.nextel.com) online account management as well as a non-online option, just dial 612 on your Nextel handset and you will hear the details of your rate plan, how many minutes have been used for the month and more.

It is the customer's responsibility

to keep abreast of usage or face the consequences of dreaded and sometimes expensive overage charges.

Truth be known, the wireless carriers count on a percentage of customers going over their allotted minutes each month and refer to these overage charges as a "revenue stream".

Don't fall into this trap. Check your usage often and adjust your plan or usage when necessary.

Parents, it is especially important that you monitor your kid's usage so when that monthly statement arrives there are no surprises.

In the case of business accounts, we recommend one person at the company be assigned the task of coordinating the wireless account and keeping track of usage for the business team.

Another way to avoid overage charges is to use plans that pool minutes between users. This way if one user goes over, but another is under, it is a wash.

With a little effort on the customer's part, they can keep wireless charges in check and not end up with unexpected overage charges.

As with any utility statement, it is important to take time to read it carefully and have an understanding of what the statement represents, and if you do not understand it, take the time to call in and ask questions until you do.

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For answers to your wireless questions call the Chief Team at 573-302-0033.

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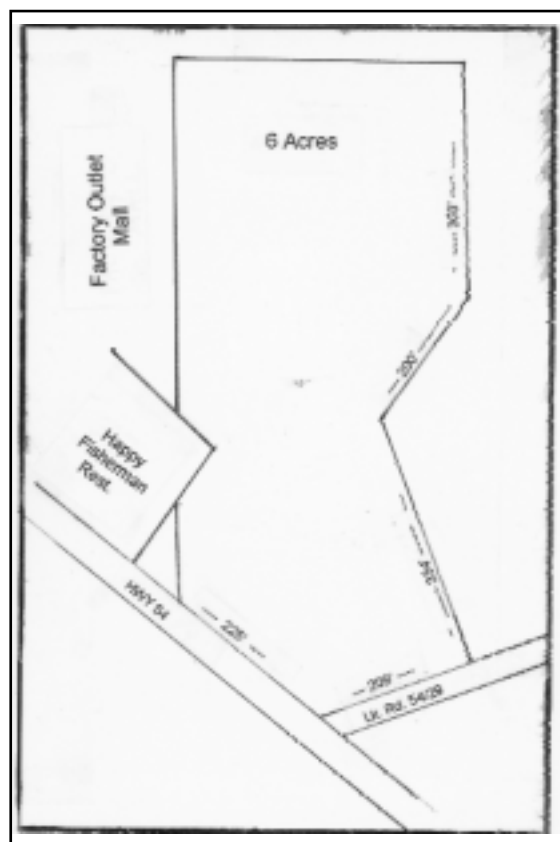
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The Al Elam Column

With Tim Tabor

Understanding Loan Terms

When considering an investment property loan from an institutional lender, you need to consider many of the variables involved in the loan terms being offered.

INTEREST RATE. The cost of borrowing money, i.e., the interest rate, is one of the most important factors. Interest rates affect monthly payments, which in turn affects how much you can afford to pay for a property. It may also affect cash flow, which affects your decision to hold or sell property.

LOAN AMORTIZATION. There are many different ways a loan can be structured as far as Simple interest and Amortized. A simple interest loan is calculated by multiplying the loan balance by the interest rate. The payments here represent interest-only, so the principal amount of the loan does not change.

An amortized loan is slightly more involved. The actual mathematical formula is complex, so it requires a calculator. The amortization method breaks down payments over a number of years, with the payment remaining constant each month. However, the interest is calculated on the remaining balance, so the amount of each monthly payment that accounts for principal and interest changes. For the most part, the more payments you

make, the more you decrease the amount of principal (the amount of the loan still left to pay) owed.

BALLOON MORTGAGE. A balloon is a premature end to a loan. For example, a loan could call for interest-only payments for three years, to be due in full at the end of three years. Or, a loan could be amortized over 30 years, with the principal balance remaining due in five years. When the loan balloon payment becomes due, the borrower must pay the full amount or face foreclosure.

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



Tim Tabor



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Lake Ozark sees interior development progressing

by Monica Vincent

As covered in the June issue of Lake Ozark Business Journal, the Stanton/Briscoe/Armitage residential and commercial development projects are proceeding. The latest update concerns the Lake Ozark City Council meeting to be held on Tuesday evening, the 28th of June. The parties involved will be addressing the importance of the Horseshoe Bend Parkway Road extension and the initial economic impact of the development of approximately 450 of the 1200 acres of Interior District land.

Said William J. Kuhlrow, consultant for George Stanton, "We will be asking the Board of Alderman for a Resolution supporting the establishment of the Horseshoe Bend Parkway Transportation Development District (TDD). The land currently envisioned to be part of the TDD area are the Stanton, Briscoe and Armitage (Ameren UE) properties. The establishment of the

TDD will help MODOT in keeping the HBP interchange design on the same timeline as the other Hwy 54 Expressway design activities that are currently underway in this area."

In the last city council meeting, the motion was passed to accept a formal proposal from Bucher, Willis and Ratliff Corporation to create a new comprehensive plan for Lake Ozark, which has not been updated since 1994. All present agreed this was a crucial and necessary step for the city's operation and progression. Representatives from BWR will be present at the June 28th meeting to make their proposal. Said Kuhlrow, "We believe that this will be a definite benefit both to us and the City as we bring the Stanton property forward for zoning and infrastructure development." According to Mr. Kuhlrow, requests for planning and zoning are still 60 days out. ■

'Click-it or Ticket' effective

Osage Beach MO – The Osage Beach Police Department participated in the Click It or Ticket Campaign to increase safety belt and child restraint use. Law enforcement agencies across the state, in a national effort, stepped up their traffic enforcement activities to make roadways safer for drivers and passengers. Funding for this effort was provided through a grant from the Missouri Department of Transportation (MoDot), Highway Safety Division in cooperation with the National Highway Traffic Safety Administration and the Missouri Safety Center at Central Missouri State University.

During the Click It or Ticket Campaign, law enforcement officers issued 27 safety belt tickets, no child restraint violations, 54 speeding tickets, and 32 tickets for other traffic and moving violations. The department also increased enforcement of aggressive driving infractions such as failure to yield and following too

closely.

According to Scott Turner, Program Administrator, MoDot, "Research indicates that the presence of law enforcement officers increases the public's compliance with traffic laws. I applaud Osage Beach Police Department's efforts to reduce fatalities and injuries associated with crashes by enforcing traffic laws. The diligence and concern of your community's law enforcement officers saves lives."

We are proud to participate in these statewide enforcement programs," said Lt Todd Davis. "Even as we enforce traffic laws our officers are also trying to educate the public about the importance of safe and responsible driving. This part of our work is important because we don't want to lose a single member of our



community in a traffic crash."

One person is killed or injured every seven minutes in a traffic crash in Missouri. Over 70 percent of the drivers who die in motor vehicle crashes are not wearing a safety belt. The use of safety belts and child restraints is the best defense in a traffic crash. These simple devices are proven effective in saving lives. ■

Lake Ozark ready for business intermediary

by Monica Vincent

If you're thinking about selling your business or buying a business, you're not alone. According to the Small Business Administration there are more than 25 million small businesses in the United States today, up from just 14.7 million in 1977, and 40% of present business owners expect to sell their business within three years.

Selling a business can be a very complex process involving valuation, marketing, due diligence, negotiations, banking processes and closings. This is where a professional business intermediary can play a role. Camdenton is now home to First National Business Corporation, a business intermediary company with 15 different affiliate offices around the country. Says David O'Neal, owner of FNBC – Lake of the Ozarks, "With the explosion of business growth in the lake area, we could see the immediate need for the type of service we offer. First of all, confidentiality is absolutely guaranteed, then I'll price a business with a value that is easily understood by the seller, potential buyers, bankers and accountants."

FNBC has been involved in the sale of more than 2,000 small businesses since 1982.

Sales include small "main street" type businesses, medium-sized manufacturing companies, service businesses and distributorships as well as multiple million dollar businesses. O'Neal says, "Successful intermediaries will have large buyer databases and are able to generate buyer interest in any business with good cash flow and good records."

According to O'Neal, FNBC can also assist buyers through SBA and commercial loan programs. "We can not only help find the financing, but help with all of the paperwork, including required licenses and certifications." O'Neal says that over 90% of the buyers of the 2,000 businesses brokered by FNBC used financing sources that were introduced through their agents.

Concludes O'Neal, "We act as more of an exit strategy consultant. Our goal is not to pressure you into listing your business for sale right now -- it's to help identify a path and timeframe for selling." ■



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ANOTHER FOUR SEASONS EXPERIENCE



This home in Four Seasons has 265' of waterfront with a lakeside gazebo complete with kitchen and bath. A boardwalk along the seawall makes for a beautiful evening stroll. Inside the home is a see-thru copper fireplace from the living room to the atrium adding to this home's unique character. With 5 bedrooms and 4 baths, this home provides ample room for living and entertainment.

MLS > 3017017

Eldon airpark lacks funds to become regional air hub

by Monica Vincent

Although the Eldon Airpark has a prime, easily accessible location, more than ample room for extensive facility expansion, waiting lists and booming lake area growth, the funding available for those types of improvements is far from prime or ample.

Says Debbie Guthrie, Director of Finance for Eldon Airpark, "The city's budget is not large and has to be spread out over many different areas." There is the possibility of runway expansion. "MODOT has been talking to us about expansion of the runway, but until we finish our ALP (airport expansion plan) with CRD out of St. Louis, the other will have to wait."

The current runway is 3,300 feet long and 75 feet wide. Says Airport Manager, Kenny Parisio, "Once the ALP is finished, we'll be able to use MODOT grants to extend the runway by 700 feet to a total of 4,000 feet."

Continues Parisio, "There are lots of things we could do with this airport. There is no lounge and we can't afford one now, although it would be a great addition. The local funding just isn't there, so we have to rely on MODOT grants

which lean toward other things, like runway improvement and expansion."

The city of Eldon currently leases the ground where the 12 plane T-hangar sits. Says Parisio, "It's full and there's a long waiting list. We could definitely use more hangars and there's plenty of room for more facilities, but once again it's a funding issue."

The airpark is open 24 hours a day, but is unmanned. Everything is lit, but there are no types of controls. Takeoffs and landings are pilot controlled with a guest card system for gas and lights. Says Guthrie, "Columbia is closest, so you have to post with Columbia. If we close for maintenance we call Columbia."

The average daily traffic count for the Eldon Airpark is 20 planes, with a yearly average of 4,904 itinerant flights and 2,645 local flights. They also see approximately 200 planes a year between air taxis and military aircraft. Says Parisio, "We see planes in here as big as King Airs and a Citation Jet."

The contact number for the Eldon Airpark is 573-392-5611. Their UNICOM frequency is 122.800. ■

Author has local connection

by Monica Vincent

At a time when we are remembering the contributions of our service people, past and present, it is important to honor that generation which has almost completely left us – the veterans of World War I. David G. Moore's book, *Forgotten Valor*, is a poignant tale of two such ordinary men and their historical significance -- his father Jessie and his uncle Elzie.

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

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

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

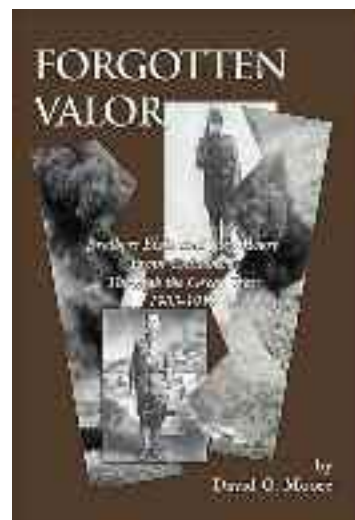
"The timeliness of *Forgotten Valor* is almost ironic," said Moore. "As the unresolved concerns of the common man – quality of life and service to country – are examined in the early years of the Twentieth Century, one cannot help but think of our current times. Perhaps the military approach to resolution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

Men and women alike are reading this tale. Said local resident and book club member, Amy Verhoef, "I enjoyed reflecting on the people of that time and their level of honor and dignity and integrity. The aspects of World War I and the willingness of that generation to make that level of sacrifice

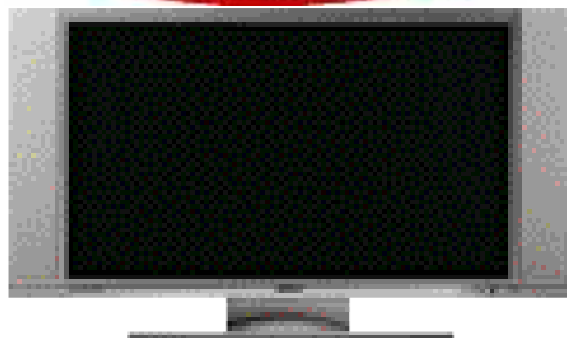
for their country was very moving."

Says Mark Spratt, publisher and editor-in-chief at Cork Hill Press, Moore, "...breathes life into his history. Yet for Moore, history is about individuals and it is their stories that teach the greater lessons to be learned from war."

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



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Businesses could see higher taxes if state can't satisfy fed

by David Lieb, Associated Press
JEFFERSON CITY, Mo. (AP) — About 50,000 Missourians receive weekly unemployment checks from the government. The intent is to help people pay their bills after getting fired or laid off.

Yet the irony is that Missouri's unemployment checks would themselves bounce, were it not for the intervention of the federal government.

The state fund from which jobless benefits are paid went belly-up about two years ago, and to keep the checks flowing, the state has been borrowing money from the federal government.

Missouri's tab has grown to \$380 million. And now it's coming due.

Unless Missouri comes up with a repayment plan to satisfy the federal bill collectors, the U.S. government will impose a multimillion dollar tax increase on Missouri businesses to start recouping its money.

Gov. Matt Blunt has to submit the state's proposal to the U.S. Department of Labor.

Should the state's plan get rejected, Missouri would join New York as the only states being penalized by the federal government because of their unemployment fund debt, according to the Associated Industries of Missouri.

While that alone may not prevent a company from locating in Missouri, it certainly would run contrary to Blunt's mission of improving the state's entrepreneurial climate.

Temporary unemployment benefits have existed since 1951. They are funded by special state and federal assessments on businesses, which essentially are taxes.

Traditionally, Missouri's unemployment tax has risen in response to declining balances in its unemployment insurance fund. But the reaction has resulted in a natural lag time before the fund can be replenished. The economic downturn of the early 2000s proved too much for the fund to handle.

In June 2003, shortly before the state's borrowing spiked, about 70,000 people were receiving weekly jobless benefits, according to figures from the Employment Security Division. That figure had fallen to a little more than 48,000 by this

June, but the debt remains.

The Legislature attempted to fix the problem last year, passing a bill that raised unemployment taxes to try to replenish the fund. The new law also authorized the state to issue bonds to pay off the federal debt.

But the bonds never were issued, because the law required the bonds to be paid off by January 2008 — a deadline so soon that it would have required an annual employer tax increase so large that it would have triggered a constitutionally mandated statewide vote.

The bottom line is that Missouri businesses this year are paying an average unemployment tax of about \$286 per employee to the state, said Jim Kistler, executive vice president of Associated Industries of Missouri.

Missouri businesses also pay a federal unemployment tax of about \$56 per employee, Kistler said. That federal tax would rise by about \$21 an employee — generating an estimated \$52 million for the federal government — if Missouri does not qualify for a federal exception to the penalties. An even larger tax increase would kick in the next year.

As part of its application due Friday, the state must show that it has passed legislation to improve the bottom line of its unemployment fund. That part has been accomplished. The state also must repay the nearly \$92 million it has borrowed from the federal government this year. That also will get done, Barondeau said.

Additionally, the state must repay the federal government a portion of the debt equal to the penalty the federal government would otherwise impose on businesses in the form of higher taxes. That projected \$52 million payment also should be achievable, Barondeau said.

A final criteria stipulates that the state's unemployment fund cannot borrow any additional money from the federal government until February 2006. That's where Missouri could run into trouble.

"Our current projections do not indicate we could pay (unemployment) benefits through Feb. 1 without borrowing," Barondeau acknowl-

edged.

Yet the new shortfall is relatively small — perhaps less than \$10 million — when compared with the borrowing the state already has done. The state hopes it can cover that amount through some short-

term financing, perhaps a commercial loan or line of credit. Optimists suggest it's also possible that the economy could improve enough that unemployment claims would not drain the fund.

Either option would require

federal accountants to take a bit of chance that Missouri — which doesn't have the greatest track record in recent years — is finally about to turn its fortunes around. ■

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The Vandervort Report

Supply and demand; does the Lake area have enough qualified workers to supply the demands of our overwhelming growth?

When I first started my restaurant businesses down here at the lake seven years ago, everyone warned me that there was a very limited pool of qualified workers here at the lake. Boy, were they ever right! Don't get me wrong, there are some very good workers and managers in the hospitality industry here at the lake, you just have to look hard to find them. It used to amaze me that I would see a former employee that had been terminated with good cause or quit without any notice, working at other businesses in the area, and the owner or manager of the establishment hadn't even called for a reference! It's supply and demand. The demand for workers during the busy season is far greater than the supply of qualified workers so some business owners are forced to take what ever they can get.

The same scenario happened when I started my construction company here at the lake three years ago. Everyone who has ever worked with a contractor, or any contractor who has ever had to depend on subcontractors would surely agree that there is a very limited supply of good subcontractors and skilled craftsmen. I have certainly experienced my share of run-in's with subcontractors; every thing from having a contract that says one amount and then being billed three times as much, subcontractors who get paid in full and don't pay their suppliers, subcontractors who try to get away with installing inferior products than what they contracted to do, and subcontractors who do terrible work or don't even finish a job and still expect to get paid. Buyers beware! The demand for a qualified work force is high, and the supply is limited. There are some very skilled workers out there and some quality subcontractors; it just takes a while to find them. Sometimes even the good subs are hard to depend on because there is more work out there than most of them can handle.

As this community continues bust at the seams with growth and new development, this is an ever-lingering dilemma we had better figure out. Where is all of the work force going to come from? Where are we going to house them when they get here? I have been fortunate in that I have weeded through the lemons and have put together a fantastic staff at all of my businesses. I have also managed to sort through and form a great relationship with undoubtedly some of the areas best subcontractors. So my advice to any other business owners facing the same dilemma is to hang in there, don't settle, thoroughly check everyone's references, and stand your ground.

Business at the lake couldn't be better! All you have to do, to know that times are good at the lake is drive down hwy. 54 and see all the new commercial development, or go across the toll bridge to see all of the beautiful waterfront homes going up as fast as you can get concrete in the ground. If the good times are here to stay, and we are going to keep up with this fast paced growth, we had better be thinking ahead about how we intend to fill all of the jobs that continued development will demand.

Anyone who has any question about how business is going at the lake, or how I'm doing, probably hasn't had the opportunity to drive through some of the neighborhoods we are building in, tour some of the homes we are selling, or to check out the new Horny Toad Complex. The new facility is like nothing else in the Midwest, and business is booming! The old Horny Toad building, the Mini Mart and The Frisky Frog sports bar have recently been torn down to make way for a 150- room resort hotel and Yacht club marina that I hope to get underway at the end of next summer.

For all of my friends; I appreciate your continued patronage and support! For my critics; be happy, life is good, and I'm here to stay! On a different note, my sister Valerie has moved on to pursue her own endeavors. Valerie has recently opened up a general real estate office. I would like to extend a very special thanks to her for all of her hard work and dedication to my companies over the last several years and to wish her the very best of luck!

Merlyn Vandervort

*"Wise men talk because they have something to say.
Fools talk because they have to say something."*

— PLATO



Al used to say, Joe knows that some oenophiles are searching for the 1936 Dr. Barolet. It's in the cellar of Joe Boer's restaurant. The Blue Heron? Or is it the Potted Steer?



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LAKE STORIES

With Michael Gillespie

"Zebra - and a little geology"



Aerial view of the Grand Glaize Bridge and vicinity, 1936. The view is looking westward with the Glaize Arm on the left and the main Osage channel on the right. The arrow points to the original Zebra townsite. This is the location of today's Land's End Condominiums. (Photo courtesy Brad Atkinson)

by Michael Gillespie

The tiny hamlet of Zebra has long since been swallowed up by Osage Beach. The original townsite was situated on a ridge about one-half mile west of Highway 54, on what would become Lake Road 54-30. It consisted of a few homes and assorted buildings. When the lake filled in 1931, the town--or at least its post office and general store--moved east to the highway junction. Within a few years, commercial development in the area began to blur the distinction between Zebra and nearby Osage Beach. By 1960 Zebra had lost its identity and had vanished from most maps.

Before the lake came in, Zebra

was best known as a steamboat landing on the Osage River. The river followed close along the base of the bluffs on the east side of Shawnee Bend. Zebra landing was little more than a flat spot located just below the mouth of the Grand Glaize River. Normally, Linn Creek was the head of navigation on the Osage River, but in seasons of low water everything was off loaded at Zebra, instead.

So how did a sleepy little settlement like Zebra get its name? Well, you see, that's the geology part of the story.

The dolomite stone that forms both the bedrock and bluff faces throughout the lake area is

normally light gray in color. But dolomite carries impurities in it, including pockets of iron and manganese. Rain water, made slightly acidic by the decomposition of plant material, percolates down through the cracks and dissolves the dolomite.

Sometimes this dissolving underground water encounters concentrations of iron and manganese. The two elements are similar, and both are oxidized by contact with acidic water. The now-tainted water continues through the cracks and bedding layers until it seeps out of a bluff face. If it carries iron oxide, it stains the bluff a rusty color, if it carries manganese oxide it stains the bluff black.

The bluffs around Zebra were marked by black streaks from manganese oxide. The streaks looked very much as though black paint had been poured in rivelets down the steep rock faces. Contrasting with the lighter gray of dolomite, the rock outcroppings appeared similar to the black and white pattern of a zebra. This was especially noticeable from the river, so steamboatmen christened the place Zebra.

Although some of the bluffs around Zebra are now underwater, the dark streaks are evident on dolomite outcroppings throughout the lake area. Next time you cross the Community Bridge going toward Osage Beach, look at the steep bluffs above and below the bridge, on the eastern side. You'll see why the steamboatmen weren't so far off the mark. ■

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



Michael Gillespie



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

Guard Start Red Cross lifeguarding program to be held at Big Surf

by Darrel Willman

July 18-22, the final five-day session of the American Red Cross Guard Start will be held at Big Surf Waterpark, in Linn Creek. The program is for youth 11-14 years of age, and is designed to build a foundation of lifeguarding knowledge, attitudes and skills. This "junior lifeguarding" course consists of lessons in prevention, fitness, response, leadership and professionalism as they relate to personal and public water safety. While the program does not certify its participants as lifeguards, it is seen as a stepping stone to the certification class and employment at aquatic facilities.

The course will be held Monday July 18 through Friday July

22, from 8 a.m. to 2 p.m.

Parents of participants are asked to attend a meeting the first morning at 7:45 a.m. to ensure all paperwork is completed.

Course size is limited to 10 participants, this is the final session of the program. A registration fee of \$150 covers all required books and materials necessary for the course. An optional meal plan is available for \$25 which provides a meal a day from selected items on the site's menu. Season ticket holders of Big Surf will receive a 10% discount on the program. More information can be obtained from the course instructor, Jess Caine at 573-346-6111. ■



Participants work on lifesaving techniques



Lighthouse on Zebra Point, circa 1940. This was the only privately operated lighthouse in the nation.

Patriot Act sections up for renewal, debate

by Darrel Willman

In the wake of 9/11, the US Patriot Act was enacted by Congress. It was designed to bestow wider-reaching powers upon federal authorities in their hunt for terrorists on US soil. Recently, President Bush has been stumping, looking for public support in his bid to renew parts of the act which had been written with a sunset clause. Without congressional approval, powers granted law enforcement will vanish.

Some of the sections of the Patriot Act are currently under hot debate. Fears that the provisions grant too much power over the courts are widespread.

Section 206 authorizes a special court under the 1978 Foreign Intelligence Surveillance Act (FISA), to issue warrants for "roving" wiretaps of a particular person, as opposed to a communications device. Agents seeking such warrants don't need to name the target; they can provide a physical description.

Section 213, permits prosecutors to ask judges to delay notifying a person whose property has been searched to prevent destruction of evidence, intimi-

dation of witnesses or escape of suspects. Such secret searches are known as "sneak and peeks."

Section 215, requires the FISA court to issue secret orders to force businesses or institutions to turn over records concerning suspected terrorists or foreign agents. This has become known as the "libraries" section.

Section 505, expands FBI agents' powers to seize records using "national security letters," which are used with approval only of top FBI officials. Unlike a subpoena, such letters can't be challenged before a judge. The legality of this is also being challenged. All of these sections of the act had sunset clauses, and so

will expire Dec. 31 unless Congress renews them.

Some misconceptions are prevalent as well. The act is thought to grant the government the power to hold suspected Taliban and al-Qaeda operative as "enemy combatants" without access to lawyers or U.S. courts. This was adopted by President Bush. He stated as Commander In Chief, he can hold them as long as the war on terrorism lasts - essentially, indefinitely.

The act also does not specifically allow authorities to hold U.S. citizens as "enemy combatants". Bush imposed this policy, also based on his war powers under the Constitution. These are being challenged in cases before the Supreme Court.

The total weight of the legislation runs around 6,800 words.

President Bush's remarks on the Patriot Act: "The Patriot Act closed dangerous gaps in America's law enforcement and intelligence capabilities -- gaps the terrorists exploited when they attacked us on September the 11th. Both houses of Congress passed the Patriot Act by overwhelming bipartisan majorities - 98 out of 100 United States sen-

ators voted for the act. That's what we call bipartisanship. The Patriot Act was the clear, considered response of a nation at war, and I was proud to sign that piece of legislation.

Over the past three-and-a-half years, America's law enforcement and intelligence personnel have proved that the Patriot Act works, that it was an important piece of legislation. Since September the 11th, federal terrorism investigations have resulted in charges against more than 400 suspects, and more than half of those charged have been convicted. Federal, state, and local law enforcement have used the Patriot Act to break up terror cells in New York and Oregon and Virginia and in Florida. We've prosecuted terrorist operative and supporters in California, in Texas, in New Jersey, in Illinois, and North Carolina and Ohio. These efforts have not always made the headlines, but they've made communities safer. The Patriot Act has accomplished exactly what it was designed to do -- it has protected American liberty, and saved American lives." ■



Unidentified soldiers stand guard at an intersection in Iraq.

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Crossover Christian Music Festival draws thousands

by Darrel Willman

Crossover Christian Music Festival draws thousands despite weather

Songs of praise filled the air at the Stoneridge Amphitheatre in Camdenton the weekend of June 9-11. This was the seventh concert put on by the group of volunteers headed by Jim McDermott of Spirit FM 91.7. "Crossover started when Joel Pottinger walked into my office, and said 'what can we do to create a christian event for the Lake of the Ozarks?'. I said 'let's do some concerts'. It's just getting a little bit

ing us saying 'Hey can we come play your festival'— not us having to go book them and twist their arms to come."

The annual festival brings nationally known contemporary Christian and Christian rock performers and also features food concessions, children's activities and a variety of vendors. Organizers brought in 12 acts this year.

Thursday's lineup included Caleb Rowden, Aimee Flanders and Emphyreal with Mark Collum. The headliner was Grammy nominees and Dove award winners NewSong. Friday featured

From parking cars to feeding the artists to working the stage to weed-eating, every individual volunteer is appreciated." Everyone who worked at least four hours to help clean up the site in preparation for the festival was

treated a cookout lunch and received a free Crossover ticket, Sullivan says.

"The Crossover Christian Music Festival truly is a quality festival," Sullivan says. "Crossover attracts thousands of

people and that's great for the local economy."

The Crossover Christian Music Festival is held the second weekend in June each year. ■



bigger each year. This year we're about the same size we were last year. We expect 8,000 people to come through here."

McDermott has had an uncanny ability through the years to choose artists who then later go on to win major industry awards, says Kelly Pirtle, head of the marketing team. Jim dismisses the idea, chalking it up to having a Christian radio station that plays popular hits. And while he doesn't think Crossover has become a "stepping stone" for new Christian artists, he says it has become easier to recruit talent for the event. "There are now groups out there who are now looking forward to playing at Crossover. They're now beginning to spread that word. We're going to get to the point very soon, where we have groups call-

Grammy and Dove winner TobyMac, formerly of the Christian rap group DCTalk. Also appearing was Gospel Music Award winners Building 429, along with Kinos and Matthew West.

Saturday, despite the impending poor weather, ApologetiX took the stage. Comedian and author Ken Davis and the three-sisters group Everlife performed into the evening, followed by Circleslide and By The Tree. The night's headliner was Gospel Music Association award winner Jeremy Camp.

"More than 200 volunteers -- from teens to retirees -- come together from many different denominations to plan and work at this event year after year," Pirtle says. Adds Alan Sullivan, festival director: "They are the people who make Crossover happen.



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Eldon's Police Department "Making Do"

by Darrel Willman

Eldon's Police Chief Rodney Fair has been on the job a little more than a month at the time of this writing, and has settled into the job nicely. Gone are the mementos of the previous occupant and in their place are materials for handout and learning aids for children. Gone also is the emphasis on traffic enforcement, and instead Rodney says he is more inclined to make sure the force is visible and available to the public.

He comes to Eldon after a six and one-half year term as the Chief of Police in Lake Ozark. He states the biggest concerns he has in Eldon are the domestic calls and the recreational use of Methamphetamines and other drugs.

"Traffic enforcement's there,

but we just keep the public honest pretty much. It's not a money-maker or a quota. I'm a community-oriented person. Bob had his trinkets on the shelves, and rightly so, but I've replaced them with coloring books and bike books."

Rodney and his officers are going to be at the Miller County Back-to-School Fair, August 4th. They'll have an officer doing a bike course, McGruff the crime dog will make an appearance, and they will man a booth inside. The event reportedly drew more than 800 kids last year. Chief Fair says this is a great opportunity for the public to come out and meet the Police Department on a social level, particularly the children. He believes it's important to change the misconception among the public that somehow

police officers are something to be feared. He gives us a quick analogy.

"I have a five-year old son, he graduated from pre-school this year. I went to his graduation at South School, and just as it was over, a little kid, about this tall... (gesturing) said 'What are you doing here?' -- that's what I want to change."

He wants them to instead just say 'Hi' and not automatically believe officers are somewhere because there is a problem. Simple things, he says can help change the public's reaction to officers.

"When I was in Lake Ozark, I got the guys yellow polo shirts and PDU shorts—it's more public friendly. And you'd be amazed at how many people approach you, more than if you are in this

uniform. Here, I'm doing the same thing, but I'm putting them in grey polos for the Fourth of July weekend. So, at the park, they're going to be walking around and patrolling on four-wheelers, so they'll mingle with the public. To try to get them back to where the public won't say 'What are you doing here?'—you know?"

Chief Fair and his officers want to extend a welcome to the public. Stop by and say "Hi!" The department has ten officers total, and like most small community police departments around the area, is hampered by budgetary restrictions. But, he says regardless, "We'll just have to make do." The Eldon Police Department is located in the new building at 111 Oak St., downtown. Their number for



Eldon's Police Chief Rodney Fair.

non-emergency calls is 392-9111. One more note—stop by and pick up a free gun lock in the lobby, it's an easy way to keep guns out of the hands of children. ■

Lake Ozark Police Department on the "Strip"

by Darrel Willman

Jon Hasker, Chief of Police, City of Lake Ozark, tells us basically they do their best with the resources available. Budgetary

problems have them down two officers in the busiest time of the year. Just off the strip, Lake Ozark's Police Department is conveniently located, just min-

utes from the bulk of the action.

Of the ten officers on staff, eight will be assigned to the "strip" at any given moment. The majority of their concerns deal with people—recreational drug use, fights, impaired drivers, accidents, and the like. And his limited budget. Very few traffic related problems make his list.

Appointed interim chief last May, Hasker was given the role permanently in September, and has served on the force for nine years. He told us about his staffing issues.

Salary shortfalls cost his department officers—after training them they move onto larger forces. Lake Ozark becomes a training ground in essence for other agencies.

"When I started here we were a department of eight men. And then in '98, we got one of those COPS grants and we got four additional officers. Since then, basically through budget attritions we've lost two positions. We have ten full time officers now. It's a seasonal thing. One of the first things John Chad asked me when he came to work here was 'Do we really need 10 police officers here?', and I said, 'Ask me that again when you've been through a summer here'. Because during the Fall and Winter, no, we really

don't. But I mean, those are the times when we send people to training, to keep their continuing education units up. That's when people can take their vacations. Then in the summertime, point blank, 10 officers isn't enough."

During busy weekends, Chief Hasker says he stations officers outside their cars every fifty yards or so along the length of the strip. The added visibility cuts down on the number of incidents and allows the officers to observe problems before they get out of hand.

"When I first came to work here, it was nothing to have an ambulance run down here four or five times a night, with someone seriously injured. We don't have that now. With officers spread out, we're able to see where trouble's about to flare up, and we're able to intervene before punches get thrown. And, if there is a fist fight, we're able to stop it before someone's seriously hurt."

He says there's two sides to the police presence issue, however. There are people who don't like all the police on the street, thinking it gives the impression the area's not safe. Hasker disagrees. "I'll take complaints from the business community forever—'why do we have to have so many

cops around here?' I'll put up with that all day, before I'll ever have to answer at a council meeting 'why didn't you have enough help here?'

With the Hell's Angels coming back to the Lake in July for another gathering, Jon expects 100 Highway Patrol officers to bolster the Lake's law enforcement departments. It may well raise those very questions again as shopkeepers worry the saturation of officers hurt business. But he smiles and says that's fine.

"I will take all the complaints all day long with a smile on my face about why we need so many cops, before I have to answer a family 'why didn't you do something?'"

Jon and his staff will be doing something all summer long, and after the Angels have come and gone. Maybe not with everything they would like, but doing their best every day with the resources they have available. The Lake Ozark Police Department can be reached for non-emergencies at 365-5371. Of course, dial 911 if you have an emergency. The department also has the gun locks available free for the asking. ■



Lake Ozark Chief of Police Jon Hasker (left) and Officer Darrell Cook.

Willman

Sensitive information retained after "delete"

by Darrel Willman

In a recent test by a hard drive utility software company, they purchased 200 used hard drives on e-Bay and scanned them for recoverable files. On more than 70% of the drives, they found either personal or business data. Some held critical data such as account numbers or passwords. Every year, thousands of businesses and individuals trade-in, sell or throw away their old computers.

They found 3.3 million files on

the test drives. Of these, they reconstructed about 40,000 Word files, 15,000 Excel documents and 50 e-mail folders with their messages still intact.

Old hard drives, easily scavenged from landfill computers or purchased on the internet or yard sales, can give someone with but a smattering of knowledge an intimate look into the lives of the previous owners. Documents, important e-mails, confidential financial information, all are at risk, and often eas-

ily recoverable. In one case, files detailing credit ratings of customers at a bank were found.

The test proves that companies and individuals as well need to safeguard their important information even when getting rid of the computer.

Simple programs can securely delete data on the drive, making it all but unrecoverable. Simply "deleting" your files in Windows does not actually erase the file, merely deletes the "marker" that tells the operating system where on the drive the file is located.

A Google search for "secure erase delete" quickly turned up hundreds of hit for free and commercial software to accomplish the files' complete deletion. <http://www.thefreecountry.com/security/securedelate.shtml> has a listing of free overwriting and secure deletion programs for use by computer users.

Eraser is free software, released under the GNU General Public License which overwrites data according to pre-set patterns. It is compatible with all versions of Windows and DOS.

<Http://www.heidi.ie/eraser/>

The site says "The patterns



A look at the inner workings of a computer's hard drive.

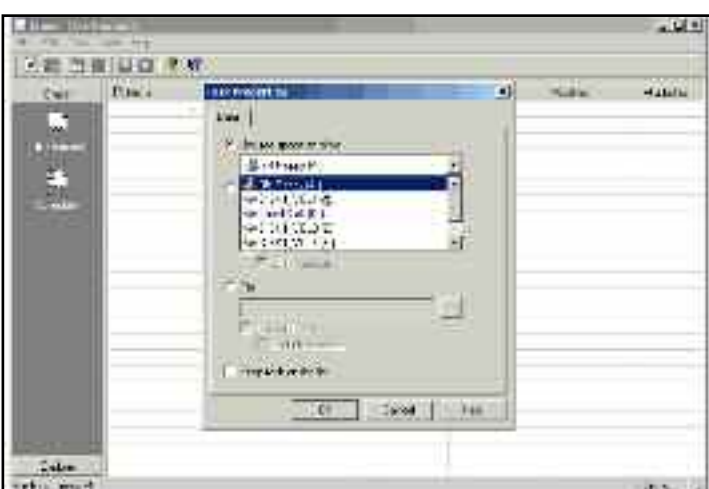
used for overwriting are based on Peter Gutmann's paper 'Secure Deletion of Data from Magnetic and Solid-State Memory' and they are selected to effectively remove magnetic remnants from the hard drive."

Users can also choose to define their own overwriting pattern, or go with long time standards like those outlined in the Department of Defense's "National Industrial Security Program Operating Manual".

Users may also want to look at software titles that "erase tracks" left when browsing the internet or viewing e-mail. These delete

the caches used by internet software, eliminating the record of the sites that were visited and the images viewed. Free and commercial versions of these programs are also readily available online.

In short, data left behind when getting rid of your computer or after going online can tell others details you may not want divulged. Safeguarding your computer can be painless, if you search for the tools to help you remove sensitive information from your hard drive. ■



Eraser's interface allows secure deletion on any local disk or partition.



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Water Patrol - Educating the Lake's Boaters

by Darrel Willman

The Missouri State Water Patrol, founded in 1959, is responsible for policing all of Missouri's navigable waterways.

Our ride, while on a weekend, was not as busy as a holiday weekend. These can really tax the resources of the patrol. The Lake of the Ozarks officers will be getting new staff soon, but public relations officer Dean Bartlett says they won't actually help the situation.

June 15th the Law Enforcement Academy graduated 14 new officers, swelling the ranks for the agency to ninety-five. Of the 14, four will join the 14 officers currently on duty at the Lake, to begin their 12-week FTO training period. Partnered with a field training officer, they will spend the time getting valuable on-duty experience before being transferred to other areas. Officer Bartlett clarifies this for us, saying they do not actually add to the number of officers on-duty. "They have to ride along with another officer... they're released right before Labor Day. They're not actually usable on their own until then."

Dean's been a Water Patrol officer for nine years, with previous service in law enforcement before joining the agency.

He quickly classifies drinking while operating a water craft the number one problem he and the other officers face every day. Although he says the situation has improved.

"Here in the last few years, we've had a lot of designated drivers. If I go into Anderson Hollow Cove or the no-wake area under the Glaize [bridge], I may make 30 to 50 stops in there, and there's a lot of designated drivers."

Other problems they see frequently are the recreational use of marijuana and ecstasy, a so-called "club drug." He also spends a great deal of his time educating the boating public as to the rules and regulations. The newly enacted Mandatory Education Bill, signed into law by former Governor Bob Holden, specifies all in-state operators of vessels on the state's waterways born after January 1, 1984 must take a boating safety education course. Out-of-state boaters have until January 1, 2006 to comply with the law.

The courses are free, and require just five hours when attended. The course culminates in a 75-question test to receive the certificate. While the program is free—getting the card after the course does take \$15 to cover the costs associated with the program.

Boaters can also take the test online. The courses teach attendees the rules and regulations required and so may lessen the educational role Officer Bartlett and the other officers play. During the ride along, two youths from out-of-state learned of the certificate and the regulations regarding pulling an inflatable from a watercraft. Rules say that there must be an observer or an approved mirror for the operator. This is to enable the craft to know when those being pulled have fallen into the water, and quickly turn around to retrieve them. Unlike boats, however, watercraft are not required to carry a flag and display it when a person is in the water. Officer Bartlett explains about observers.

"The observer should be at least 12 years of age, we like that. If they're younger than that, if I stop you, then I'll ask that person what's going on, and if they can tell me what to do if the person goes down, then that's fine." For boats, the flag must be orange, and 12" x 12" in size. And, contrary to common belief, must be displayed only when a person is in the water.

Watercraft are exempt from the flag rule. Bartlett explains: "Because it's too hard for the observer to hold on, watch what's going on, plus get the flag up. Plus, jet skis can turn on a dime and get right back to the person that fell, where a boat takes a wider turn to get back to that person." As with most boating regulations, safety is the primary concern behind them.

Another commonly unknown regulation is that jet skis operated within 100 feet of an anchored boat must be at idle. Idle, he explains is the speed the watercraft is at when started. Any gas given to the jet ski after that brings it above idle speed. Personal watercraft operators must also wait until they are 50 ft. from any boat before they may increase the speed past idle. Swimmers in the water near an anchored boat can be struck by

watercraft if these rules are not followed, Bartlett says. He notes also, that there is an age requirement for PWC's.

"Fourteen to operate by themselves, along with a safety education card. And I've caught them as young as nine. Out there by themselves." Persons younger than 14 can operate a watercraft if a parent or guardian is along he explains, provided they have completed the boating safety course and have the card with them. They also need a photo ID, however, and he explained to a youth that they can get a photo ID from the Department of Revenue, or if their school ID has a photo. Non-driver licenses can be obtained from the Dept. of Revenue for \$11, and are good for six years.

Citations for over idle speed in a no-wake area are also very common, and one of the few reasons Water Patrol officers have for stopping a vessel.

"I've got to have probable cause to stop them."

Some boaters may think that officers "lie in wait" in likely places such as the party cove. While they may patrol areas like this because laws are more frequently broken there, they must still break a law in order to be stopped. No-wake areas are defined by white buoys with red emblems. There may also be large square signs designating the area. Several calls during the ride along dealt with complaints of personal watercraft going too fast in no-wake areas. At least one of these however, was not an actual no-wake zone, and resulted in the complaining citizen receiving an explanation of this. No-wake zones must be applied for, and hearings are held throughout the year. Applications for individual dock buoys will be heard at the Osage Beach City Hall building on July 25th. Applications must be received by the Water Patrol by July 7th. Buoy applications for no-wake coves will be heard in September at the Missouri State Water Patrol Headquarters in Jefferson City. With no-wake cove applications, Dean explains, 75% of the residents in the affected area must agree.

"Once they put in an application, then the application will come to an officer in that area. The officer will come out and inspect it and make sure there



Dean Bartlett, Public Relations Officer, Missouri State Water Patrol.

Willman

can actually be one there. For no-wake coves, there can be no more than 400 feet between the two docks." He goes on to explain that there are other criteria as well in order for the no-wake designation to be granted.

He goes on to explain that dock owners who purchase their own buoys and place them without Water Patrol authorization are in violation of the law. Not only can they be fined for this violation, but can then be subsequently held liable for damages done to property running into this "navigational hazard".

PWC violations seem to be the prevailing stops throughout the ride, with Officer Bartlett doing more educating than writing. He told us that he does a two-to-one warnings over citations.

"We have safety programs in the schools, they are a week-long course. We target 13 and 14 year-olds. Because in the summer then

they are legal to operate a boat by themselves. And, now with the new law they are required to have the [safety education] course. We usually target the gym classes, and [educate] a whole bunch of kids all at once. Go in and teach them what not to do, so when they do come out here, it makes our jobs a lot easier."

In the winter off-season, Bartlett and the other members of the Water Patrol stay busy doing work off the water. "We get involved with other [jurisdictions] who don't have manpower to do that. We'll do investigations or manhunts. Somebody will run from them and we'll end up going and helping them. We do have the trucks. We go down roads that the other vehicles can't.

Thanks to Officer Ralph Bledsoe of the MSWP for arranging our interview and ride-along. ■



Just along for the ride - with the *police*

by Darrel Willman

As part of a program the Osage Beach Department of Public Safety reintroduced, I rode along with Corporal Pete Leyva for an afternoon to talk about the department, the important job that they do, and to see what they deal with in the performance of their duties.

The ride was conducted during the week, in the daytime, and so the worst types of calls did not occur. Those regarding domestic disputes, alcohol, fighting and related disturbances occur most often on the weekends and the evenings. Even so, there was some excitement, and the ride was very enlightening. A few speeding tickets were issued, but for the most part, all of the "incidents" were routine.

Overall, the Osage Beach Department of Public Safety is solid, and with the exception of the Chief of Police, fully-staffed with 24 officers. We have been told that the hiring process for the new chief is nearing completion and has been narrowed down to a few select candidates.

They have the equipment they need, according to Cpl. Leyva, and they conduct extensive training throughout the year for their officers. Officers are required to get 48 hours of ongoing education and training every three years, and Leyva stated they surpassed that easily. The department is also sometimes a regional center for training, as evidenced by a recent visit—the parking lot had sheriff and police departments' vehicles from all over the area.

Lt. Todd Davis told us as far as budget and staffing, things were acceptable. "You could always have the extras, but I think the guys are all pretty well equipped

with the necessary items that they need." But he goes on to say that sometimes in the summer months, they struggle to meet the demands. "We're short staffed. We're under tasked sometimes. You could always use more."

Davis said the ride along was re-instituted due to public inquiries after being dormant for some time. Since it began again a year ago, he told us people have shown interest, but he looks forward to having more people take advantage. They're the only jurisdiction in the area offering the public a chance to see what police officers do first-hand.

But there are a few caveats. A form must be filled out, along with a release, holding the department and city harmless should you be injured during the ride. You need to be able to run. And maybe duck?

Also, agree not to carry a weapon or pose as an officer. And, submit to a background check. You're also not allowed to photograph or videotape during the ride. And, there are many other common-sense rules to agree to. The form packet is available at the department's front desk, inside City Hall in Osage Beach.

Once you are checked out, you can choose the shift and day you'd like to experience. Note however, you are unlikely to be granted a ride along during a holiday weekend evening shift or a similar time when they are apt to be very, very busy.

You might remember Pete Leyva from a story we ran in April. He's been on the force 6 years, and is very active in community efforts like Cops on Top. Cpl. Leyva was kind enough to play chauffeur for a few hours

and answer some questions.

The majority of the incidents we encountered during the ride along were traffic stops. But Leyva told us contrary to popular belief, he doesn't spend his time looking for speeders. The department opens car doors for stranded motorists, handles shoplifting and disturbance calls and all manner of other incidents routinely. They have no dedicated traffic division— every officer enforces the traffic laws. But don't think they don't watch the roads— there are always officers assigned to the streets.

If he sees someone speeding and he's able to get turned around safely, Cpl. Leyva will warn or cite the driver. But he doesn't want to endanger the public or himself while turning around to pursue a traffic violator. And no, there is not a "buffer zone".

If you are speeding you can get a ticket, regardless of the amount you are over the limit. Of course, the faster you are going, the more likely you are to get written up. 20 miles over the limit will get you a mandatory court appearance, as one driver learned today.

Got a radar detector? Good luck. The cars have front and rear radars, can lock on while moving or stopped, and can passively defeat your detector until the instant the unit is activated. Odds are, if you are breaking the law, you'll get stopped sooner or later.

The first thing you'll notice during a traffic stop is the drivers are nervous. This is of course understandable. No one likes to be written a ticket or lectured by an officer on their driving. Pete says try to calm down, and assist the officer in doing his job.

"Some people you'll walk up and you'd think they robbed a bank they're so nervous,"

Pete says laughing. "Just relax. We're just ordinary people, just like you, doing a job."

It's also important to know what not to do when you are stopped. Don't open your door, or reach under the seat or to the glove compartment. Pull off of the road to the right (never the left) as soon as it's safe. Get as far off the road onto the shoulder (or a driveway) as you can safely. Shut off the vehicle and keep your hands in plain sight. Remember that officers' lives are in danger with every stop they make. Let them know you are not a threat. Don't make them nervous.

Lt. Davis agrees. "A traffic stop is without a doubt the most dangerous thing we do. The officer doesn't know anything about the driver. They could have just killed someone down the road." Every year, officers around the country are killed in traffic stops. Sometimes by other drivers. Cpl. Leyva tells us it's very dangerous on the highway during traffic stops.

"A lot of people will get super-excited and they'll just stop. They'll stop right on the highway. What people need to know is that they have a right to pull over at the safest place possible. Not only for their safety, but for my safety as well. I definitely don't want to get out of my car here on Highway 54. They need to get off the road. They can pull into a business. And, they need to pull over to the right. Sometimes people will pull into the center turn lane, or make a left turn.

Don't take your seatbelt off. We have a seatbelt law here, and that's one thing I'm going to



Osage Beach Department of Public Safety's Corporal Pete Leyva. Willman

check when I come up there. Don't make any unnecessary movements. Just sit there until I come. Especially reaching down or reaching over. I'll instruct them what needs to be done once I get up there. Don't get out the ID, don't reach over into the glovebox. That's what makes cops nervous—reaching over into the glovebox."

Traffic laws aside, the biggest problems facing the department are recreational drug use, domestic disturbances and impaired drivers. Of course there are always shoplifting arrests, and assaults, but for the most part, Osage Beach enjoys a relatively crime-free environment. This is, in no small part, thanks to the efforts of the men and women of the Osage Beach Department of Safety. Thanks to Corporal Pete Leyva and Lieutenant Todd Davis for their assistance with this story. ■



Corporal Pete Leyva talks with another officer about a warrant stop.

Willman



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Driver's License Requirements Change

by Darrel Willman

Beginning July 1st, if you need a new driver's license, or need to renew, the procedure will be a bit more cumbersome. Everyone, and there are no exceptions say officials, will need to produce what is being termed as "lawful presence in the United States". This will mean taking your birth certificate or passport along with you. Foreigners living here legally will be required to show a green card or visa that authorizes U.S. residency. Residents with expiring or about to expire licenses are already being notified of the change by mail. The requirements were approved by last year's General Assembly and then signed into law by former Governor Holden.

The legislation is part of the Homeland Security package from 2004.

Recently, the U.S. legislature passed the "REAL ID Act", establishing uniform standards for state driver's licenses, effectively creating a national ID card. All 50 states must comply by May, 2008. The REAL ID Act requires driver's licenses to include a "common machine-readable technology." In effect, requiring some sort of embedded electronics. Among the technologies being discussed for the cards is the use of RFID tags, like those found in passports to store user's individual information.

The act also requires that driver's licenses contain actual

addresses, and no post office boxes. There are no exceptions made for judges or police -- even undercover police officers. It also prohibits states from issuing driver's licenses to illegal aliens. Through a compromise between House and Senate negotiators, states can provide "special permits" that identify the holder as an illegal alien. Anyone with the license however, would not be allowed to use it as identification when flying or entering a federal building.

If the law takes full effect (it is expected to be challenged) people applying for driver's licenses will have to show a birth certificate, a Social Security number, proof of citizenship or legal residence, and proof of "physical address." No state currently meets all of these requirements. Also, the documentation must be verified — perhaps with a mini background check by the DMV.

Under this law, anyone applying for a license could be checked against law enforcement databases— if they have an arrest warrant, going to get a replacement license could get them sent to jail. Alabama, which already runs background checks, states it has arrested thousands yearly because of the checks.

States that fail to comply with the new law before the deadline run the risk of having license holders from their state denied access to aircraft or federal buildings, among others. ■

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Timber Falls Waterpark offers year-round water fun

by Darrel Willman

Last year, Tan-Tar-A Resort on Hwy. KK in Osage Beach opened a \$4 million 20,000 square foot waterpark expansion to the facility. Open year-round, Timber Falls offers families over 600 feet of waterslides, a giant 700 gallon bucket dump, an activity pool, a lazy river area and a whirlpool regardless of the conditions outdoors. "With the Bear's Den Arcade, the waterpark increases Tan-Tar-A's variety of indoor activities for families and youth groups. These recreation areas compliment our many other lake-area activities to make Tan-Tar-A a true resort for all seasons," said Fred Dehner, the resort's General Manager.

The centerpiece of the two-story facility is the "Ozark Wilderness" treehouse, topped with a six foot wide, 700 gallon wooden bucket. The bucket dumps the contents every 8-10 minutes, showering those below. The treehouse portion also features suspension bridges, web crawls, water blasters and other interactive elements.

The 4,000 square foot Bear's Den Arcade features over 50



The Timber Falls bucket dumps 700 gallons every 8-10 minutes

Willman

games, including state-of-the-art video games, electronic simulators and a full-service redemp-

tion center. Tan-Tar-A Resort was opened in 1960 by developer Burton



More than 600 feet of waterslides are inside the facility.

Willman

Duenke, and has grown throughout the years. It now offers 497 rooms in the main lodging com-

plex and more than 1,000 total rooms of all types. ■



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Good weather means big business for Big Surf waterpark

by Darrel Willman

Just south of the Hwy. KK junction in Linn Creek, is Big Surf Waterpark. Minutes from the scorching parking lots of the small, Big Surf is a place to beat from the heat. But business here depends on the skies.

Last year, Big Surf and many other businesses around the Lake, who depend on nice weekends for their livelihood suffered with an unusually wet summer. Big Surf was forced to shut down early 21 days out of their 90-day season.

Since 1987 Big Surf, and later Big Shot have provided a big-city theme park feel at the Lake. Bright, colorful and clean, the park features slides, pools and rides.

Kelly Pirtle, Director of Public Relations tells us they have

worked hard to make the park a pleasant atmosphere. It may be unique for the area, in that it has areas designed specifically for every age group, starting with one year-olds.

Kelly says "We've really made a conscious effort to make it a place entire families enjoy."

They have worked extensively on the overall appearance, adding to the tropical feel with exotic plantings and colorful flower beds. "For the last three years we've worked very hard with a woman named Joyce Schardt. She's designed the beds, making the whole park have that tropical flavor," she added.

And they work on the rest of the park as well. They believe a clean, fresh, brightly-colored park is good for business, making the visitors feel better about their

trip. It's a lesson learned by the big hitters in the theme park industry, and one well adapted at the Lake. She took us on a short tour of the park's attractions.

"We put in Tropical Splash Island (in 2002), which is for babies and toddlers. It's a large, interactive water play area, which is a little more sophisticated than some of the other children's play areas,—there's knobs to turn, things to move and rock. And when they rock, water squirts out. Those sorts of things. The area is away from everything else, so that the little folk don't have to compete with the older kids. It's also heavily shaded, the canopies are larger here, so that the little people have more shade for their delicate skin. And, it's very shallow—only sixteen inches at its deepest. It's an introduction to waterparks— their first waterpark experience. Everything is designed so... it's very gentle."

Everywhere you look, you see smiling teenagers. Service is a big item here as well. All of the employees spoken to during the visit were friendly and helpful. Good people are always the backbone of service-related industries.

"The activity pool is the next bump up. They have the lillipad walk... intermediate slides there. It's only five feet deep. We allow life jackets... and the kids will have floaties on their arms. We do provide tubes on all the rides except the Wave Pool."

She stresses the fact that safety is one of their utmost concerns at Big Surf. It's just good business to provide for the customer's sense of well-being. If they can be set at ease and made to feel more comfortable, they will enjoy themselves more and come back in the future.

"Then there's the wave pool. It's a gradual decline, they can go as deep as they want. From there you have the rapids- a great not-so-scary ride. Then come the Plumes, a little faster, swirling rides, they land in five feet of water."

Then, it's off to the high-rise slide looming at the edge of the park— Zambezi Falls. Rising above the trees, you can see instantly why it appears to be a park favorite.

"The Space Bowl and Zambezi Falls are the two rides you'll hear the kids talk about," Kelly says.

Of course on the way back we see the concession areas, the

Zebra Cantina, Surf Club and the Pavillion for group events, with catering available.

"Groups of 15 or more, to the park limit (2,500). We have private parties that rent the whole park."

The Surf Club is the getaway for sun-weary parents. Here, they can enjoy an adult drink and if they choose, smoke. Smoking is only permitted in this area.

With all of the sun, water and fun you can imagine that once in awhile someone will get too much of a good thing, be it water or sun. Chad Rogers, Director of Park Operations explains: "We hire around 65 lifeguards, with 35 to 40 on duty at any given moment. All of our certified guards are trained in CPR pro in adults, infants and children. And we also have a first-aid station with a first-responder/paramedic on duty every day."

Big Surf is open daily from 10 a.m. to 7 pm. It is located between Osage Beach and Camdenton on state Route Y off Highway 54. Parking is free. Big Shot Amusement Park, with go-carts and other activities, is next door. For more information on Big Surf, call (573) 346-6111. ■



The activity pool at Big Surf.

Willman



The lazy river allows guests to float along in the sun.

Willman



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Trademarks and Service Marks explained for business

by Darrel Willman

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

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

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

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

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

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

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

Also, if you have already begun using it, you may already have some common law rights. It is not always essential to register your mark with the USPTO. However, if you do register it you better establish your rights under the law. Again, legal aid is in order to enforce a common-law usage claim on your mark.

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

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

Once your trade or service mark is issued, you must now begin using it— and enforcing it's use. Your basis of claim is based

upon usage and the connection between your trademark and the product it names. Trademarks must be used correctly, properly identified, and used exclusively for the item they name. You must also enforce your trademark to keep it. Unauthorized users must be informed and if need be, legal action taken against. Some good examples: "aspirin," "escalator" and "thermos" are words that were once trademarks. Now they are commonly-used terms and can be used by anyone— they have become generic. Bayer for example would still have exclusive rights to the name "aspirin" since trademarks are essentially renewable indefinitely. ■

Checking in with Lake Ozark's City Planner, Bill Bolin on area developments

by Monica Vincent

Lake of the Ozarks Business Journal checked in with Lake Ozark City Planner Bill Bolin for an update on city development. Said Bolin, "There's not much new to report since last month. Several of our major projects are still anywhere from 30 to 60 days out from any real progress."

The Shops at Horseshoe Bend: "I had a recent conversation with the architect. He indicated that they will be starting very soon. My best guess is within the next 60 days."

Bagnell Dam Strip: The new carousel on Bagnell Dam Strip, along with the building surrounding it, belong to Lake Ozark Mayor, Paul Sale. The council passed a motion to open the carousel to public use. The building surrounding it will house retail shops, public restrooms and a hamburger stand.

Said Bolin, "One shop is open now and the restrooms will open in the next 30 days. Some parts of the building will be demolished."

"Boardwalk Partners development has been stalled to some extent because some of their financing dried up during the Vandervort proposal."

Stanton/Armitage/Briscoe Development:

"Stanton should be approaching us about planning and zoning in the next 60 days. A lot depends on how quickly MODOT decides on the Hwy 54 intersection."

The most likely intersection will be on previously held Lake Ozark park ground. "We sold undeveloped park area. Stanton and Armitage have indicated that they will be putting in smaller park areas for public use without asking for city park funds." ■



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Heat related illness information provided

With the summer months, come extremely high temperatures. Older citizens, as well as the very young, are susceptible to heat-related health problems. Those with the greatest risk of heat-related illness are: infants and children up to 4 years of age, anyone 65 years of age or older, anyone who is overweight, those over-exerting during work or exercise, anyone who is ill or on certain medications. If you are in doubt, contact your doctor. It is important to take precautions during periods of high heat if you are among those at risk. For the young, parents, guardians and caregivers must not leave children or infants unattended in vehicles.

Throughout the season, Hot Weather Health advisories may be issued.

A Hot Weather Alert is issued when afternoon heat indexes of 105 degrees in a large portion of

the state are first reached.

A Hot Weather Health Warning is issued when the afternoon heat index has been at least 105 degrees or more for two days in a large portion of the state.

A Hot Weather Health Emergency is issued when all of the following criteria are met: high-sustained levels of heat stress (105 degrees for three days), increased numbers of heat-related illnesses and deaths statewide, and the National Weather Service predicts hot, humid temperatures will continue for several days in a large portion of the state.

How can you prepare for hot weather and avoid a heat-related illness? Seek air conditioning. The most efficient way to beat the heat is to spend time in an air conditioned area such as your home, a mall, or a public building like a library.

Electric fans are useful to

increase comfort and draw cool air into your home at night. Do not rely on fans as your only cooling device in a heat wave. At temperatures above 100 degrees Fahrenheit, a fan may actually increase heat stress. Be aware of the warning signs that you may be developing a heat related illness, like light-headedness, nausea, confusion, sleepiness or profuse sweating.

While outdoors, rest frequently in a shaded area. Don't overdo physical activity such as exercise or work. Schedule your outdoor activities before noon or in the evening when it is cooler.

Wear sunscreen to protect your skin. Sunburn affects your body's ability to cool itself and causes a loss of body fluids. Wear lightweight, light colored, loose-fitting clothing. Increase your fluid intake. Regardless of your activity level, don't wait until you feel thirsty to drink fluids. Make sure infants and children are given adequate amounts of liquids. Avoid caffeine, alcohol and very cold drinks. Caffeine and alcohol can dehydrate the body. Very cold drinks can cause stomach cramps in hot weather.

What are the warning signs of



Heat Related Illness?

Heat cramps - spasms in the muscles of the legs and abdomen from heavy exertion, along with heavy sweating. Stop the activity, rest in a cool place. Stretch or massage the muscles to relieve cramping, sip cool water.

Heat Exhaustion is marked by heavy sweating, cool pale skin clammy to the touch and a fast and weak pulse. Breathing is fast and shallow. Fainting, dizziness, vomiting and nausea are common. In this instance, get the person into a shady, cool area and have them lie down. Loosen the clothing and apply cool moist cloths to help lower the body temperature. Give them sips of cool water.

Heat (Sun) Stroke is accompa-

nied by a 103 degree temperature or higher. Fast and shallow breathing, hot dry skin with no sweating, nausea, dizziness, headache and confusion. Heat Stroke is a serious medical emergency. You must get this person to a hospital or summon emergency assistance immediately. If you delay, it can be fatal. While waiting for help to arrive, or enroute to the hospital, use cool water and cloths to try and reduce the body temperature.

Reference material on these conditions from the American Red Cross. Heat awareness information provided by the Osage Beach Department of Public Safety. ■

Online business courses offered

New, Online Instructor-Taught Classes for Small Business Owners to be Provided by the SBA and the Thomson Corporation

New online business classes will be available for small businesses throughout the nation through a cosponsorship between the U.S. Small Business Administration and the Thomson Corp. (Ed2Go). Ed2Go is a national provider of online instructor-taught training classes, offering courses through more than 1,000 community colleges and other partners around the country.

Small businesses and entrepreneurs will have the opportunity to enroll in three of Ed2Go's most popular online educational courses at no cost. The courses being offered are:

- Creating a Successful Business Plan. Work through all of the major components of a business plan and turn your business ideas into a solid plan for financing and long-term success. Committing your idea to paper in the form of a business plan increases your chances of obtaining financing and keeps your business strategically focused.

- Customer Service Fundamentals. Develop new skills in identifying and satisfying customer needs, and become an

indispensable asset to any organization. This online course will help you discover and master the essentials of customer service. You'll learn the best ways to measure customer service, apply the principles of consumer behavior to your business, and differentiate between industrial and consumer marketing.

- Creating Web Pages. Create and post your very own Web site on the Internet in this extensive, hands-on workshop. Learn about the capabilities of the World Wide Web and the fundamentals of Web design. You'll also learn critical and timely information on securing the best possible location in search engine listings, and powerful no-cost or low-cost Web marketing strategies.

Each online course will be six weeks in length, and will be facilitated by an instructor. The courses will begin June 20, with the next course start dates beginning on Aug. 17 and Sept. 21.

Online registration for each course will be available to the first 2,400 individuals to register. Registration for each class will be taken at the SBA's Small Business Training Network site at www.sba.gov/training. Go to the free online courses section and click on the "Instructor-Facilitated Courses" button to complete your registration.

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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

FRACK'S ACRE, Osage Beach, MO
— In the mid 1930s, Harry Frack bought an acre of wooded land

along U.S. Hwy. 54 in the heart of Osage Beach and proceeded to put as many businesses on his

acre as possible.

The cluster of businesses included a meat market, grocery

store, ice and cold storage, beer parlor, barbershop, sandwich shop, café and gift shop. • Some of the architecture was unique Ozark folk art such as the Wayside Pottery Shoppe or Frack's Gift Shop, where Ozark pottery was sold both wholesale and retail. Frack's Acre was located about where the south exit to the Wal-Mart Supercenter in Osage Beach is located today.

The Gift Shop went through an evolution in its appearance and is shown here as it appeared in the late 1940s. Harry Frack is seen in this photo standing with a woman who may have been Francis Cromer, the member of the family who managed the pottery shop. The child may be one of her children.

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

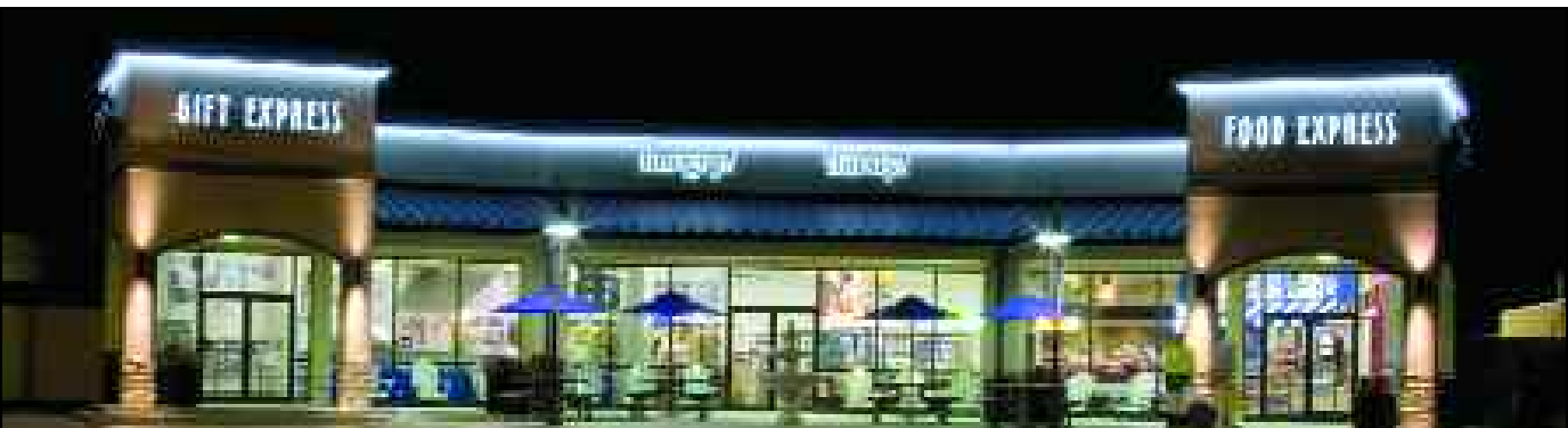
This brief feature on the



Frack's Acre has been adapted from his newest book "A Guide to the History and

Geography of Lake of the Ozarks, Volume I," scheduled for release later this year.

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



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Sharing and Caring Foundation of Camdenton

Originally the need for organized community giving to fund local non-profits was expressed at a Project Healthy Living meeting. Project Healthy Living is a group of volunteers from Camden, Miller and Morgan counties representing agencies, civic groups and businesses that banded together in 1997 to try and better the Lake Area. At their monthly meetings they discussed possible ways to raise local money and then make sure it was used for local non-profit projects with none of the money leaving the area. After researching many existing plans, it was decided to pattern the project after Laclede County's very successful "Community Cares" program. This fund raising effort has been providing \$100,000 annually to Laclede County non-profits and its residents.

When the decision was made to use Camden County as the boundary for fund raising and giving to charities, a committee, separate from Project Healthy Living was formed that enlisted the help of a good cross-section of Camden County residents. Present committee members include David Kilpatrick, Elmer Myer, Gerry Williams, Jackie Rasmussen, Scott Bednara, Tom Williams, Jeff Green, Pastor Jeff Fletcher, John Blair, Roma Lee France, Erv Toenjes, and Chris McElyea.

The group took the name Sharing & Caring Foundation of Camden County and applied for and received a 501(c)3 non-profit tax exemption status from the

Internal Revenue Service. Now all donations the Foundation receives are tax-deductible to the giver. Given that the Foundation has no paid staff, it was decided that businesses and their employees should be targeted as a key funding source for this project. This structure also ensures that 100% of any money donated to the Foundation, is put to work supporting non-profit organizations in Camden County.

Funds collected from donors, will be distributed to Camden County non-profit groups following a formal grant submission and review process. Grant applications will be accepted September through October each year. A committee comprised of a cross section of Camden County residents will then determine who the priority funding recipients will be, based on the projected impact of project funds and the breadth of the audience to be served. Money will be distributed to recipients in quarterly installments beginning in January. Recipients will be required to submit a quarterly funding and project status report to ensure that allocated funds are being spent in the manner their application indicated they would be. With the oversight of the Sharing and Caring Foundation Board of Directors, every effort will be made to see that funds donated by businesses, employees, and private individuals are used in a way that will maximize the benefits possible for our county neighbors in need.

Gerry Williams, current Chair

of the Foundation, said "We really have tried to put together kind of 'community chest' type of approach, to fundraising in the community. That took us three years to lay the ground work and decide what the boundaries were going to be." Williams says he has been involved in many fundraisers, and he wasn't happy with the way the proceeds were distributed. "It just seems like we're sending money out of town sometimes. It's like those people that need the money don't always get it when they do need it. And it just seemed like there was a real need in the community to have a joint effort, and make sure that 100% of the money stayed locally. That's really what it's all about."

Williams said the LaClede County program was their model— separation from the non-profits they were trying to help, with a community-based body determining who gets the money— and how much. "It's a grant application process, and 501(c)3's in the County that serve people in Camden County will apply in the Fall, and they'll be awarded based on how much money's raised, and there will be

a cross-section of Camden County residents that will actually decide who gets what. Those groups will get money quarterly, and they'll also be held accountable quarterly to make sure they're spending the money they got appropriately."

"We've got a pretty successful format that we're trying to duplicate. Theirs works very well. Camdenton Schools are going to let us come in and talk to the employees, and we'll be approaching businesses. What we're doing is to trying to take four, maybe a few more of the larger employers in the county and just do the payroll deduction. We just don't have enough volunteers to go door to door or do a lot of personal fundraising. But we'll be contacting businesses in the next three to four weeks."

There are a number of reputable non-profit charities in Camden County committed to improving the lives of our fellow Camden County residents. The activity and reach of many of these organizations is limited by a shortage of funding. Often these organizations are forced to spend a considerable amount of time



Gerry Williams

fund-raising, and this is time that is taken away from their real objective. These worthy groups deserve our help, and that is where the Sharing & Caring Foundation can play a valuable role. The efforts of this Foundation will not raise all the money needed by local non-profit entities, but it will go a long way to provide much needed assistance.

If you would like more information about the organization, would like to volunteer to help, or are with a business that can help them, Gerry can be reached at: 573-374-9147. ■

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Steve Schmidt Speaking "Finances First"

by Steve Schmidt

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1 Year Notes	3.39	3.30	3.29	2.67	2.16
2 Year Notes	3.70	3.60	3.70	3.03	2.77
3 Year Notes	3.716	3.65	3.89	3.22	3.26
5 Year Notes	3.87	3.73	4.14	3.59	3.90
10 Year Notes	4.10	3.95	4.47	4.21	4.69
30 Year Bonds	4.40	4.22	4.76	4.82	5.36
Dow Avg.	10,566	10,476	10,626	10,649	10,380
NASDAQ	2,074	2,060	2,016	2,135	1,995
S & P 500	1,211	1,194	1,188	1,194	1,123
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Steve Schmidt is President of First Bank of the Lake, in the Premium Factory Outlets, Osage Beach. Visit their website at www.firstbanklake.com.

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— JERRY LEWIS

Woodland Scenics leads industry from Linn Creek

by Michael Gillespie

Linn Creek is home to one of the area's most remarkable business ventures. While not everyone may be familiar with the name, just ask any model railroader or builder of dioramas how they create such realistic-looking terrain, and they'll inevitably tell you about Woodland Scenics. The company produces and markets an impressive array of scale trees, ground cover, water effects, human and animal figures, vehicles, pigments and paints, structures, dry transfers, and even modular systems that enable the hobbyist to create a spectacular world in miniature.

project sold. It was all scratch built; you had to make it up as you go; every one was different." The model renderings usually included surrounding green areas, with miniature trees and grass.

Fulton was studying architecture at a Kansas City area college when he met Dave Osment. "I went in to have a model built for myself. Dave asked me if I wanted to come to work for him. I thought it would be a learning experience to further my interest in becoming an architect." By this time the operation had outgrown Osment's garage and had moved to a building in Merriam, Kansas.

this little sideline to keep us going. Dave called from the show and said, 'Hey, we need to start hiring some people because this is really taking off!' That's how we started."

Until this time, model railroaders generally had ignored the scenic possibilities of their layouts. Green or brown painted plywood tabletops, mats of dyed sawdust to simulate grass, and bright, gaudy trees that looked like tapered hairbrushes—a toyish look. Creating realistic trees and ground cover was common in the architectural model business, but no one was mass producing them.

Demand was quick and somewhat overwhelming. "At that time we had one sales rep," says Fulton. "We sold to wholesalers. And we were still doing the architectural models. The Woodland Scenics business grew to the point that it started crowding the architectural modeling business, so we got out of the architectural side of it."

Every year they introduced additional product line. "We were to a point where we had outgrown the building [in Merriam]," remembers Fulton with a bit of a

smile. "I was wanting to get out of the city. We both had some property here at the lake, so we started out just kind of joking about it. Then we got a little more serious and started looking and said, 'Hey, let's see if we can get some buildings here.'" Eventually, they found a row of boarded up buildings in Linn Creek. The price was right.

Before they could commit to moving, Osment and Fulton had to make sure of available truck transportation and determine if there was an adequate work force in the area. They found that at least one major truck line served the area, and that seemed to settle the transportation question. Now the two men looked into the prospective work pool. "We ran ads to see what kind of response we'd get," Fulton recalls. "We didn't put a phone number in there, we just said send a resume to this address. We were just flooded with applications. In fact we were getting phone calls and wondering, how are they getting this number? And at the same time in Kansas City we couldn't hardly hire people. I think down here what we found were most of the people who were applying were



Dwayne Fulton of Woodland Scenics

women. There were a lot of jobs down here for men. Plus we tend to be seasonal. Most of our work comes in the off season for the lake. We got a good response, and we also offered some of the key people in Kansas City a bonus package to move."

"There were also a lot of people who wanted full-time employment that didn't want to worry about what to do when winter comes around. For a long, long time we did not have a problem hiring people--we always had a stack of applications. Another thing we had to offer

continued on Page 34



This scene, which measures little more than one foot wide by two feet high, is typical of the realistic effect achieved with Woodland Scenics products

The company is known internationally for its products.

So how did all this come to be in Linn Creek? We spoke to General Manager Dwayne Fulton to find out the story behind this surprising company.

"We really started as an architectural model building company in Kansas City," Fulton relates. Company founder Dave Osment had been creating presentation drawings for architectural buildings. In the early 70s he started building plastic architectural models in his garage. "These were high-dollar models--\$100,000 models even back then. They were mostly for PR, to get the

"We were actually one of the larger architectural model building companies in the country."

"About 1975-76, the economy was really bad," Fulton remembers. "The building business was coming to a screeching halt, all the business started slowing down." Someone had suggested to Osment and Fulton that the miniature trees and grasses surrounding their model buildings might have appeal elsewhere.

"We came up with a line of about eighteen items," says Fulton. "We had some trees, we had some bags of turf, and Dave went to a model railroad show in Chicago. This was just going to be

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Woodland Scenics leads industry from Linn Creek

continued from Page 33

were benefits -- health insurance, vacation pay, holidays, and eventually 401(k) and profit-sharing. At that time -- back in the early 1980s -- the bigger issue was full-time employment."

That was in 1981. The company still occupies its original buildings, has built new ones, and is planning for more. "Neither Dave nor I are model railroaders," says Fulton. "We look at it from a different perspective. We came at it from the architectural background, and we see things and wonder, 'Why aren't they already doing this?' We're problem solvers. We're always striving for perfection. Our approach is: we're trying to make the barrier to entry easier. If we want to get new people into this industry, we've got to make it easier for them."

"Marketing is one of our expertise," Fulton adds. "That's probably what's made us what we are. We have our own in-house art department. If you go back to when we started this, a lot of model railroading companies

were mom and pop companies that did not have a professional look. We brought a professional look. We sell systems; we don't sell bits and pieces. We try to put it together as a system. We do demos at shows--five minute demos where we landscape a terrain piece. We color the rock, put the landscape on it, make the trees, put it on there and we do this in five minutes in front of a group of people. One of the demonstrators is not a model railroader, she had no experience in doing model landscapes. When she learned it she said, 'Wow! I can't believe I did this! This is so easy. Anybody can do this.' And that's our teaching. We want it to be so anybody can do it and have a good looking landscape."

The visual effect of Woodland Scenics landscaping material looks absolutely real. An acre of ground can be scaled down to little more than a foot square, but nature abounds in that small space with trees, bushes, small plants, rock outcroppings, and

streams. Although Woodland Scenics products enable the modeler to create terrain ranging from mountain peaks to Arizona desert, there is a lot of the Ozarks running through the product catalog. Fulton draws inspiration from the area. "Because we live here, it influences the layouts we build," he says, "because that's what we see everyday. I'm driving home at night looking at landscape and thinking, what's out there that we don't have in our line? Things around here definitely influence our line."

Since moving to Linn Creek, Woodland Scenics has expanded its line further. The company now produces a "SubTerrain System" that enables modelers to quickly build the undersurface foundation of their hills, valleys, and roadbeds. The system uses lightweight foam to pre-shape the major outlines of the terrain. More recently, they have introduced modular systems that allow modelers to get a layout set-up in one or two evenings. The company also has developed a

line of scenic accents ranging from human and animal figures to crates and skids and piles of assorted junk. The masters for the molds are hand-carved by the company's own skilled artisans.

The company has also introduced the "PineCar" line for Pinewood Derby enthusiasts. "We make the kits and all the accessories to decorate them," Fulton points out. "We make anything you could possibly need for your Pinewood Derby event. It gets us into a lot of markets that model railroads don't get into. We've gotten into chain stores like Michael's, we're also into some hardware stores, like Ace Hardware, and Lowe's, and we've done promotions for Wal-Mart."

Woodland Scenics is also on an elite list of companies for another reason. Since 1993, Woodland Scenics has been certified for the OSHA-sponsored State Health Awareness Recognition Program (SHARP). Given to companies that exhibit a major, proactive effort toward maintaining a safe and healthy environ-

ment in the workplace, Woodland Scenics' 13 years of participation is the longest of any company in its category in the state. According to Sandra Layman, human resources director for the firm, "We're very aggressive in providing a safe environment and getting everyone involved. On June 13th we hit our 400th workday without a lost time accident. We've been in the 400s before. We're definitely interested in maintaining the highest standard that we can possibly achieve."

It is altogether fitting that Woodland Scenics, known for its beautiful scenery material in miniature, continues to prosper from that scenic little valley of Linn Creek. The company may not draw a lot of attention to itself locally, but there are legions of hobbyists worldwide who know the name of Woodland Scenics. To them it stands for quality products and innovative systems.

■

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Summer travel - entertaining the kids along the way

The bags are packed, the house is locked and the kids are buckled in for a long ride. It might be in the car or on a plane, but the vacation destination is hours away. And there's one phrase that parents dread, knowing it will probably come sooner or later: "Are we there yet?"

How to keep boredom at bay? It's not as hard as some may think.

Start with a plan. •Stimulating kids' interest in the family vacation can start long before the traveling begins.

Jim Brody is director of inside sales and family travel for Kaboose Inc., a popular network of Web sites that includes a comprehensive family travel site at www.kidsdomain.com/travel.

The excitement increases for older children who are allowed a say in which activities will be done during the vacation. "Involving kids in the planning both before and during your trip will go a long way to increase their level of interest," he said.

Teresa Plowright with the Travel With Kids guide on www.About.com agreed that involving children in trip choices will help stimulate excitement about the entire vacation.

She said, "If you have just one child, or if your kids are grouped in a way that leaves one more solitary, consider taking a friend along. Having a pal can make a huge difference."

What to pack. •"Make sure you have plenty of things to play with, things to look at, things to do, things to talk about and things to eat," said Brody. "Par-

ents often forget the snacks, thinking they'll stop on the road or get served a treat on a plane ride, but often boredom and hunger go hand in hand."

In general, especially with small children, it's better to pack too much than too little.

Many books and Web sites offer lists of age-appropriate activities and toys that work well for traveling. Books, especially activity books, are always a popular choice. Everything from simple stickers and crayons to elaborate electronic games will keep a child's attention during travel. The key is to know the activities that hold a child's interest and start there. Offer variation. For example, switch from visual stimulation, such as puzzles, to a listening activity, such as storytelling.

Just a few of her many suggestions are pop-up toys for infants, nested containers for toddlers, masking tape for preschoolers, colored beeswax for young children and travel versions of board games for older kids.

But should toys be brand new or old favorites?

"It's good to bring along something familiar and that's sure to please," said Plowright. "On the other hand, nothing beats a surprise, especially as a bad-mood-breaker."

"Mix it up," said Brody. "A surprise toy can be a good way to occupy attention during the trip." But many children, particularly younger ones, will be comforted away from home by the toys that are familiar and special to them. ■

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The Connoisseur's Connection

by Eric Robbins

Know your ABC's. They are the building blocks for education, communication and success in the business world, as well as the world of wine. It seems that everyone, wine drinker or not, is familiar with Chardonnay and Cabernet Sauvignon, but there are literally hundreds of other grapes that vintners use in their blends. This issue of The Connoisseur's Connection is dedicated to the ABC's of white wine—Anything But Chardonnay.

While Chardonnay remains the top dry white wine, many consumers have decided to jump off of the beaten path, and delve into what, for most, is uncharted territory. Pinot Gris (Pee'-no Gree) is leading the charge for the ABC category. The grape is also known as Pinot Grigio in Italy and most of the wine making world, or Tokay d'Alsace in the Alsace region of France. Pinot Gris is typically a light-bodied crisp white wine that offers notes of lime and lemon zest. Its refreshing acidity makes the wine pair very well with cream sauce pastas, or serve it chilled on the deck with a summer sunset and friends.

Sauvignon Blanc (So'-vee-nyawn Blahn) is another varietal to enjoy on those blistering summer days. As many of you may know, my wife is a Sauvignon Blanc fanatic. She decided that she did not like the oak treatment that too many Chardonnays received. In her quest for an alternative, she developed a fondness for the racy acidity and citrus notes, namely grapefruit, found in many Sauvignon Blancs. While some Sauvignon Blancs offer a grassy, herbaceous note, others offer an exotic fruit profile of mango, kiwi and passionfruit. Try one the next time you serve shellfish.



Champion of nearly all cheeses, and a very versatile food wine, Riesling (Reez'-ling) is a great ABC alternative. Riesling can be made into a plethora of wine styles, from dry to dessert and everything in between. The dry versions hail primarily from the Alsace in France, but good examples can be found from Australia, California, Oregon, and, of course, Germany. Serve a dry Riesling with just about anything you might otherwise serve with Chardonnay.

Sweeter versions pair very well with spicy Oriental dishes or Kansas City or Memphis style barbecue. Icewine, the sweetest version of Riesling, matches well with a strong Bleu cheese.

A relatively new player in the ABC category is Gruner Veltliner (Groo'-ner Felt'-lih-ner), referred to by wine geeks such as myself as groovy. Gruner Veltliner is Austria's most widely planted varietal and its biggest contribution to the world of ABC whites. Gruner Veltliner produces pale colored light- to medium-bodied crisp wines which usually offer notes of green apple and citrus. Serve it with fresh fruits on your next picnic outing.

Widely planted in Missouri, Chardonel (Shar'-duh-nell) is one of the Show-Me State's claims to ABC fame. Developed by the New York State Agricultural Experiment Station, Chardonel is a hybrid of Chardonnay and another hybrid, Seyval Blanc (Say'-vall Blahn'). The grape produces wines with a little more weight or body than its parent Seyval Blanc, but not quite as much body as its other parent—Chardonnay. Chardonel is a nice middle-of-the-road style with ample fruit and acidity. Oak treatment adds creaminess and complexity. Wake up to Missouri and try a Chardonel, instead of Chardonnay.

Eric Robbins, owner of the Connoisseur's Connection on Highway 54 in Osage Beach has nearly two decades of experience in the spirits industry. He welcomes any questions or comments at connconn@charterinternet.com.

Dog Days Bar and Grill celebrates 12th anniversary

by Darrel Willman

Mark Barrett of Dog Days Bar & Grill formerly the "Salty Dog", was on hand for the business' 12th Anniversary celebration, Saturday, June 18. Budweiser, Bacardi Rum and Jack Daniels all had representatives on hand giving patrons trinkets and logo-branded prizes.

The business has just concluded a name change, usually bad news for service related businesses. But Dog Days has been the exception. Mark said that business had been very good, even with the name change. Dale Blue and the band "Tusk" performed for the huge crowds. Parking was at a premium, and the docks were near full capacity. He said, "We're getting [the name] changed over. It was kind of a long process but we wanted to make sure people knew it was still us, and were familiar with it before we went ahead and did it 100%. We've got a lot of promotions here with Budweiser, Bacardi, Captain Morgan and doing a lot of giveaways."

"We added the "Raw Bar" this



Patrons enjoy Dale Blue onstage during the afternoon

year, added another dock, and added more parking. It's absolutely been a home run. It's been very good— all season's been phenomenal for us."

As far as future plans, Mark

said that while they would continue to make improvements, they were just about "maxxed out" for this location. ■

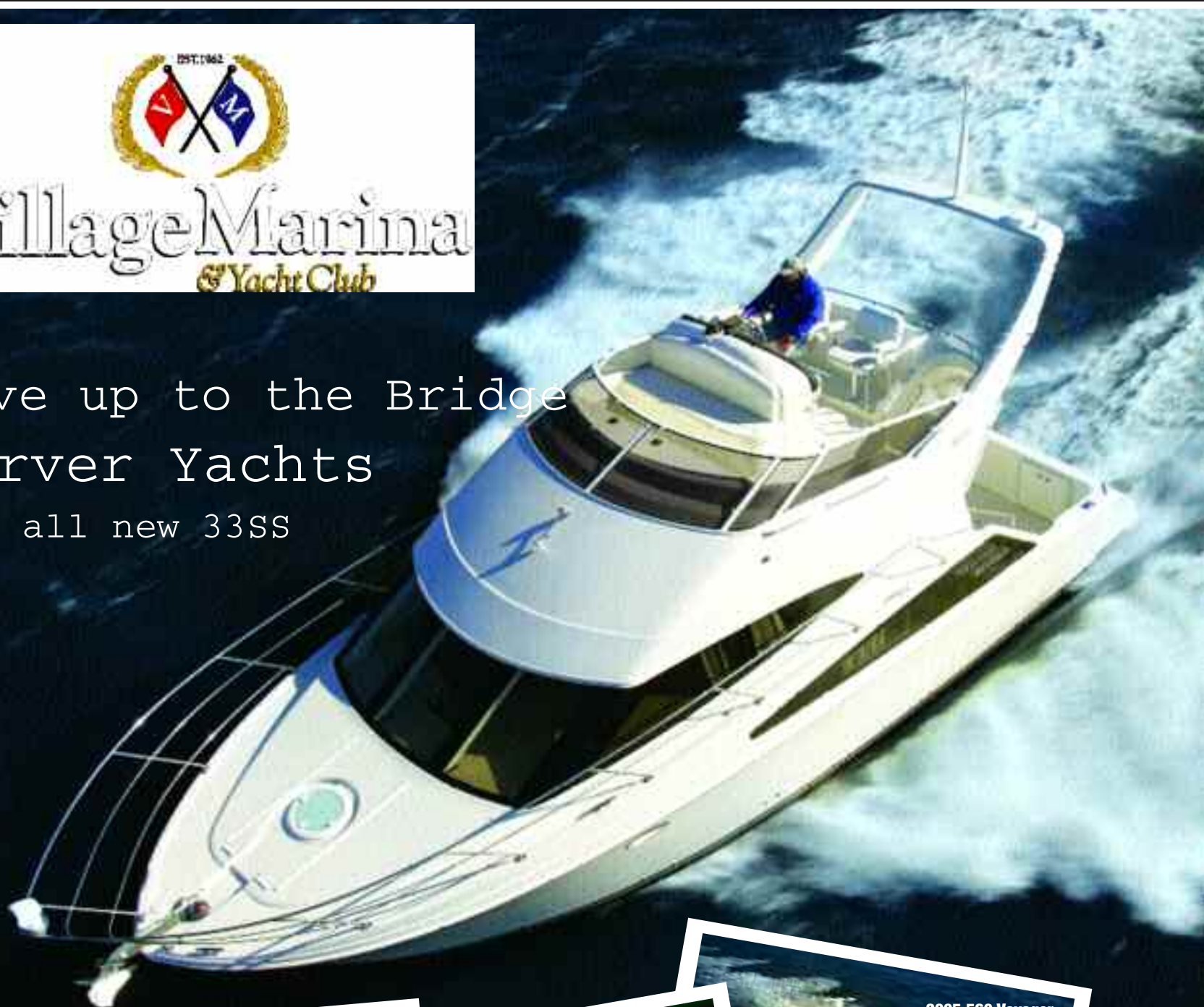


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Supreme Court upholds Missouri use tax law

Jefferson City, MO— (AP) The state Supreme Court upheld the constitutionality of Missouri's use tax law, which allows local governments to tax mail-order purchases at the same rate levied in local retail stores.

Their June 21 unanimous ruling caps a more than decade-long battle against the use tax.

In May 1994, the U.S. Supreme Court ruled that Missouri's 1.5 percent use tax discriminated against interstate commerce, because in some parts of the state it was higher than the local sales tax.

The state Supreme Court then struck down the entire use tax law. The Legislature responded with a new law allowing local jurisdictions to charge a use tax equal to the local sales tax rate.

That law was challenged by

Kirkwood Glass Co. Inc., which contended it violated the interstate commerce clause of the U.S. Constitution because it is possible for shoppers to pay more use tax in one Missouri city than they would pay in sales taxes in another city.

For example, Kirkwood Glass claimed it would pay less sales tax if it bought an item in rural Williamsburg than it would pay in use tax if it bought that same item from an out-of-state vendor and had it shipped to its suburban St. Louis business.

The state Supreme Court rejected that comparison on Tuesday, ruling that a jurisdiction's use tax can be compared only to the sales tax in that jurisdiction and is fine so long as it is equal or less than that sales tax. ■

'Drive Safely' during July fourth holiday says Highway Patrol

Press Release

The Missouri State Highway Patrol would like to remind Missouri's travelers of the importance of safety during the upcoming July Fourth holiday. If you travel to visit friends and family during this summer holiday, remember to buckle up, pay attention, and obey the speed limit. The fireworks and food will be there when you arrive. Please help make this a safe holiday.

Last year, 15 persons were killed and 667 injured in Missouri over the holiday in 1,455 traffic crashes. One person was killed or injured every 6.9 minutes. Troopers arrested 121 people for driving while intoxicated in 2004. Over the past five years, 75 people have been killed and 3,382 have been injured in traffic crashes on Missouri's roadways over July Fourth holidays. The 2005 counting period for the July Fourth holiday will be from 6:00 p.m., Friday, July 1 to 11:59 p.m., Monday, July 4. The Highway

Patrol will be participating in Operation C.A.R.E. (Combined Accident Reduction Effort) over the holiday. All available officers will be patrolling Missouri's roadways enforcing Missouri's speed limit, seat belt, and alcohol laws, in addition to being available to assist motorists. Motorists who need assistance or who witness criminal activity while traveling on Missouri's roadways can contact the nearest Highway Patrol troop headquarters by calling the Patrol Emergency Report Line at 1 (800) 525-5555 or *55 on a cellular phone.

"We live in a great country and this holiday celebrates our freedom," said Colonel Roger D. Stottlemire, superintendent of the Highway Patrol. "If your celebration includes travel, be careful. A split second of inattention could cause harm to you or someone else. If your celebration includes alcohol, don't drive. Choose a designated driver or take a taxi." ■

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"Keep your face to the sunshine and you will not see the shadows."

— HELEN KELLER

"Clothes make the man. Naked people have little or no influence on society."

— MARK TWAIN

"Bowling for Soup" featured in free live concert

by Darrel Willman

Budweiser, Mix 92.7 FM and the Horny Toad Entertainment Complex are bringing Jive Records recording artists "Bowling for Soup" to the Lake of the Ozarks for a one-show free concert event, July 24th, 2 p.m., on stage live at the Horny Toad.

The radio station plans to distribute the 3000 tickets free to area concert goers through various promotions prior to the show.

According to Steve Huey of *All Music Guide*, "Punky power pop outfit Bowling for Soup was formed in 1994 in Wichita Falls, TX, featuring lead vocalist and guitarist Jaret Reddick, guitarist and vocalist Chris Burney, bassist Erik Chandler, and drummer Gary Wiseman. The group really began to jell in 1997 when a heavy touring schedule helped broaden their fan base and landed them opening spots for nationally prominent punk and ska bands."

"The following year, they recorded a debut EP for the local FFROE label, titled *Tell Me When to Whoa!*; by now, their base of operations had been moved to

Denton, TX, the site of the label's headquarters as well. Later in 1998, Bowling for Soup issued its first full-length album, *Rock on Honorable Ones!!!*; both it and its predecessor proved popular around the state and the band ended up scoring a deal with Jive/Silvertone."

"For their 2000 major-label debut, *Let's Do It for Johnny!*, Bowling for Soup re-recorded some of the best songs from their indie records and added a few new tracks. Two years later, the band released *Drunk Enough to Dance. A Hangover You Don't Deserve* followed in 2004."

Mike Clayton, Program Director for Mix 92.7, said "Mix 92.7 is excited about bringing this national act to the Lake in July. Bowling For Soup has two hits on the charts including "1985" and "Almost". They are a fun band that likes to party so they will fit in nicely at the Horny Toad Entertainment Complex." ■



Bowling for Soup band members are (from left to right): bassist Erik Chandler, drummer Gary Wiseman, guitarist and vocalist Chris Burney, and Jaret Reddick the group's frontman.

Blunt vetoes \$36 million from budget

by Betsy Taylor

Associated Press Writer

St. Louis, MO— (AP) Gov. Matt Blunt vetoed nearly \$36 million in state spending on Thursday, contending the cuts were necessary to balance the \$19.2 billion budget passed by lawmakers.

Many of the line-item vetoes landed on programs in which the Republican-led Legislature had authorized more spending than proposed by the Republican governor. Missouri's budget, which Blunt signed while making the vetoes, takes effect July 1.

Hard hit was the state's tourism division, which lost a quarter of its budget to Blunt's veto pen. The governor eliminated all state funding for Alzheimer's disease research and axed newly proposed grants for child mentoring and community social services programs. He also sliced 3 percent of the amount appropriated to each of the Mental Health Department's numer-

ous treatment centers.

Officials in Blunt's administration said the vetoes don't reflect a philosophical opposition to the targeted programs.

Missouri's revenues have improved since early May, when legislators gave final approval to a budget that they assumed would require \$26.4 million in general revenue spending vetoes by Blunt in order to be balanced. Blunt ended up vetoing \$20.3 million in general revenue spending. The total amount is higher because of matching federal money that is lost.

The single largest dollar cut — \$14.7 million in state and federal spending out of a \$905 million appropriation — came by assuming slower inflation rates in pharmaceutical costs through Missouri's Medicaid managed care program. ■

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Those fighting Alzheimer's dismayed by governor's veto

by Betsy Taylor

Associated Press Writer

St. Louis, MO— (AP) Researchers and agencies fighting Alzheimer's disease expressed disappointment Friday in Gov. Matt Blunt's decision to veto all state funding for research of the disease.

Blunt vetoed funding of roughly \$227,000 on Thursday as part of about \$36 million in cuts to try and balance the budget.

The funds provided seed money to assist researchers. They used the money to obtain their initial data and then often pursued larger grants from national sources, said Nancy Litsau, communications and development director for the Alzheimer's Association of St. Louis.

"Missouri has been considered a national leader in Alzheimer's research in large part because of the program that was just cut," she said.

Blunt spokesman Spence Jackson said, "The way it's always been explained to us was that they were using this money for grant writers and to pursue federal grants."

"It's not for grant writers," said Armon Yanders, director of the Alzheimer's Disease and Related Disorders research program in Columbia. The money was for research, he said.

He said it allowed young and new researchers funds to investigate areas like fighting the disease, reducing costs related to the disease and ways to better assist care providers looking after someone with Alzheimer's.

Every \$1 Missouri spent on



Governor Matt Blunt

the research grants attracted more than \$10 in federal grants, Litsau said.

Jackson said, "We believe they'll still be able to get that sort of federal funding without relying on the state grants."

The director for the Alzheimer's Disease Research Center at Washington University, Dr. John Morris, said there have been several success stories that began with one of the seed grants.

"This has been a very innovative and successful program to stimulate novel approaches" to research into Alzheimer's disease, he said.

Yanders said he expects a renewed effort to have funding restored next year.

Alzheimer's disease is a progressive brain disorder that gradually destroys a person's memory and ability to learn, reason and communicate. As the disease progresses, individuals can experience changes in personality and delusions or hallucinations. An estimated 110,000 Missourians suffer from Alzheimer's disease, according to the Alzheimer's Association. ■

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Blunt to form task force to study Eminent Domain issues in wake of U.S. Supreme Court decision

Press Release

Jefferson City, MO— Gov. Matt Blunt today announced his intention to issue an Executive Order creating a special task force to study federal and state eminent domain laws.

Blunt's decision to form the Missouri Task Force on Eminent Domain comes four days after the United States Supreme Court ruled against homeowners in Connecticut who sought protection from having their homes taken by a private developer for a commercial project.

"This is a terrible ruling that undermines the balance that ought to exist between private property owners and the needs of the public," Blunt said. "I am charging this commission with conducting a thorough review of federal and state eminent domain laws to protect Missouri home, farm and business owners from falling victim to a government tax grab."

After conducting the review of

state and federal eminent domain laws the task force will also be charged with issuing criteria to be applied by state and local governments when the use of eminent domain is being proposed and to make recommendations to the Missouri General Assembly to protect private property owners if it is deemed necessary.

"I believe eminent domain can be an appropriate tool under certain circumstances," Blunt said. "But it should not be used as a means to take property from responsible owners when no clear public interest exists."

The nine-member Missouri Task Force on Eminent Domain will only exist until Dec. 31, 2005 and will be assisted by the state departments of Agriculture and Economic Development. Terry Jarrett, Blunt's General Counsel, will serve as chairman. Task force members will receive no compensation for their service. ■

State board raises graduation requirements

by Kelly Weise
Associated Press Writer

Jefferson City, MO— (AP) The new requirements call for additional courses in the basic subjects of English, math, social studies and science, along with newly required courses in health and personal finance.

After a state education task force recommended the additional requirements in April, state education officials held a series of public hearings around the state to gather suggestions on the idea.

Missouri currently requires 22 units of credit to graduate from high school; the new standards require 24 units, with fewer electives. The new levels would take effect for students who will graduate from high school in 2010.

The state board accepted the tougher requirements with little discussion. It must take another vote this fall for the policy to become effective.

"Too many students are requiring remedial work at the college level. Too many students are ill-prepared in the areas of math and science when they

enter the work force. The proposed standards will help address those issues," Education Commissioner Kent King said.

The task force was led by Jerry Valentine, a University of Missouri-Columbia education professor, who has said that while Missouri has the same or more total units required as nearly all of its surrounding states, most others call for more units in core subjects than Missouri has.

He said the key in making changes was to require more basic courses and fewer electives, and to ensure that courses taught statewide are in line with the state's expectations of what students should learn at each grade level.

The task force also made other recommendations the board can consider later, on topics such as revamping standardized tests and offering specialized diplomas. But those ideas could take more work, such as additional funding or changes in state law. ■

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Governor signs bill revamping program for disabled children

by Kelly Weise

Associated Press Writer

Jefferson City, MO— (AP) Parents of young children with developmental disabilities, and the families' insurers, must now help pay for therapy through a state-run program under a bill assigned by Governor Blunt.

The First Steps program serves about 8,000 developmentally disabled children under the age of three.

It seemed doomed at the start of this year when Gov. Matt Blunt proposed to cut \$23 million of its funding, essentially eliminating the program. But parents mounted a massive campaign to save the program and Blunt ended up proposing a plan to keep it, with several changes.

Under the legislation Blunt signed, families with an income of at least 200 percent of the federal poverty level — \$38,700 for a family of four — will pay a monthly participation fee ranging from \$5 to \$100 beginning Oct. 1.

Families eligible for Medicaid

would not be affected by the fees, which are expected to raise at least \$2 million.

The legislation also requires health insurance companies to cover physical, occupational and speech therapy costs and assistive technology for children, with an insurance cap of \$3,000 annually per individual for three years. The state could pick up insurance deductibles or co-payments for those services.

Blunt said he always intended for the services to continue to be provided but wanted to find a better way to run the program.

Senate President Pro Tem Michael Gibbons, who handled the measure, said the bill improves the program and ensures the state can afford it in the future.

"It's far more stable and secure than it was before," said Gibbons, R-Kirkwood. "At the end of the day, we have a better, stronger First Steps program."

But some legislators said the changes were made just so the governor could save face.

Rep. Margaret Donnelly, D-St. Louis, said the current program is working, but Blunt's original proposal to cut most of the funding forced the need for the legislation.

"The governor put us in a situation where it was either take his plan or get nothing at all," Donnelly said. "If you believe you will at least be able to provide some services, the choice is clear."

Donnelly said she worried the co-payments and insurance approvals could force some families to lose the service, or at least to delay the treatment their children need.

"When you're servicing very young children, those kinds of delays can mean a lot," she said.

Blunt also signed other measures, including a bill protecting from lawsuits trained professionals who try to stop someone from committing suicide, and another making American Sign Language count as a foreign language credit in Missouri schools.

"Having come into office facing a \$1.1 billion dollar budget

deficit I am pleased that my administration in cooperation with the Missouri General Assembly has completed a budget that provides more money for public schools and lives within the taxpayers' means without imposing new tax increases," Blunt said.

"I want to commend my department directors and Missouri's state employees for meeting the challenge and working together to reduce costs for Missouri taxpayers. We are reversing the trend of years of poor budget planning and spending decisions, but much work lies ahead to put our state on a firm financial footing."

Blunt also said that beginning July 1 Missouri's newborn screening program will increase the number of conditions it screens for from five to 27 and will bring the benefits of early intervention to even more Missourians.

"This is excellent news for Missouri parents, families and taxpayers," Blunt said. "Expand-

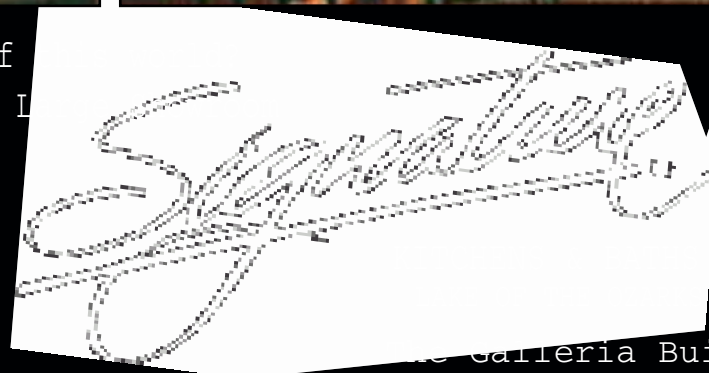
ed screening will not only save lives but will also result in significant savings in education, healthcare and long-term disability costs by detecting and treating disorders as early as possible."

Newborn screening makes it possible to detect disorders early enough to treat and prevent severe medical complications which can result in disabilities and, in some cases, infant deaths. About 90 of 75,000 newborns in Missouri are confirmed to have one of the five diseases currently screened each year. As a result of the expansion, an estimated 10 to 15 additional infants each year will be identified and will benefit from early intervention and medical care. ■

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Hardee's in Osage Beach Celebrates a Grand Re-Opening.

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Columbia College's first nursing class

Columbia College's first Lake nursing class is pictured here in their lab at Lake Regional Hospital. The registered nursing students are currently learning basic nursing skills in the lab and will be completing a clinical rotation at Lake Regional.



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Military warns soldiers against payday loans

by Sam Hananel
Associated Press Writer

Army Chief Warrant Officer Thomas Burden needed money, but he had just been through a divorce, his credit was bad and he couldn't qualify for a conventional loan.

So he turned to a payday lender — one of dozens within a mile of Fort Hood, Texas — and began a cycle of getting quick cash advances at high interest rates. His first \$300 loan cost him \$60 every two weeks. More loans and fees at the equivalent of 520 percent interest per year soon swelled the debt to more than \$1,400.

"It just kind of keeps snowballing if you don't have the money to cover it," said Burden, 35.

The Defense Department is starting a program to warn service members about the dangers of payday loans, citing reports that suggest payday lenders target military personnel.

John Molino, Deputy Undersecretary of Defense for Military Community and Family Policy, said last week that the department would begin teaching service members how payday loans can lead to an endless cycle of compounding debt and encourage them to make better choices.

The action follows a study, released last month by two professors at the University of Florida and California State University, that found "irrefutable geographic evidence demonstrating payday lenders are actively and aggressively targeting U.S. military personnel."

The study looked at 19 states and in 12 — Arizona, California, Colorado, Delaware, Florida, Kentucky, North Carolina, South Carolina, South Dakota, Texas, Virginia and Washington — found that the single greatest concentration of payday loan stores in a county with a military base.

In Missouri, the study found that Pulaski County, home to Fort Leonard Wood, was ranked 111 out of the state's 115 counties in terms of concentration, with

16 payday lenders for a population of about 41,000. Neighboring Laclede County ranked 10th, despite its isolation in south-central Missouri.

"Military folks tend to be young, they often come from financially vulnerable backgrounds and tend to have less education," said Christopher Peterson, a law professor at the University of Florida and co-author of the study. "All of these are reasons the military make particularly enticing targets for this type of loan."

Some states also have clamped down to limit interest charges or restrict how often customers can get the loans.

In Congress, Rep. Sam Graves, R-Mo., has introduced legislation that would cap payday loans at 36 percent interest for military personnel and their spouses.

"I want these soldiers to be concentrating on their job and making sure that they keep themselves alive," Graves said.

Peterson said Graves' proposal is a start, but he called for broader legislation to protect all payday loan customers.

While it's difficult to know exactly how many service members get payday loans, Defense Department surveys indicate the figure is between 9 percent and 12 percent of enlisted personnel.

Congress' investigative arm, the Government Accountability Office, concluded in a report last month that the Defense Department was not using the tools it has in place to curb the effects of predatory lending practices.

The GAO report said some junior enlisted members were not receiving the financial management training required in service regulations, despite warnings from top defense officials that debt problems can affect performance and unit readiness.

Growth in the payday loan sector has exploded since the early 1990s, from about 300 stores in 1992 to more than 20,000 today, according to industry estimates. ■



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Osage National Golf Club continues rise to excellent golf

by Darrel Willman

We visited with Tony Underwood and Rick Jones at Osage National Golf Course as part of a golf special in May, and we were delighted to see that they were taking the time and initiative to restore the only Arnold Palmer course in the state back to its former glory. There were some problems, particularly with the "Mountain", on the greens. Contamination caused damage to them over the Fall and Winter. Tony's staff took them out of play this year, and worked all nine over with seeding and re-sodding. The result is greens that roll true and are solid without open areas. Named aptly for the rugged terrain the course covers, the mountain features incredible views and dramatic elevation changes. Like all of Arnold's original 18 holes, bunker placement and green contouring make for some challenging golf.

To improve this section, Underwood brought in Gary Beir, who is the Superintendent of Golf for the National Golf Club

in Kansas City. He and Luke Mudd, the Superintendent here have done a terrific job. They've also improved the drainage on the fairways, and re-sodded some tee areas. Overall, the course is in beautiful shape, but during our visit was still very wet and cart path only after the night's rains.

Later in the season, Tony will be re-paving some of the cart paths, and improving other sections of the course.

"This coming Fall, we're going to gas the "River" and re-seed the greens, so that'll be terrific. As greens get older they tend to suffer through more infestation. Our plan is to shut down nine holes there and re-grow those in for next Spring, so they'll be in top shape." Over the course of the next year or so, Underwood says they will have A4 grass on all 27 greens. "We think that everybody will notice an even bigger improvement in the greens."

Palmer and his design firm have designed more than 300 courses worldwide. Osage



The amenities for Osage National Golf Club are being re-vamped and expanded as they improve the facility.

National was the site for the 1992 Michelob Skins Game with Arnold Palmer, Lee Trevino, Tom

Watson and Payne Stewart. The resort hopes to bring back opportunities for tour events.

Along with the course, Tony and Rick are developing a
continues on Page 47

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Osage National Golf Club continues rise to excellent golf

continued from Page 47
community based on great golf. They're adding buildings and changing the look of the grounds surrounding the clubhouse. Amenities are under construction, and model homes are being built.

Tony tells us there's a lot going on. "We have a variety of projects going on here. We have several



The Mountain's greens and fairways.

products that we're going to be building for the condominium golf villa market. We have 2-level villas and one-level flat plans - we already have quite a bit of interest in these. A total of 54 units, individually owned. And this area is going to have a rental program, where they can purchase the villa, and if they are not using it, we will rent it out for them. These are from the 170's to the 250 range, depending on options.

We're trying to offer a master-planned community here for people that are interested in being close to the Lake, but not necessarily on the water. It's going to have incredible views. A resort type lifestyle."

Underwood wouldn't place an exact number on the cost of the development, but said that more than \$1 million will be spent just to get them started. "We're going to have a health facility with a swimming pool, a croquet court, tennis courts, an outdoor fire-pit



A view from the River Course.

and barbeque area, 20 stay and play hotel-style rooms, and much more. It's going to be — extensive. We think we have a wonderful golf property here that will only improve over time. We're trying to bring this course up to one of the top courses at the Lake. Which it certainly should be." ■



Looking down on the Links Course



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Smoking foes re-ignite tax increase campaign

by David Lieb

Associated Press Writer

Rejected by voters in November 2002, the proposed tax increase was set aside. But it never really was extinguished. Supporters kept the idea smoldering, and now have begun a behind-the-scenes effort to re-ignite a statewide vote on higher tobacco taxes.

The effort is being led by the American Lung Association of Missouri, which is embarking on a \$1 million "educational campaign" on the dangers of tobacco and the importance of raising Missouri's tobacco tax. The effort is being bankrolled by St. Louis and Kansas City health groups.

The goal is create a base of support for an initiative petition that could appear on the ballot in the near future — perhaps as early as November 2006.

"This is not a political campaign, we are not even at a point where we are talking about what that would look like," said Lori Pickens, chief executive officer the state lung association, "just that it needs to happen here in Missouri, and here's why."

The "why" goes something like this: Missouri has the third-highest smoking rate in the nation, spends the third-lowest amount on anti-tobacco efforts and charges the third-lowest cigarette tax.

The correlation is no coincidence.

Raise the cigarette tax and the smoking rate will fall — both because the higher price would discourage smoking and because the new tax revenues would be dedicated partly to anti-tobacco programs.

The American Lung Association and its allies don't have details on exactly how that money would be spent. Nor have they proposed a specific amount of money to raise through a specific tax increase.

The 2002 proposal, backed by the lung association, hospitals and other health care groups, would have more than quadrupled Missouri's 17-cents-a-pack tax on cigarettes to 72 cents. The money would have gone primarily to health care programs, hospitals and physicians, with a smaller portion for anti-tobacco efforts.

But voters rejected the tax by about 51 percent — a 30,509 vote margin of defeat out of nearly 1.8 million votes cast. The more than \$300 million tobacco tax appeared on the ballot just three months after voters rejected a proposed \$500 million transportation tax increase.

Since January 2002, 37 states have raised their cigarette taxes, according to the Washington, D.C.-based Campaign for Tobacco-Free Kids. That includes neighboring Arkansas, Illinois, Kansas, Nebraska, Oklahoma, Tennessee and Kentucky, a leading tobacco producer which hiked its tax from 3 cents a pack to 30 cents effective June 1.

Missouri's tobacco tax now is higher than only South Carolina (7 cents a pack) and North Carolina (5 cents a pack).

Tax proponents point to various studies suggesting that each 10 percent increase in the price of cigarettes can result in a 4 percent decline in adult smoking and a 7 percent decrease in youth smoking.

Ron Spidle, owner of the Smokes 4 Less chain in Missouri and Kansas, disputes those conclusions. His own experience shows that higher tobacco taxes can cut into profits, but not necessarily into the smoking rates.

After Kansas raised its cigarette tax to 79 cents a pack over a six-month span from July 2002 to January 2003, Spidle was forced to close his shop in the Kansas City suburb of Overland Park, Kan., because customers were driving to Missouri. But Spidle reopened his store in the tiny border town of Cleveland, Mo., and started cashing in on Kansas customers.

Tobacco tax supporters, however, may be helped by a couple of factors.

First, there is the possibility that recent budget cuts to the Medicaid health care program for the poor could heighten a sense that Missouri needs more money to treat the health care problems of its residents.

Plus, while Blunt and other Republicans may not support higher taxes, elected officials generally are reluctant to actively campaign against citizen initiatives. A Blunt spokeswoman said it's too early to say if he would do so in this case. ■

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News and Information for Boating Enthusiasts

Do-it-yourself information on gas tax refunds

What you always wanted to know about the road-use tax on gasoline sold on the Lake. There are two road-use taxes charged on gasoline in the state of Missouri. The first is the Federal Tax at 18 cents a gallon and it can be deducted from your Federal tax return. However, this Federal tax only applies to commercial boats (e.g. river barges or licensed commercial fishing vessels). This definitely does not apply to recreational boaters here at the Lake.

The Missouri road use tax is a different story. 17 cents tax is applied to every gallon of fuel sold in the state of Missouri, with the exception of fuel used on a farm. Farmers have already had

that tax deducted by their fuel wholesalers. Fuel used on the water is eligible for a cash fuel tax refund. There are a number of marinas and other businesses that offer this service for free, some that offer the service for a fee, or you can do it yourself.

For you "do it yourselfers" here are some tips. Receipts from gas purchases meet the following criteria: It must be the original signed by an employee at the gas dock; it must be marked paid; it must have the gallon amount and dollar amount on the receipt; and the location of purchase must be legible (this tax is done by county).

The forms used for the refund

can be obtained from the state. There are three forms, of which one is done every other year and the other two are done yearly. Also, please note that these receipts and forms are only good for one year. (Don't send in any receipts dated over 12 months prior to the date of mailing ... if you do the state will "kick" the whole app and you start all over).

Missouri Department of Revenue, Division of Taxation and Revenue, PO Box 800, Jefferson City MO 65105. You can reach them at: 573-751-7671.

Have a safe boating season and stop by your local marina if you need some help with this or any other boating needs. ■



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Moseley receives Excellence in Governance award from Missouri Hospital Association

Jefferson City, MO— The Missouri Hospital Association presented a 2005 Excellence in Governance award to Otis Moseley, M.D., trustee at Lake Regional Health System in Osage Beach, Mo., in recognition of his contributions to the health care community.

Moseley was one of five trustees from across the state who received Excellence in Governance awards during a June 9 awards presentation at MHA's annual Leadership Forum in Branson, Mo.

A trustee since May 1977, Moseley currently serves as chair of the public relations and development committee and the building and development committee.

"For 27 years, Dr. Moseley has given of himself to make

state of the art health care available to the Lake of the Ozarks community," said Michael E. Henze, chief executive officer of Lake Regional Health System. "The hospital has grown from a small facility in 1978 to a regional medical center that is the Lake's largest employer. In tirelessly campaigning to expand Lake Regional Health System's services, Dr. Moseley has improved the quality of life for our residents and visitors and has contributed to the phenomenal growth of the lake community."

Moseley has been a longtime supporter of the Ellis Fischel Cancer Center in Columbia, Mo. He is an active member of the Lake Area YMCA, Ducks Unlimited and the

March of Dimes. A member of the Missouri State Medical Association, Moseley serves on the University of Missouri Alumni Committee.

MHA's Excellence in Governance awards are given annually to hospital trustees whose service and dedication have demonstrated a true understanding of the health care community. Award recipients are chosen by MHA's district council presidents. Missouri hospital trustees have been recognized by MHA and their peers for their skills and dedication to health care since the awards program began in 1985.

The other award recipients included Wendell Olson, board chair at Lafayette Regional Health Center in Lex-

ington, Mo.; Richard A. Ruestman, chair of the Ozark Center Board of Directors, the behavioral component of Freeman Health System, in Joplin, Mo.; Linda Sherman, board vice chair at Cass Medical Center in Harrisonville, Mo.; and Bob Simmons, board chair at Skaggs Community Health Center in Branson, Mo.

The Missouri Hospital Association is a not-for-profit association in Jefferson City that represents 140 Missouri hospitals. In addition to representation and advocacy on behalf of its members, the association offers continuing education programs on current health topics and seeks to educate the public, as well as legislative representatives, about health care issues. ■



Dr. Otis Moseley, trustee at Lake Regional Health System in Osage Beach, 2005 Excellence in Governance award winner.

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The Lake's Area's Lesser Known Attractions

by Michael Gillespie

Here's a guide to the not-so-well-known sites around the area. We'll begin at the west end of the lake, near Warsaw.

Lost Valley Fish Hatchery

Operated by the Missouri Department of Conservation, this is one of the largest

sunfish used to stock public and private waters throughout the state.

The modern visitor center houses both static and interactive displays that describe the nature and tendencies of various fish species, and explain how hatcheries operate. One wing of

ter was dedicated in 1980, shortly after completion of the Truman Reservoir. The visitor is treated to a spectacular, sweeping panorama of the lake and dam. Plan to spend some time just taking it all in, and make use of the free, mounted telescopes.

The numerous displays of cultural and natural history throughout the building make use of both video imagery and static artifacts to entertain and educate the visitor. Additional display panels feature the construction and operation of Truman Dam using interactive push-button panels.

Outside there are shaded picnic tables with the same breathless vista as inside. Two short walking trails take the visitor to a reconstructed log cabin with outbuildings-- and to the Hooper house, a late nineteenth century Ozark home that was relocated from its original site to save it from the rising waters of Truman Lake.

As with the fish hatchery, take Highway 7 north past the Warsaw Wal-Mart, and exit at the Dam Access Road. And when leaving the visitor center, don't forget to take the road across Truman Dam for a close look at the lake.

National Mothers' Shrine

Situated immediately behind St. Patrick's Catholic Church, near Laurie, the National Mothers' Shrine is dedicated to Mary, Mother of the Church and is open free for viewing by anyone, regardless of denomination.

The shrine features a 14-foot stainless steel revolving sculpture set amidst a display of sparkling fountains and a waterfall. Below the statue and fountains is a black granite wall, the Wall of Life, with the names of mothers from around the world inscribed upon it. Since 1999,

some 2,300 names have been placed on the wall at the behest of family members as an everlasting tribute to their mothers. The site is a quiet, contemplative place-- open day and night-- with gardens of blooming flowers arranged in a natural amphitheater setting. After dark the water displays are set aglow with underwater lights.

The National Mothers' Shrine is on the east side of Highway 5, one half mile north of the intersection of Highway 135.

Ozark Caverns

A pleasant drive off the beaten path will take you to one of the area's lesser known caves. Once a commercial show cave, Ozark Caverns is now operated by the Missouri Department of Natural Resources and is part of the 17,000-acre Lake of the Ozarks State Park.

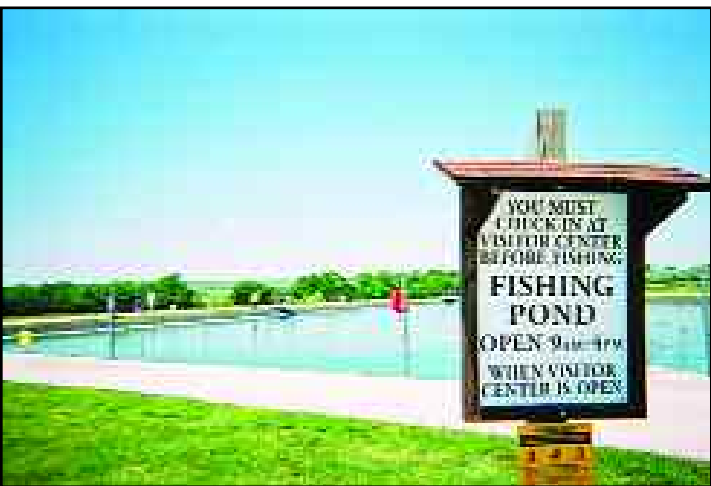
The visitor center features displays of wildlife found in and around a typical Ozark cave environment, as well as explanations of how caves were formed.

Ozark Cavern itself is kept in a primitive state to enhance the feeling of exploration as tour guides lead lantern-carrying visitors through a half-mile of underground geologic wonders.

The site is child-friendly and includes a hands-on learning table and a special children's tour of the cave. (All children must be accompanied by an adult.) Besides the 30 to 45 minute children's tour, there is the traditional one hour tour and a 60 to 90 minute speleology tour for those with high interest in geology or caving.

In many cases, educational groups can schedule special tours in advance. Tour times vary according to season, but are offered daily during the summer months. It's best to call ahead at

continued on Page 65



Kids 15 and under can fish for free at a special pool at the hatchery--and receive a prize for their catch.

swarmwater hatcheries in the nation, and the largest state-owned hatchery in Missouri. The hatchery rears walleye, muskie, channel cats, bass, bluegill, and

the building houses a 12,000-gallon aquarium in a comfortable setting that invites relaxed viewing of a variety of common Missouri fish.

Kids 15 and under can fish for free in a 1/2-acre outdoor pool. The visitor center loans rods and reels and tackle boxes free of charge to the youngsters. The children may keep up to two fish and receive a token prize for their catch. Kids catching their first fish receive a certificate to commemorate the event.

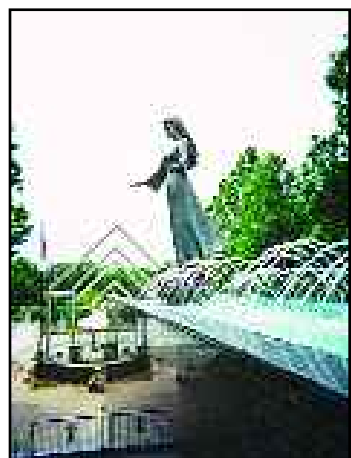
The visitor center also features a well-stocked gift shop with a nature theme. Much of the 971-acre site is open for year-round hiking and birding. To get there, take Highway 7 north past the Warsaw Wal-Mart for 1/2 mile. Watch for the brown direction signs.

Truman Dam Visitor Center

The Truman Dam Visitor Cen-



From the glassed-in rotunda of the Truman Reservoir visitor center, visitors take in a spectacular panorama of the dam and lake.



The revolving statue overlooks the Wall of Life at the National Mothers' Shrine.

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Rotarians welcome new members, award scholarships



Lake Ozark Rotary Club recently added two more members to its roster. Bobbi Bash, the Club's President-elect (left), welcomed Joe Loth of Central Bank (center) and Mindy Whittle of Relocation Magazine (right).

The Rotary continues to provide funds to many Lake Area charities and charitable events. Monies are generated by the Club's annual golf classic tournament. This year's tournament is the club's 21st.



Osage Students Awarded Scholarships

Lake Ozark Rotary Club awarded scholarship funds to three School of the Osage graduating seniors. Rotarian Jim Pohl introduced the honorees to the members at a recent luncheon. The students were selected and recommended for these awards based upon their academic achievements and citizenship during their high school years. The students spoke about their career goals and plans for furthering their education at University of Missouri campuses.

Left to right: Jim Pohl, Patrick Flaherty, Katie Stone, Zach DeGraffenreid.



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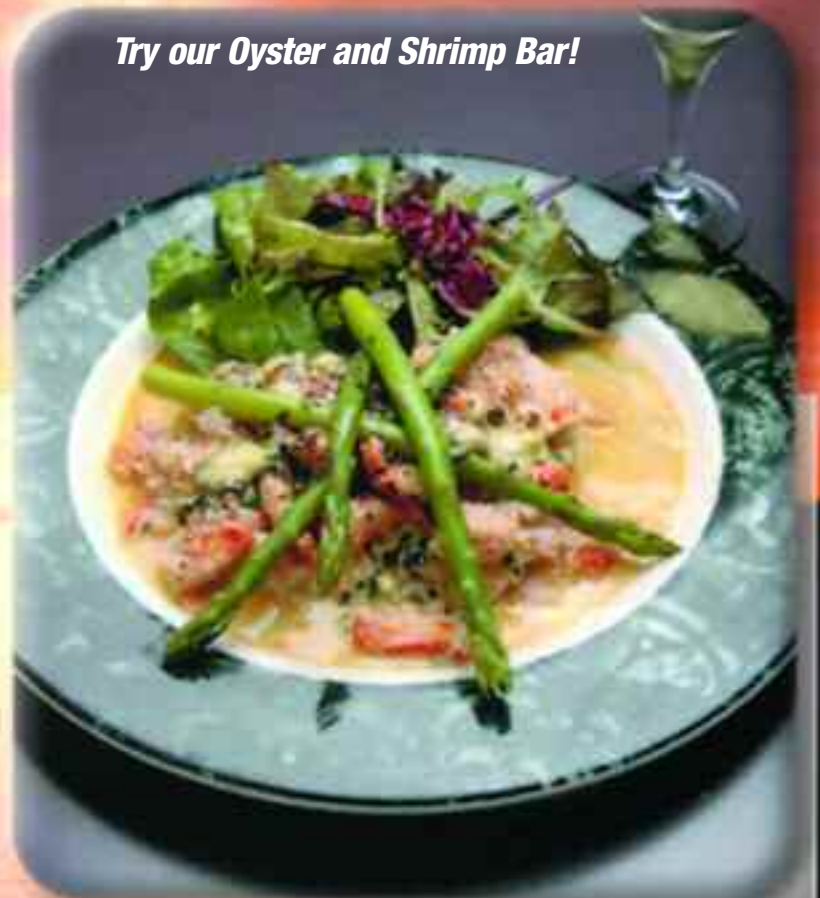


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Dr. Christi Ralph Opens Complete Chiropractic, inside Foster Chiropractic, at Kings Plaza, Osage Beach, 4681 Hwy. 54, Kings Plaza, Osage Beach at (573) 348-5514. Participating in this recent Lake Area Chamber ribbon cutting welcome were Dr. Christi Ralph and the Chamber Active Volunteer Ambassadors. • •



Girlfriend Boutique, 2820 Bagnell Dam Blvd. Participating in this recent Lake Area Chamber ribbon cutting ceremony were Dawn Busick, customer; Ashley Hughes, Fashion Consultant; Niki Adams, Fashion Consultant; Roxy, mascot; Denise Smith, Owner; Travis Smith, Customer Service; Zach Smith, IT Coordinator; Carly Wilhelm, Fashion Consultant; Lexy, mascot; Jacob Smith, Inventory Control; Tracey Smith, Owner and the Lake Area Chamber Active Volunteer Ambassadors. •



Innovative Construction Services, LLC. (573) 216-3773. Participating in this recent Lake Area Chamber ribbon cutting ceremony were Candy Wilson, Lake Area Chamber Marketing Director; Trisha Roberts, Lake Area Chamber Executive Director; Ron Knold, ICS Partner; Brad Wenzl, ICS Partner; and Carol Brouk, Lake Area Chamber Active Volunteer Ambassador.



Sticks and Stones Landscaping. (573) 480-1838. Participating in this recent Lake Area Chamber ribbon cutting ceremony, celebrated at one of Sticks and Stones Landscaping's recent waterfall projects at a home on Hwy. W, across from the Hawaiian Island, were Troy Williams, Owner; Pete Schnepf, Landscape Foreman and the Lake Area Chamber Active Volunteer Ambassadors.



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Ribbon Cuttings and Public Announcements by Businesses



Missouri Home Care. Participating were (Front row, left to right) Mary White, Administrative Assistant; Carol Strange, Branch Manager; Pat Mack, RN; Kathy Lang, RN/Clinical Supervisor; Jinene Pierce, Home Health Liason; and Mary Cerveny, RN. (Back row, left to right) Betty DeVries, RN; Dana DeWolf, Scheduler; Mary Williams, RN; Angela Bowling, Caregiver and recipient of Missouri Council State Above & Beyond Award and the Lake Area Chamber Active Volunteer Ambassadors.



Arris' Pizza and Pub Opens. Call (573) 348-2288 for more information. Participating in this recent Lake Area Chamber ribbon cutting and Open House Celebration were Angel Pulido, Cook; Brandon Bentsch, Front Manager; Kourtney Wilkerson, Server; Chris Volmert, Chef; Jeff Spies, Owner; Charles Klingsmith, Cook; Andi Hornback, Central Bank; John Porth, Central Bank; and the Lake Area Chamber Active Volunteer Ambassadors.



The Lake West Chamber of Commerce is pleased to announce an extremely successful 13th Annual Golf Tournament held at Indian Rock Golf Club on Sunday, June 12. This was the biggest field ever for our tournament with 46 teams and 184 players teeing off. Mikey Martin qualified to putt for the \$10,000 prize sponsored by Indian Rock Estates; Nicole Waters won the Dell Computer given by Concordia Bank and many more great prizes were given away. Everyone had a fantastic time. The Chamber would like to express their sincere appreciation to all of the sponsors for helping make this the best tournament ever. A special thanks goes to the Co-Chairs of this event, Corey Hall and Jessica Morrison for all of their hard work on behalf of the Chamber. We are already planning for next years' event with 2 sessions, to accommodate the large turnout. We hope to see all of you again next year.



Eldon Clinic welcomes new physicians

Lake Regional Health System is pleased to announce that Family Practitioner Paul Bernabe, M.D., and his wife, Pediatrician Maria Bernabe, M.D., will join The Eldon Clinic on June 20.

Dr. Paul Bernabe is a board certified family practice physician treating patients of all ages. He earned his M.D. degree from University of Santo Tomas in Manila, Philippines. He completed his family practice residency at Cook County Hospital in Chicago, IL. Dr. Bernabe is a member of the American Academy of

Family Practice, the American Medical Association and the Missouri Academy of Family Practice.

Dr. Maria Bernabe is a board certified pediatrician. She earned her M.D. degree from University of Santo Tomas in Manila, Philippines and completed her pediatric residency at Cook County Children's Hospital in Chicago, IL. She is a member of the American Academy of Pediatrics, the American Medical Association and the Missouri State Medical Association. Prior to moving to Eldon, the Bernabes were both in private prac-

tice in Chicago. They are fluent in English and Filipino and speak Spanish well. They enjoy cooking, music and sports. She also enjoys theatre and he likes fishing and hunting. They have four children: Justin, 10; Josef, 4; Jeremy, 3; and Jillian, 18 months old. They look forward to getting established in the community and to meeting the residents of Eldon. Both physicians are accepting new patients. To schedule appointments, call The Eldon Clinic at 573.392.5654.



John Beckett Motors Company, 923 East Highway 54, Camdenton. (573-346-7722). Participating in the ribbon cutting include owner John Beckett, and sales representative David Abbott. Also participating were representatives from the Chamber including Joyce Cooper, Bruce Mitchell, Jack Crowell, Mayor Kerry Shannon; Chris McElyea and Alan Hendricks, Tim Scott and Malachi Diehl, Little Mister Dogwood.

H.K.'s Hospital Benefit Tournament a big success



Proceeds from this year's HK's tournament will benefit Lake Regional Hospital's Oncology Services Clinic. Kansas City Chiefs players and coaches (back row) join the oncology staff. Pictured here are: front row (left to right): Dr. Michael Perry, Donna Pick, Elvia Smith, Dr. Tamara Hopkins, and T.J. Ahmann. Back row (left to right): Damon Hughes, Jimmy Wilkerson, Jared Allen, Eddie Kennison, Eric Hicks, Vernon Dean, and Kevin Lockett.



The winners of the 27th Annual HK's Hospital Benefit Golf Tournament were (left to right) Paul Harris, Rick Landreth, David Jones, and Shawn Andreasen.

Osage Beach, MO— The 27th Annual HK's Hospital Benefit Golf Tournament, held June 4-5, was a huge success.

The event met its goal of raising \$125,000, with \$50,000 coming from the live and silent auctions. Eric Hicks, Kansas City Chiefs' defensive end, served as this year's honorary chairman. Hicks and several other Chief players and coaches attended the silent auction and golfed with the participants.

Nearly 200 golfers participated in this all-inclusive golf fundraiser. Paul Harris, Rick Landreth, David Jones, and Shawn Andreasen, were the morning flight and overall winners.

Afternoon flight winners were Dr. George Hubbell, Dr. B. C. King, Greg Gagnon, and Julie Montague. Each member won a set of Callaway X-18 irons. Second place winners were Pat Madigan, Tom Vandyke, John Wagner and Gerry

Phillips (morning flight) and Warren Witt, Jerry Hogg, Chuck Vogt and Jeannette Vogt (afternoon flight). They each received a Callaway Big Bertha II driver.

Proceeds from the HK's tournament will be used to purchase additional equipment and furnishings for the Oncology Services Clinic at Lake Regional. This clinic provides chemotherapy treatment and medical care for cancer patients, completing Lake Regional's vision of providing

comprehensive cancer care for patients "close to home" and at one location. This type of success is only made possible with the generosity of the many sponsors, silent auction contributors, golfers and the dedication and hard work of HK's committee members and volunteers. A special thanks to co-chairpersons Susan Brown and Charles Cassmeyer for their leadership.



Orion Science Center, 1163 S. Hwy 5 in Camdenton. (573) 346-5516 or visit www.orioncenter.org. Participating in this recent Lake Area Chamber ribbon cutting ceremony and Open House were Thomas Ovington, Volunteer; Bill Mundhausen, Orion Center Director; wife Peg Mundhausen; Dylan Wilson, grandson; Jordan Wilson, grandson; Daniel Martin, Staff Leader; Clark VanScoyk, Astronomy Specialist; and the Lake Area Chamber Active Volunteer Ambassadors.



Glencove Marine New Location at The Knoll's. 573-348-3340. Participating in this recent Lake Area Chamber ribbon cutting ceremony were Julie Law, Glencove Marketing Director; Kevin Taylor, General Manager The Knoll's Resort Condominiums; Jessica Elmer, Glencove at The Knoll's manager; Paul Leahy, Lake Area Chamber President; Steve Beeny, Glencove Yacht Club Manager; and the Lake Area Chamber Active Volunteer Ambassadors.

Ribbon Cuttings and Public Announcements by Businesses



Koehn Business Solutions was established in Identity Theft Protection and Small Business Consulting in 2003. Call David Koehn at 888-291-4826 for more information. Participating in this recent Lake Area Chamber ribbon cutting ceremony celebrating new membership were Trisha Roberts, Lake Area Chamber Executive Director; David Koehn, Independent Associate-Koehn Business Solutions; Charlann Peavler, Colleague; and the Lake Area Chamber Active Volunteer Ambassadors.



Wood Re New- Making Old Wood Like Brand New! For more information contact Wood Re New at (573) 873-0007. Celebrating Lake Area Chamber membership were (Left to right) Ed Daves, Chamber Active Volunteer Ambassador; Renee Damron, CAVA; Herb Damron, CAVA; Justin Nelson, Owner; Crystal Nelson, Owner; Jackie Daves, CAVA; Dorothy Kempf, CAVA; and Ron Schmitt, CAVA



Corinne Rao, M.D.



The Camdenton Area Chamber of Commerce recently participated in a ribbon cutting at B & B Golf Carts, 15465 North State Highway 5, Sunrise Beach. B & B Golf Carts offers new and used, gas & electric golf, utility 4x4, customized detailing, and service for all models. Participating in the ribbon cutting from left to right: Bruce Mitchell, Chamber Executive Director; Steve Rasmussen, First National Bank; Joyce Cooper, Advertising Impressions; Mark Sherman; Lou Butler, owner Brad Butler, owner; and Mickey McDuffey, Chamber President.



Quiznos Sub now open at the lake at 3924 Jr. Prewitt Parkway, Lake Ozark. Participating in this recent Lake Area Chamber ribbon cutting celebration were Danny Tafta, Team Member; Ethan DeGraffenreid, Team Member; Harry Whitaker, Team Member; Adam Otto, Team Member; Gary Clark, Owner; Lisa Spear, Assistant Manager; Lake Area Chamber Active Volunteer Ambassadors; Jack Funderburk, Central Bank Commercial Loan Officer; and Joe Loth, Central Bank Commercial Loan Officer/Chamber board.



Shobha Bhaskar, M.D.

Lake Ozark Clinic welcomes new physicians

Lake of the Ozarks Clinic announces some exciting changes taking place this summer. Shobha Bhaskar, M.D., and Corinne Rao, M.D., will soon be relocating their medical practices to The Lake Ozark Clinic.

Dr. Bhaskar, a board certified pediatrician, will begin seeing patients in Lake Ozark on June 20, 2005. Dr. Rao, a board certified internal medicine physician, will begin seeing patients there on July 5, 2005. Both physicians are accepting new patients and appointments may be made by calling 365-2318.

Drs. Rao and Bhaskar will join family practice physicians Clemens Haggerty and Howard Osborn, nurse practitioner Mary Whitman and orthopedic surgeon William Harris.



Serene Escape Salon and Day Spa Announces Lake Area Chamber Membership. Participating in this recent Lake Area Chamber ribbon cutting ceremony were Elizabeth Cain-Walker, Stylist/Nail Tech; Karen Brown, Stylist/Nail Tech; Louise Vanderveld, Esthetician; Neenah Duenke-Neis, Senior Board Member; Sheri Fonte, Senior Board Member/Stylist/Massage Therapist, Senior Board Member; and Lake Area Chamber Active Volunteer Ambassadors.



Pelican Spas-5190 Hwy. 54, Osage Beach. Celebrating Lake Area Chamber membership at this recent Open House Celebration and ribbon cutting ceremony were Joy Triola, Owner; Mike Triola, Owner; Candy Wilson, Lake Area Chamber Director of Marketing and the Lake Area Chamber Active Volunteer Ambassadors.

Big fish!

In the Lake of the Ozarks

by Darrel Willman

Fishing on the waters of the Lake of the Ozarks draws thousands each year for the wide variety of species available. Hardly a weekend goes by that a fishing tournament isn't taking place. But you may not know as you set out for some Crappie or Bass fishing, that lurking under the bow are giants—the Monsters of the Lake.

We spoke with Greg Stoner, Fisheries Management Biologist with the Missouri Department of Conservation about some of the larger species you may encounter.

Topping the list is the Paddlefish. Primitive, with a cartilage skeleton rather than bone, these slunkers have small eyes that look out over a two-foot long spoon-bill snout. Often called spoon-bills, this ancient species resembles a shark at the back half, and nothing else up front.

These fish can grow to lengths of seven feet and easily top 100 pounds. The state record paddlefish is now 139 pounds, caught at Table Rock Lake. The previous record was 134 pounds caught on the Lake of the Ozarks.

They are long-lived, some to 30 years or more. Lengths of five

feet and weights of 60 pounds are common. Paddlefish feed on plankton and similar simple organisms, and so are not interested in bait. They must be snagged, from the deepest parts of the Lake.

The recent fish kill at the Bag-nell Dam claimed over 4,300 paddlefish valued at \$3.224 million dollars.

Next is the Catfish - These leviathans feed primarily at night, using taste buds throughout their skin and in the barbels (whiskers) to locate prey.

Channel cats normally feed on the bottom, but Blue and Flat-head Catfish also feed at the surface and at mid-depth.

Greg says, "Flathead Cats are more of a predator. They want something alive. Most of the flat-head cats are caught on live bait."

Catfish prey include insects, fish, crayfish, mollusks and crustaceans. Some probably live to be 15 to 20 years old and attain weights over 100 pounds. The world-record catch tipped the scales at 121 pounds.

Shovelnose Sturgeon can grow as large as 3 feet in length, and weigh as much as five pounds. Lake Sturgeons though rare in Missouri waters grow much larg-

er than the Shovelnose and are seen occasionally in the Lake. Pallid and Lake Sturgeon are endangered and protected in Missouri and must be released unharmed immediately. It is difficult for many anglers to distinguish between the species.

Bighead Carp - "an exotic species of Asian carp. As far as we can tell they're not reproducing—the last two that were caught were identical—they were 80 pounds." Greg states.

Drum - named for the low drumming sound they make, spend most of the time on the bottom, looking for small prey. Greg says they can get big in the Lake, and rank alongside the other big fish. "We've got the state-record Drum, caught out of the Lake, 40 and a half pounds."

Buffalo - Similar to Carp and Drum in appearance to the casual observer, Greg told us that specimens reaching 40 pounds are not uncommon. And, like the Drum and Carp, Buffalo will give the angler quite a fight.

But there are also some fish down there you wouldn't imagine would grow as large as they do. Greg explains how hatcheries combine species to raise a sport fish that makes our list.

"We stock Striped Bass—they have been caught at the Lake exceeding 40 pounds. It's actually an ocean run fish, and even though they are a salt-water fish, they did fine in fresh water. The state record is 61 pounds."

They are silver, with long bold stripes, looking a lot like a White Bass. "We also have Hybrid Stripers, which are a cross between a White Bass and a Striped Bass. Made in a hatchery, they cross them... we also have the state record for that, it's 20 and a half pounds," he added. ■



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MONSTERS of the Lake

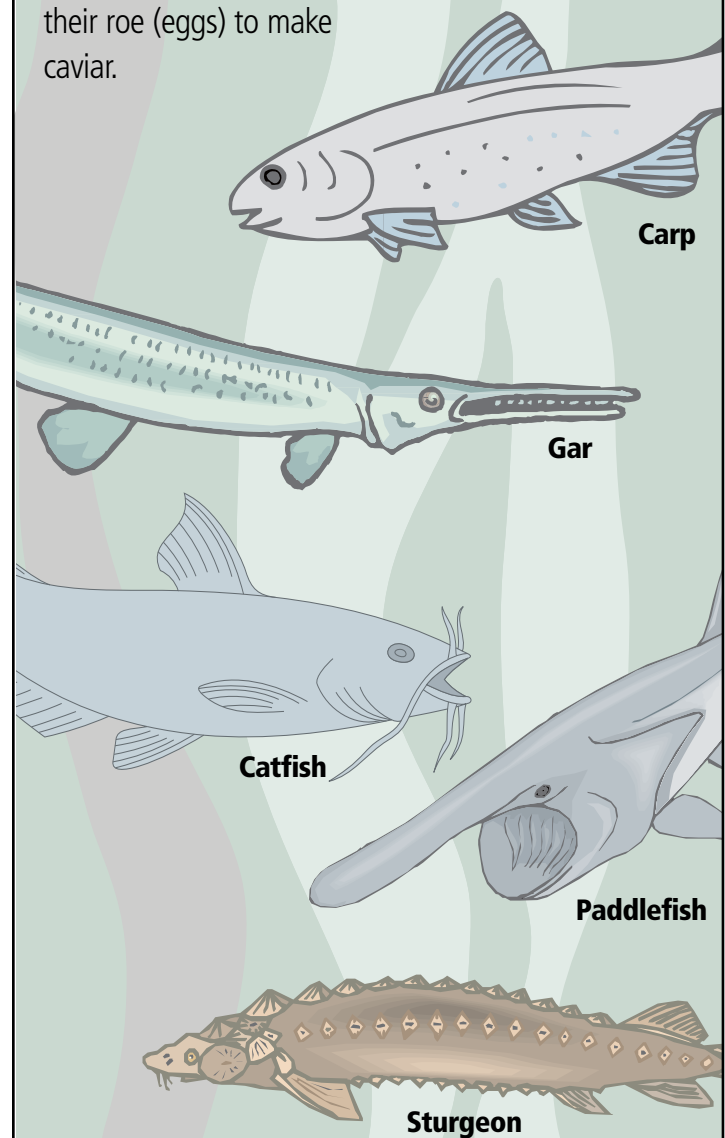
Paddlefish - Prehistoric in appearance, these unusual fish can grow to more than 130 pounds.

Catfish - Next to the prehistoric-looking paddlefish, the Blue Catfish is the largest resident of Missouri's waterways.

Sturgeon - living fossils that once ranged widely across North America. Unfortunately, like their cousins the Beluga Sturgeon, they are taken for their roe (eggs) to make caviar.

Longnose Gar - Predatory fish, long and slender, with plate-like scales and a long snout filled with teeth. Can reach weights up to 20 pounds and grow to more than 4 feet long.

Bighead Carp - This native of Asia can grow to 80 pounds or more. Other species of Carp abound in the Lake as well.



A beginner's guide to basic office networking

by Darrel Willman

Basic office networking achieves a few important goals. Most importantly, it allows all of the PC's in your office to share a single internet connection, whether it be dial-up or broadband. It allows for file sharing, eliminating the need for data



transfer with storage media. And it allows you to share peripheral devices like networkable scanners, faxes and printers—eliminating the need for a dedicated printer or scanner for each workstation. Central document handlers can scan, fax, copy and file a document away effortlessly, allowing networked users to simultaneously access a central shared document library for easy e-mailing, printing and



assembly of documents for presentation. Networkable backup, print serving and file serving can then be added to streamline these tasks.

Of course networking also brings some negatives, like security and virus intrusion, but some basic measures can negate those. More on this later.

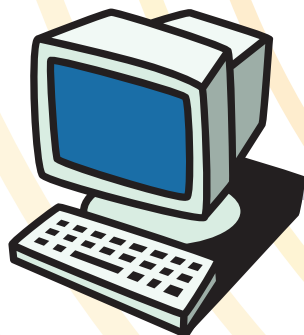
All networks begin with the structure itself—the “network”.

Modern networking runs over wired or wireless Ethernet. Ethernet is “frame-based computer networking technology for local area networks (LANs).” Whether you opt for a wired or wireless network, the concepts are the same. A central router or switch forms the “backbone” of the network. Each PC, server or peripheral is equipped with a network adapter. Multiple switches can be linked together to form larger networks.

WIRED NETWORKING

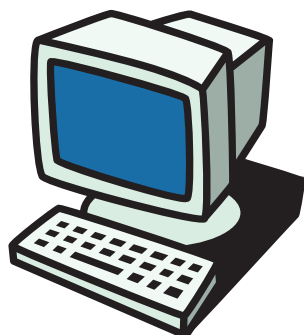
A length of wire is physically run through the building for each device. It then connects to a unique port on the “backbone” for each device. In existing structures, adding a network can be difficult. Running wires through

walls, floors and ceilings is time consuming and expensive. PC's and other devices are then equipped with a network adapter that has a port resem-



bling a big phone jack (RJ45). Each end of the wire will have a corresponding RJ45 plug. Each device on the network must have its own wire and port on the switch. In the cases where networks have too many devices for one switch, more can be added. Each has an “uplink” port that can be used to connect it to other switches. Large networks are “zoned” in this way.

Four-port, 8-port and 16-port switches are common. Switches and the networking cards for desktop PC's are very affordable, often as low as \$15 for adapters and the same for a 4-port switch. Routers are more expensive, starting around \$50. Network adapters for laser printers and other devices can be more costly and are often available only through the manufacturer. The wire itself and the



connectors are low in cost, with installation labor being a major expense.

WIRELESS NETWORKING

Here, a router or access point serves as a connection point for each device or peripheral, through wireless network adapters equipped with antennas, on each device.

Let's differentiate between

wireless networking and wireless internet which has recently been introduced into the Lake area. Wireless internet uses radio frequencies like those in cordless phones to distribute internet access to modems in businesses and homes. From those modems, the service is used by PC's. Wi-Fi, or wire-

less networking (802.11a, 802.11b and 802.11g) uses routers and access points to distribute internet service across a network. The two are similar in that they each use radio frequencies between 2.4 GHz and 5 GHz, but are not interchangeable.



This semi-new technology allows for the transmission of data through obstacles like walls, floors and ceilings with no need to run physical wire. Wi-Fi will only penetrate a given amount of obstructions before the signal drops however, and so usually one or more “repeaters” or access points are added in offices to extend the range.

Wi-Fi networks are about half the speed of wired 10/100 Ethernet networks, at 50 Mbps or so. Any signal degradation will then lower this maximum speed. Wi-Fi networks are fine for businesses that do not move extremely large files continuously.

PCI card, USB plug-in, PCMCIA end even CompactFlash based network adapters for PC's can be purchased starting at \$15. More sophisticated adapters with external, large antennas, PCMCIA cards for laptops and others will cost more.

Wireless networkable storage

drives are now available, allowing offices to add centralized hard drive space without the expense of a dedicated server. Printers, all-in-ones and faxes are easily shared wirelessly as well, allowing for portability within an office space. Laptop users can connect anywhere within the range of the signal—which of course brings us back to security.

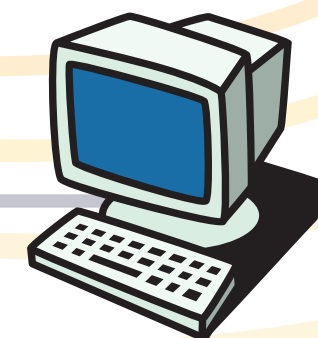
Any network is vulnerable to intrusion and data theft. Viruses are a liability the moment your computer is connected to another computer or the network. Wireless networks have their own security issues since anyone with 100 feet or so can “see” and theoretically connect. We spoke with Eric Beckerdite, networking specialist and owner of BCS computers in Eldon on network security.

“Security is definitely something to think about. Most routers come with a basic firewall, if you're not incredibly concerned about security. Then the basic firewall in most routers will usually do the trick for most everything. If you know that you have some highly sensitive data, for example a bank or any sort of financial services, then you'll want some sort of dedicated hardware firewall. A PC can do it. There are also devices. For instance, Norton/Symantec sells a firewall device now. It's a hardware device that's used in conjunction with your router. But it also gets updates on known attackers. It gets, of course, virus updates, it does all the virus protection too. It watches for any viruses coming in over the network and things like that.”

But, Eric warns, no network that has access to the outside world is ever truly secure. Multi-billion dollar high security networks at the government level have been hacked. And stories of financial institutions being infiltrated occur regularly. With this in mind, Eric believes you can

expect a reasonable amount of security with these methods. But for the very secure, there's another business option:

“If someone wants in, they can still get in. I mean if someone wants in, it doesn't matter how much protection you got, they're gonna get in. If they know enough about it, they're gonna be able to get through anything. If you need more, you can use something called a proxy server, which will not allow anything through unless you enter a user



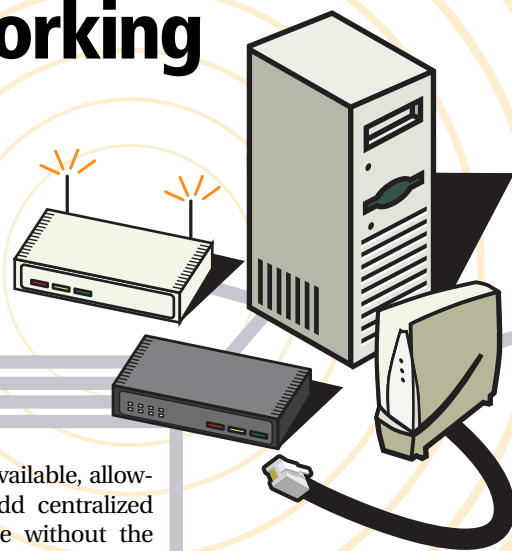
name and password.”

The biggest opportunity today is that wireless and wired networks can be intermingled.

Businesses with established networks can add wireless connectivity for use with portables. Offices wanting to expand their networks without the expense of wiring can use wireless access points. High-speed sections of networks that need added throughput can opt to hard-wire those terminals for efficiency.

Mix and match, the basic concepts of networking are easy to understand and use.

BCS computers is on Maple in downtown Eldon. Erik Beckerdite can be reached at 573-392-7991.



Networking, other technology options explained

by Alison Schneider

It seems like everyone has an office these days and every office is trying to stay current with technology. It's a battle sometimes, never really knowing when to take the plunge and make the commitment to a particular product or design. Networking, even in home office situations is the topmost on most people's list, but new, faster and more innovative equipment is another priority. The technology is always changing and seems to be changing faster and faster all the time. At some point, however, you just have to jump in and make some choices.

The first decision to make is the one regarding your choice of Internet provider (ISP) and the

the downloads a little more streamlined and move at a slightly faster rate than without this technology. Some internet providers claim to be able to streamline speed and tweak the information to move at a faster rate – but the results are still pretty slow, and subscribers need to make sure they are choosing a local phone number to dial into, otherwise they get hit with a monstrous long-distance bill.

Most Internet users are moving toward a Broadband (cable) or DSL (digital subscriber line) connection. DSL is a very high-speed connection that uses the same wires as a regular telephone line. There is a fee (usually around \$30-\$40 per month) and the speed is much faster than a

able. Usually the cable company serves as the ISP and the charges run around \$30-\$50 per month. The cable company/ISP will rent you a modem at a nominal fee or you can purchase your own unit for around \$100. The connection is always open, so the downfall here is that you need to be diligent on firewalls and virus protection to protect unauthorized access to your computer. Availability is limited, but is available throughout most of mid-Missouri.

A new technology is likely to become the preferred choice when it's available. BPL (broadband over power lines) works by combining the technologies of radio, wireless networking and modems and will provide high-speed Internet access at speeds rivaling DSL and Broadband by simply plugging into the electrical outlet in your house. It's widely available in England and just emerging in the U.S., but definitely something to keep an eye on.

Once you've chosen your ISP, you will probably look into networking in your home or office. Networking can be achieved though hard wiring, in which each computer is connected to the server (main computer) through cable or Ethernet connections, or wireless (WiFi). WiFi is achieved by using a wireless router connected to your com-

puter or modem. It is often placed between the modem and CPU and projects a radio signal that allows computers throughout an area to connect to the Internet signal. Popularity of WiFi is growing and with laptop technology on the rise as well, "hotspots" are showing up in restaurants and hotels more and more, allowing business travelers to be able to communicate with their offices via email or remote computing from just about anywhere.

Within a household or office setup, the same principle applies – all computers are provided access to the Internet from any location in the area surrounding the router. Tom Christen of TNT Computers explains that while most wireless routers are comparable, there are 'Cadillac's' that provide better and more consistent coverage.

"I find that Linksys and Netgear are among the more reliable brands," offers Tom. "Belkin has a nice product line, but Linksys is owned by Cisco – the frontrunner of WiFi". "It's best to stay within a product line, no matter which brand you choose" he says, offering that the router, receiver cards and adapters (if you need to purchase these) and the signal boosters are often designed to work within that specific brand line.

TNT suggests that it is pretty

simple to set up a small network of internet sharing computers without a professional's assistance, but for a situation where there are more than 3 or 4 computers or there will be file sharing going on it's best to bring in a pro. "Having someone experienced in this field can make sure all the bugs are worked out early on and a professional will train a network administrator so that they can run the system completely without outside help" says Christen. "The larger and more complicated the system, the more you really need to bring in someone to set it up."

Wireless routers are set up with different band compatibilities, and the "G" is the most used at this time. There is an emerging band, the "Z" band that will be in use by the end of the year, but will be backward compatible with the "G" routers. The "Z" band offers a little more security from unauthorized users getting into your system, which is always a concern with wireless. As always, make sure you consult a professional regarding firewalls to ensure protection of your system. Some office setups are more conducive to a wired setup, particularly if there is a lot of large file sharing. The speed of the wired lines is just slightly faster than the wireless and can make a difference in some situations. Networks can also be set up to share equipment, such as printers. This is done one of two ways; hardwiring through Ethernet hookup to the printer itself or running all requests through the office server (main computer) that controls the print queue. Networking to a printer for sharing can be clumsy though, so Christen recommends limiting this unless necessary, and having a professional help you set it up.

In talking about printers, there are so many choices available and a huge difference in pricing. Some machines are multiuse and will print, scan, fax and copy. These are a good choice for a home office or a small business in that the cost is usually less than purchasing each separate item and they take up much less space. Usually, they only perform one function at a time, so if you



Canon's MP390 is a highly-rated all in one printer, fax and scanner. \$150.

type of connection you need. The dial-up modem is phasing out at a rapid pace. The hookup is slow, connection speed is slow and downloads, uploads and web surfing seems to take forever. The modems, once quite expensive can be purchased at bargain-basement prices for really nice units. US Robotics is probably still the frontrunner in the dial-up modem department. They are reliable and hardy, making them the clear choice for dial-up Internet connectivity.

Dial-up modems come in speeds up to 56K/V92, which is capable of receiving downloads at up to 56 Kbps (kilobytes per second) and sending at up to 31.2 Kbps (actual download speeds may vary due to varying phone lines). The V92 will provide data compression making

regular dial-up modem at 1.5Mbps (megabytes per second). DSL doesn't usually require new wiring and the provider company will usually provide the modem for you as part of your installation. Another advantage is that, even though the service runs over phone lines, you can still use your telephone normally even while online. The disadvantages are that the downloading (receiving) is much faster than uploading (sending); the connection is better when you are closer to the source of the signal, and it isn't available in all areas.

Broadband cable modems run through a coaxial cable just like a television signal. The speeds are comparable to DSL at around 1 Mbps – still about 20 times faster than a dial-up connection, and they are quite reli-



Linksys 54g routers start at around \$75.

continues on next page

Networking, other technology options explained

continued from previous page
are copying you can't print or fax, etc.

The units will usually receive faxes while performing other functions, but the unit will store the information until the machine is at rest. Some models feature stand-alone fax capability and will dial and send your data through a connected phone line, while others fax through the computer and a USB connection. Multifunction machines will use regular printer/copier

paper and ink costs are always a concern. Be sure to check the page per cartridge estimate and then check the price of the ink cartridge to avoid any surprises.

Consider what features would best serve your purpose before buying. Most units have a 1-year warranty and you can purchase extended warranties for a fee. This is one of those cases that you really want to invest in the extended warranty due to the cost of the machine. The printing/copying functions vary from

a solid 1200 dpi black and white to a full-color photo quality. Be sure to compare several models before you decide.

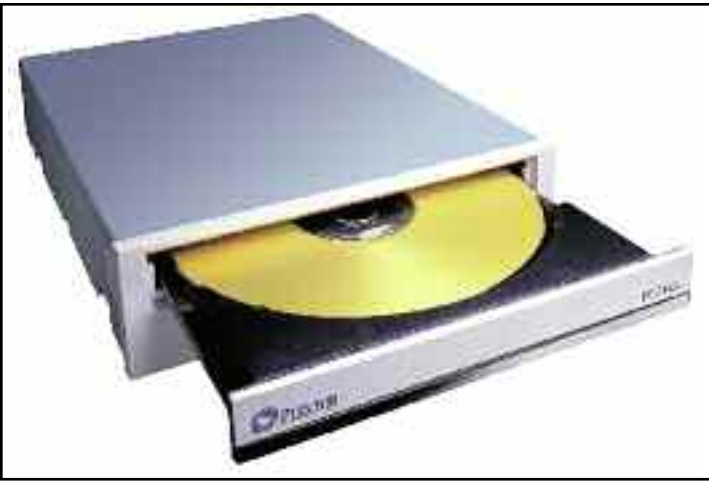
PCWorld suggests that a good quality inkjet multifunction unit

print on a postcard as well. The price on color poster printers varies, but is usually between \$350-\$500. Again, better to purchase the extended warranty for these items as well.

computers, both laptop and desktop, but if necessary an external unit can be purchased for around \$90 and an internal unit will run around \$50. The disks run about 20 cents each so are very cost effective.

Another storage opportunity that is gaining in popularity is the USB flash drive. A small unit about the size of an index finger, it plugs directly into your USB port and allows downloading and uploading of data. They will hold anywhere from 32mg to 2GB. Taking the place of floppy disks and CD burners, the cost runs from about \$10 to \$125, depending on the amount of storage. They are completely rewritable and easily transportable and don't require any special software or hardware – just an available USB port.

It's not necessary to stay ahead of the game with regard to computing, but you certainly need to have a clear idea of your needs before you start making purchases. And always remember, when in doubt – ask a pro. ■



Plextor's PX-716A DVD±RW Dual Layer Burner writes and re-writes to CD and DVD. Around \$110 online.



SanDisk Cruzer Titanium 1 GB USB 2.0 Flash Drive stores an incredible amount of information in a small form factor. Around \$100 at retailers.

should run around \$200 to \$300 while a good quality laser multifunction runs more around \$700. A conventional printer runs anywhere from about \$100 to \$700 – dependent on inkjet or laser, standard office printing or photo quality, and ink type. Also available are poster printers that allow the user to print on paper ranging up to 13x19, but will

While data storage isn't as big a concern as it once was, it's still a concern. Computers routinely come with 20GB or more and that's more than enough for most users. There are Iomega Zip drives, providing expanded storage options on specialized disks, but the CD burner has all but taken over. The burner units themselves are included in most

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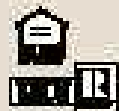
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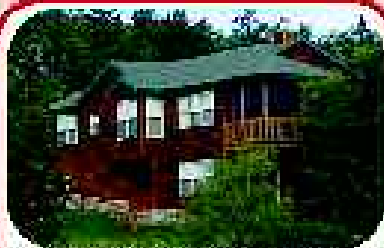
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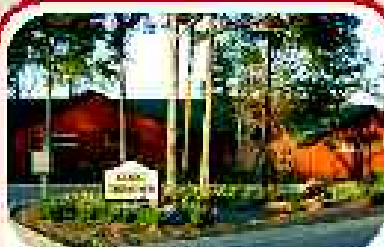
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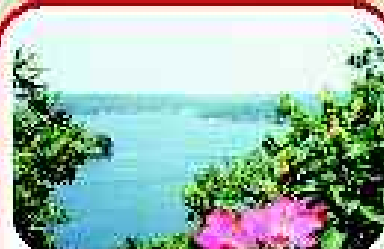
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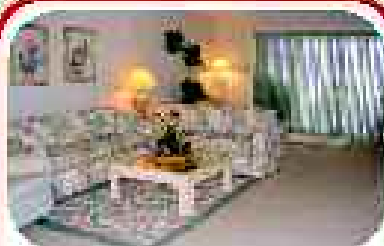
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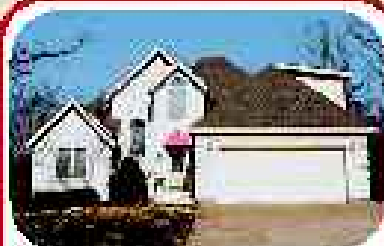
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Virginia Pace, R.N., Retires after 35 Years as Dr. Otis Moseley's Nurse



Virginia Pace, RN, will be missed by Dr. Otis Moseley as she retires. She has been Dr. Moseley's nurse for the past 35 years.

Osage Beach, MO— After 57 years of nursing, Virginia Pace decided it's time to retire. The Stover resident spent the past 35 years as Dr. Otis Moseley's nurse and has seen many patients grow up, and those same patients now bring in their children for care. Of all the things Virginia has experienced, she will miss helping patients the most. She has grown to love some of the patients she helped during those years. If she had a chance to do it all over again, Virginia would still be a nurse.

As a child at the age of 9, Virginia helped take care of her mom after she was in a bad auto accident. Virginia remembers

the day when she told the doctor in charge of her mother's care that if she was a little older, she could have helped out her mom a lot more as a nurse. It was then that Virginia decided, at such a young age, that she wanted to be nurse.

Dr. Moseley and the staff at Osage Beach Medical Park will miss working with Virginia. Of Dr. Moseley, she says, "He is the most pleasant doctor I have ever worked with." Now that she is retired, Virginia plans to spend more time with her teenage grand-daughters, do a little oil painting, and continue her gardening.

American Heart Walk Mission Accomplished

Osage Beach, MO— May 14, 2005 - 200 walkers raise more than \$18,000 in Osage Beach/Lake Ozark American Heart Association. The call was "Participate. Raise Funds. Save Lives." and the 200 walkers in the Lake area responded in a tremendous effort to save lives from heart disease and stroke at the American Heart Walk on Saturday, May 14.

"This year's event raised \$18,000 to help fight heart disease and stroke," said Dr. Tim and Becky McDermott, co-chairs of the American Heart Walk. "Thanks to our walkers, donors, volunteers and spon-

sors for every dollar raised. Collectively, these volunteers who embody the spirit of giving and determination represent the heart of the American Heart Walk."

In eleven years, the American Heart Walk, a national American Heart Association event, has raised more than \$326 million. Funds raised from the American Heart Walks will support heart and stroke research as well as public and professional education programs. Research funded by the American Heart Association has yielded important discoveries such as CPR, life-extend-

ing drugs, pacemakers, bypass surgery and surgical techniques to repair heart defects. This year, more than 750,000 walkers will participate in walks in over 600 locations.

The Lake area Heart Walk was successful in large part due to the sponsorships from

health-minded local businesses and organizations. "This year's local presenting sponsor, Lake Regional Health System, helped the Heart Walk exceed all expectations. We extend a special thanks to those sponsors for helping us meet our goals," said McDermott.

NutriSoy soy protein and Subway restaurants sponsor the American Heart Walk nationally. Additionally, other top sponsors included St. Jude Medical, Osage Beach Cardiology, First National Bank, Osage Office Products and ScImage. •



The Lake's Area's Lesser Known Attractions



Visitors to the Missouri Department of Natural Resources' Ozark Caverns are treated to a half-mile walk through a rarely seen world of geologic processes and underground life.



With a sandy beach, showerhouse, quiet cove, shaded picnic areas, and nearby public marina and store, it's hard to beat Public Beach Number 2 for a relaxing and inexpensive afternoon at the lake.

continued from Page 53
(573) 346-2500 for a specific day's schedule. To get to Ozark Caverns, take Highway 54 to State Route A (north of Linn Creek), go east approximately 6.5 miles to McCubbins Drive, then follow the signs. Parking and turnaround space is limited and not



Both natural and cultural history are featured in attractive displays at the Truman Reservoir visitor center.

recommended for vehicles towing boats or campers. The site is closed from October 16 through

April 15.

Public Beach Number 2

At the Lake of the Ozarks State Park. Visitors or locals who don't have a place on the lake but just have to get in the water couldn't do better than good old PB #2. Situated at the end of a long cove, the roped off site provides a surface area of nearly 3-acres free of boat traffic and pounding wakes. Modern restrooms and an outdoor shower make this a good stop-and-go oasis for the harried traveler.

The sand beach is kept clean, there are numerous shaded picnic areas along the adjoining shoreline, and nearby is the park marina, with a small convenience store and a free boat launch ramp.

This is the perfect place for families coming to the lake for a day trip. PB Number 2 is less than a mile east off Highway 54, almost directly opposite Osage Beach City Hall.

Willmore Lodge and Bagnell Dam Overlook

Willmore Lodge dates to 1930



Nestled in a wooded valley, the Ozark Cavern visitor center features natural history exhibits as well as a friendly, well-informed staff.

and probably ranks as the oldest existing structure on the lake. Built as a 29-room pine lodge, it was actually fitted together in Oregon, then dismantled and shipped to Missouri.

It served for many years as an administrative center and guest resort for officers and favored clients of Union Electric Light and Power Company--the owners of Bagnell Dam. Today, Willmore Lodge houses an historical museum that depicts, with stunning realism, the creation of Lake of the Ozarks and the inevitable

changes that came to pass.

The building also quarters the Lake Area Chamber of Commerce and its well-supplied information center. If you go there, plan to spend at least a few minutes in the rustic great room of the lodge and take in the beautiful view. To complete the vision, get into your car and drive the half-mile to the Bagnell Dam Overlook. This was a popular place for sitemeers even before the lake and dam was finished. Outdoor display stands in the park-like setting provide the visi-



From a vantage point high above Bagnell Dam, visitors can take in a breath-taking view of Lake of the Ozarks.

tor with historical photos for comparison with today's vista, and tell the story of the great reservoir project. You'll get an eagle's eye look at the dam and a view of the lake that will charm the most hardened of hearts. Willmore Lodge and the overlook are located on opposite sides of Business Route 54, just uphill and one-half mile north of the dam. Don't forget you can drive down to the base of the Dam as well, and see the spillways! ■



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Safety main concern for Water Patrol July fourth holiday

by Sergeant Ralph L. Bledsoe

Once again it is time for Americans to celebrate our Nation's independence.

The July fourth weekend is fast approaching and tends to be the busiest holiday weekend on the waterways of the state. Many organizations are planning massive fireworks displays on Missouri waters, anticipating large crowds on and off the water.

These displays are impressive when viewed from the comfort of one's boat, but there are definite dangers to consider. The Fourth of July weekend has the highest probability of a serious accident happening in nighttime conditions than at any other time. Several hundred boats congregating in one area after dark can be a formula for disaster if safe boating practices are not followed.

Improper lighting is one of the major causes of boating accidents between sunset and sunrise. If you are going to be operating a boat after dark, be sure and

check your navigational lights before their usage is required. Be sure your batteries are fully charged and fuel tanks are topped off.

When watching the fireworks displays, closely monitor your electrical usage while anchored. Getting caught after dark with no battery to start your boat or operate your navigational lights is extremely dangerous to all boaters.

Always remember carbon monoxide produced from an idling engine can be life threatening if passengers are in close proximity of a boat's exhaust system.

After the fireworks, many boaters feel the urge to rush home. This is the worst thing you can do. Boats hurrying in confined areas create large wakes that all boats must contend with.

Take your time going to and from your boating destination, travel at a reasonable speed, and wear your life jacket. If you wish to consume an alcoholic beverage,

do not drive the boat. Have someone who is completely sober and familiar with operating your boat take control of

your vessel. Alcohol impaired boating leads to careless and reckless operation, diminished ability after dark to recognize

lighting and distances, and inability to focus on even simple driving skills.

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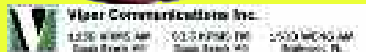
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Steve Naught, CIC

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Software "must-have's" for every computer user

by Darrel Willman

There are some basic software applications no computer user should be without.

Virus protection: There are three to recommend: AVG, Norton/Symantec and McAfee. A lot of systems will come with something pre-installed, but time-limited. Both McAfee and Norton will come at a price, with free evaluation versions available for download. AVG has a totally free version and is recommended for everyone. The free version is available for individual home computer use only. Commercial and non-profit organizations must purchase the full version.

Ad removal: Data-miners, trackers, and other nasties you pick up on the web can track information on your web surfing habits, hijack your browser, and slow your machine to a crawl. Ad-Aware, from Lavasoft is a free utility you can download to remove them. Spybot Search & Destroy is another free utility, with donations accepted to scan for spyware, adware, hijackers and other malicious software.

Firewall: If you are using Windows XP Home SP2 (Service Pack

2) make sure your firewall is activated, and keep your updates current. If you are not using Service Pack 2 yet, download the Microsoft Service Pack 2 upgrades and then keep them current.

An alternative to Microsoft's firewall is Zone Labs' ZoneAlarm. This software firewall prevents your computer from being attacked and having malicious software installed, or personal data stolen. Mostly free for the download, a full version is definitely recommended and available for purchase.

Browser & Mail Client: Microsoft's Internet Explorer is the industry and for that matter the world standard, but it is full of holes and poses risks many find unacceptable. Consider an alternative like Firefox or Opera. Both operate in similar fashions, but are generally more secure. Thunderbird is the companion to Firefox for mail, and is also highly recommended. No matter what browser and mail client you decide on, keep them up-to-date to minimize your security risks. ■

AVG - <http://free.grisoft.com/freeweb.php/doc/2/>

Norton - <http://www.symantecstore.com>

McAfee - <http://www.mcafee.com>

Ad-Aware - <http://www.lavasoftusa.com/software/adaware/>

Spybot - <http://www.safer-networking.org>

Zone-Alarm - <http://www.zonelabs.com>

Firefox - <http://www.getfirefox.com/>

Opera - <http://www.opera.com/>

Thunderbird - <http://www.mozilla.org/products/thunderbird/>

Other free software that's nice to have:

Free video players, screen capture and streaming programs:

<http://www.clickandgvideo.ac.uk/software.htm>

Free word processor - <http://www.openoffice.org/>

Free web-page editing tool - <http://www.evrsoft.com/>

Free image cataloging and basic editing/manipulation:

<http://google.picasa.com/>

Free Zip/Unzip utility - <http://www.camdevelopment.com>

Free disk-cleaner - <http://www.ccleaner.com/>

Free back-up utility - <http://www.rdcomp.net/>

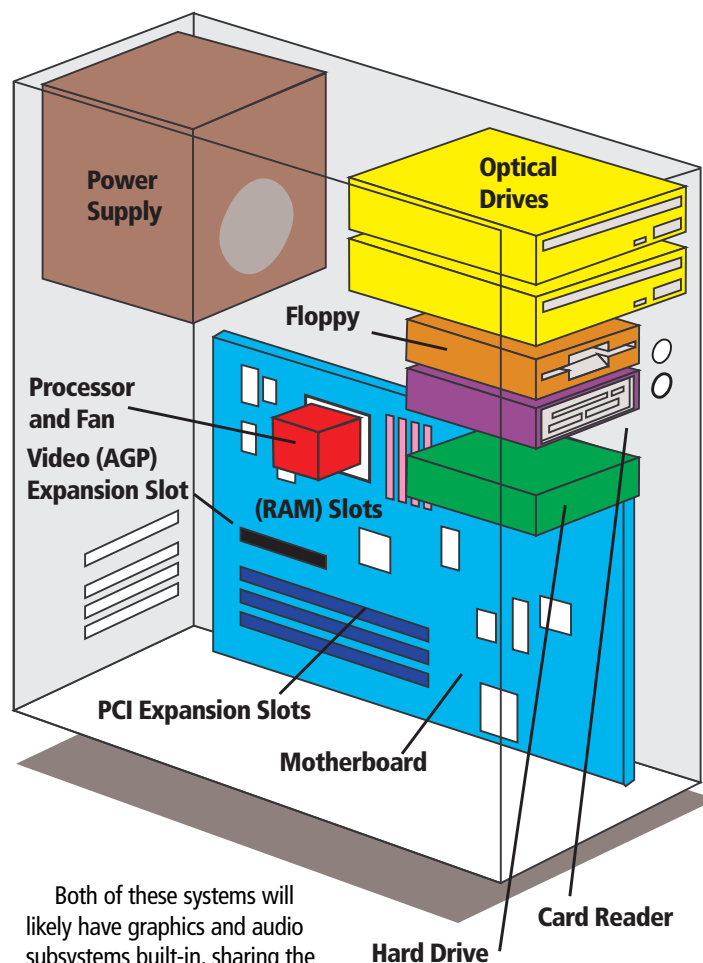
Identify the Parts of a PC

So you have brought home the new PC. Let's talk about what you should have brought home, just in case you haven't already made your purchase.

We'll assume you have purchased or are going to purchase your computer from a retailer, and you're not buying a used computer. Not that used PC's are bad, just not within the scope of this article. Most PC's today will come with Microsoft's Windows XP Home Edition as a bundled item. Some will ship with a Linux operating system and some will ship with Windows XP Professional. Some are Apple Macintosh, with Mac OS X. For purposes of this article, we'll look at Windows XP Home Edition.

Hardware: Systems shipping with prices around \$500 currently (and they change rapidly) on average, are shipping with an AMD Sempron 2 GHz processor, 256 MB of RAM and an 80 GB hard drive. Most will come with a CRT 15" or 17" monitor and a CD burner that reads and re-writes, plus plays DVD's. Most will have some sort of card reader for digital devices and a keyboard and mouse.

Systems around \$1000 are shipping with a 3 GHz Intel Pentium 4 processor, 512 MB of RAM, and a 200 GB hard drive. They'll have a 15" flat screen LCD monitor, a DVD burner and some sort of card reader and a keyboard and mouse. They might also have a bundled inkjet printer.



Both of these systems will likely have graphics and audio subsystems built-in, sharing the processor and memory. With built-in subsystems, you'll want at least 512 MB of memory. Once you get into the \$1250-1500 range, you get separate graphics cards and usually 5.1 or 7.1 Dolby audio cards. Be sure to ask how much memory the computer comes standard with, what it can be expanded to, and how to access the inside of the computer to install your additional memory if you need to.

Hard Drive

Card Reader

Memory is inexpensive at the present, so buy as much as you can afford. Upgrading 256 to 512 should cost around \$40 at present, adding 512 for a total of 768 MB should cost around \$80. Be sure your new system has enough memory slots. All should have two, some will have four.

The illustration above shows the internal parts of the PC once the side cover has been removed.

Willman



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