

LAKE OF THE OZARKS

BUSINESS JOURNAL

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Major new development coming to Lake Ozark

by Monica Vincent

George Stanton is currently in the process of putting together one of the largest residential and commercial developments the City of Lake Ozark has seen. Presently in its preliminary planning stages, this development will encompass approximately 600 acres. Located between the Bagnell Dam Strip and Hwy 54, it will include a major new roadway from Hwy. 54 to Horseshoe Bend Parkway.

Says Stanton, "We have a large parcel of real estate my parents had accumulated over the years, but we don't have all the resources necessary to put in a feeder route and all the residential development we'd like to do. As soon as we are ready, we'll have to approach the City for assistance."

William J. Kuhlow, President of Cody Road Development, is representing Mr. Stanton as his real estate consultant and land developer. "We had to go public a little prematurely because of the Vandervort proposal and different transportation issues. It will be about 90 days before we are ready to go to the City's Planning and Zoning committees regarding rezoning."

The area is held by three different landowners. Mr. Stanton

owns 450 acres, Robert Briscoe owns 125 acres, and Ameren UE currently holds 200 acres; soon to be transferred to Ron Armitage. All three gentlemen have met to discuss a cohesive plan for developing their properties.

Says Kuhlow, "We are working independently, but collectively as a master plan. The development will run the entire list of residential development, commercial and institutional." In a press release from the Stanton Family, their objectives were stated.

"The Stanton Family currently owns approximately 450 acres of land situated between Bagnell Dam Boulevard (Business Highway 54), US Highway 54 and the Osage River in the City of Lake Ozark. The Stanton Family has retained the services of William J. Kuhlow, President - Cody Road Development and the McClure Engineering Company to assist them in the planning, development and marketing of their property. The Stanton Family land is...characterized as: "predominantly vacant land with rolling topography and floodplain along the Osage River. This area is currently zoned R-1 Single Family. However, it lends

continued on page 4

Group pulls \$500 million strip development plan

by Monica Vincent

Lake Ozark, MO— May 11th Merlyn Vandervort and Jess Davis, co-managing partners of the Bagnell Dam Development Company, LLC, released a statement to Lake Ozark Mayor Paul Sale and local media sources, effectively removing their \$500 million dollar proposal to redevelop the Strip.

Said Vandervort when contacted, "We are not giving up, but are seeking a different location for the development, and we encourage any municipality that has a pro-economic policy to contact us." He adds, "Lake Ozark is where I live, and I'm disappointed not to be able to bring this type of growth to the city."

Vandervort cites several specific reasons for withdrawing their proposal. "First of all, with all due respect to the Citizens' Committee for Development and their efforts — and I know these are decent, upstanding individuals — but it is impossible for them to be unbiased. If the Mayor had wanted this type of development, he should have created a non-biased group. How can you have a committee for development in a town where 90% of the tax-paying community is not represented and whose members have a

direct interest."

A canceled meeting was also mentioned as one of the disappointments. "We had set up a meeting with City Hall and the Mayor a couple of weeks ago. Everyone involved in the LLC's effort scheduled their entire day around this meeting, which had been planned a week in advance, and came in from Kansas City only to be told an hour before the meeting that it was canceled. The excuse given was that someone forgot to post it, and so it would be illegal to hold it."

Vandervort regrets the timing, saying, "There was a developers' convention this month we would have needed to go to. It's held once a year where you have a chance to talk to large resorts, retailers and the like. Without us being able to attend on behalf of the City, it puts us a year behind."

The new Citizens' Committee for Development had been scheduled to hold their second public meeting the day after the withdrawal statement was made public. However, upon receiving news of the withdrawal of this proposal, the decision was made to cancel that meeting and immediately disband the Committee. Mayor Paul Sale

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Published monthly at the Lake of the Ozarks, *Lake of the Ozarks Business Journal* strives to provide accurate and relevant news for business.

All stories and photos unless otherwise noted are by editorial staff.

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Annual subscription rate via third-class mail in the United States is \$36.00 per year, subject to change without notice. Send name, address and phone number along with check or money order for the amount to:

Benne Publishing, Inc. - 160 N. Highway 42, Kaiser, MO 65047

Advertising Sales (573) 280-9939 • Fax: (573) 392-1996

www.lakebusjournal.com • businessjournal@charterinternet.com

Business Office: (573) 348-1958 • Fax: (573) 348-1923

Letters to the Editor

As an avid weekly reader of the St. Louis Business Journal for the past eight or so years, I really like what you are doing here.

Great job reflects your hard work.

*All the best,
Dean Chininis, General Manager, The Lodge of Four Seasons*

Have something to say? Write us with your comments, news, suggestions, complaints, and the floor is yours.

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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

Last month we brought you a story about the loss of privacy through technologies now in use, such as RFID tags.

Now, the GAO (Government Accountability Office) has issued a report warning that RFID use is becoming increasingly popular with the government. Thirteen of the largest federal agencies are already using RFID or plan to use it. Even so, the majority of these agencies don't feel there are any legal or privacy-related issues surrounding its use.

The report discloses that the Department of Defense uses RFID for tracking shipments; the Department of Homeland Security for immigration and baggage tracking; the State Department for electronic passports; the Department of Veterans Affairs for "audible prescription reading."

The report stated: "Consumers have raised concerns about whether certain collected data might reveal personal information such as medical predispositions or personal health histories and that the use of this information could result in denial of insurance coverage or employment to the individual... for example, the use of RFID technology to track over-the-counter or prescription medicines has generated substantial controversy."

And so it should. Since 9/11, the powers of the government have risen dramatically. It is the price we pay- a little less freedom, a little less privacy. In exchange, we are to receive a safer, less terrorist-friendly country. But let's

not grant Washington unlimited power without taking notice of how they use it.

Still to come, the bill President Bush signed into law creates the new RealID system, a nationwide standardized government ID program that all states must now comply with.

RFID tags will likely be used in the cards.

This month we bring you an extensive look at the health and status of our local school systems, with additional articles to help you and your children prepare for and choose post-secondary education.

There are a series of articles for business, with topics like deductions and insurance.

Mike Gillespie has co-wrote many articles this month, bring you the local perspective, and the June edition of Lake Stories.

And, for the first of what we hope are many, local author Dwight Weaver brings us historical images from the Lake's past.

Again, we have seen phenomenal growth, this issue weighing in at 64 pages. Each increase allows us to bring you more news, features, ribbon-cuttings and announcements.

Thanks to all of the readers, advertisers, writers and staff for your support.

■ Editor

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Lake Ozark City Planner Bill Bolin talks about growth in Lake Ozark

by Monica Vincent

Lake Ozark, MO— Lake of the Ozarks Business Journal spoke with City Planner Bill Bolin about some of the new developments happening in Lake Ozark.

One of the biggest developments is taking place at the corner of Business 54 and Horseshoe Bend Parkway. Still in the early stages of development, this project will eventually become home to the 'Shops at Horseshoe Bend' — an effort from Gundaker Realty out of St. Louis. Says Bolin, "According to the drawings they have presented, the first phase will consist of an approximately 60,000 square foot single story building with multiple shops. The last time I spoke with them they were still looking for a lead store, but were planning to start in the 3rd quarter. Eventually there will be 5 or 6 different buildings, but we don't have the final drawings yet."

Another major project was introduced last month by landowner George Stanton, and would consist of the development of approximately 600 acres of land between the Strip and Hwy 54 along with a new feeder route through that area. Said Bolin, "The Stanton road proposal would go from HH to Hwy 54 close to where our City Park was. Right now the area is all zoned residential. Mr. Stanton has not approached the City yet with any specific requests, but I'm sure it will end up with a combination zoning of residential, commercial and R-3 apartments. I do know he is working with MODOT."

Where the new City Park will be located is a guess at this point. "We've considered a few different locations and one has been talked about on some of the AmerenUE property." When asked if that location was on the land Ron Armitage is developing,

Bolin replied, "Yes, Mr. Armitage has discussed that possibility with us, but we haven't made any decisions yet."

There is a lot of curiosity about what is happening at the quarry on Hwy 54, but as of yet there is little to tell. Bolin says, "The quarry is part of Everett Holdings. There is a lot of rumor, but there is a lot of work left to be done out there before any type of development can proceed. It will be next year, I'm sure, before anything definitive happens."

Bolin concludes by saying, "Lake Ozark is really starting to boom. Last year we had \$6 million dollars in new construction, most of which was residential. We've already done \$6 million by May of this year, and are looking at another \$3 to \$4 million dollars worth of projects getting ready to go. So far, it's been about half residential and half commercial." ■

Lake Ozark Mayor Paul Sale answers some questions

by Monica Vincent

Lake Ozark, MO— There have been a couple of hot topics lately facing the City of Lake Ozark. Mayor Paul Sale discusses those issues with Lake of the Ozarks Business Journal.

What was your reaction to the withdrawal of the \$500 million dollar TIF proposal from the Bagnell Dam Development Company, LLC?

"Personally I'm just as happy it's been withdrawn. It takes the pressure off the City and gives us a chance to reassess and look at what we have."

What were your biggest reservations?

"Nothing was approached with any organization and it felt like we were being rushed to make a decision. Merlyn (Vandervort) said he had been planning this project for 2 years, but then wanted an answer in 45 days."

Would the City reconsider the proposal in the future?

"The one thing I want to make clear is that Merlyn withdrew - we did not. I consider Merlyn a friend, but whether I like it or not doesn't make a difference. My job is to remain objective and represent the best interests of the City. He (Vandervort) can come and talk to us and tell us exactly what he wants. We never shut our doors on development."

On another topic, why did you cast the deciding vote to retain Steven Rives as City Prosecutor?

"Because Rives is a good prosecutor and does a good job and we need him. I originally appointed him."

Is Rives continuing with his lawsuit against the City?

"He has assured me he is not pursuing a suit against the City. He is only pressing suit against individuals." ■

Linn Creek to see new residential community

by Monica Vincent

Lake Ozark, MO— Keith Rustand has owned De'Nicole Designs and Jewelers since 1988, but is currently making what he calls a "lifestyle choice" and is closing the doors to take advantage of the tremendous real estate market at the Lake.

The new R-1 zoning, east of Hwy 54 and Willow Creek Road in Linn Creek is a single family planned community to be known as Willow Creek Estates.

Says Rustand, "This community will be for people who want to get away and still be close. It's very quiet, secluded and peaceful with creeks running through the property. This will be a restricted subdivision with an entrance much like the one you see at Cedar Crest on Horseshoe Bend. There will be lots of water movements."

Willow Creek Estates will be unique in its layout which will be set up on a "meets and bounds"

system. Rustand explains, "You literally pick the land you want. It gets surveyed and that's what you buy. You choose the size of your lot, but it has to be a minimum of 3 acres." Another unique feature will allow owners to divide their lot at least once. Says Rustand, "If the lots stay at 3 acres, there will be roughly 30 homes."

Rustand adds that there will be very strong restrictions such as white fences and no above-ground pools. Homes will probably start around \$250,000 and because of the lot size will have their own septic and wells. There will be underground electric and cable lines brought to each property line. Willow Creek Estates will fall within Camdenton Planning and Zoning and the Camdenton school system.

Currently Creative Land Development has started cutting in roads and putting in drainage. Says Rustand, "We plan to start showing in mid-summer." ■



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Major new development coming to Lake Ozark



Aerial photograph of Lake Ozark, with the Community Bridge on the lower left and the Dam at top center show the new feeder routes crossing the properties in green connecting with the Highway 54 Business Loop and Highway 54 on the far right.

Photo courtesy of Stanton PR

continued from page 1

itself to many development possibilities."

"The City's Comprehensive Plan for the Interior Lake Ozark District states: "The land is currently zoned R-1 Single Family Residential, however adjacent land on the south and the west is zoned Commercial. This area creates opportunity for a mixed used development or a planned unit development blending single, two, and multi-family residential with open space and park land. This area is also well suited for one large commercial development or for several large commercial land uses."

"The City should discuss appropriate responses to future urban growth within the large undeveloped center area of the city, particularly extension of water mains, sanitary sewer and potential extension of a major arterial road and several collector streets."

"The Stanton Family, working in concert with the Robert Briscoe ownership interests, has undertaken the task of designing and developing funding for an arterial road that would be an extension of Horseshoe Bend Parkway between the Bagnell Dam Boulevard to US Highway 54 and the proposed Highway 54 Expressway. Over the last year, the Stanton Family and its team has met with representatives from the City of Lake Ozark, Community Bridge Corporation and MODOT regarding the limitations of the existing road system and are currently working with MODOT on the final location of the Horseshoe Bend Parkway connection at Hwy. 54.

It is expected that the Horseshoe Bend Parkway Extension and the interior collector road system for development of the Stanton Family land will begin Spring 2006." ■

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Group pulls \$500 million Bagnell Dam strip development plan

continued from page 1

said, "We have started looking into the possibility of establishing a full-time development committee." When asked about the possible bias of the disbanded committee, Sale responded by saying, "I felt it was only right to appoint people to this committee who were directly, financially affected, and two of the five members were not from the Strip. I do believe that the people who were on the committee were able to be objective." When asked if they would entertain the Vandervort proposal at a later date, Sale responded, "There is always the possibility. We never shut our doors on development."

Steve Beck, co-managing partner of Boardwalk Partners, who has been involved with multiple, privately financed ongoing projects on the Strip, had this to say. "The whole proposal was a disruption and we're ignoring it and trying to get back on track. We lost one potential restaurant and a couple of shops. Now they're finally talking with us again, but it really put us behind."

The engineer of record for the Bagnell Dam Development Company, LLC is local resident and President of the Osage School Board, Rocky Miller. His reaction was one of disappointment. "I have interest in that area as well because my grandparents owned and passed down to my family 30 acres between the Strip and George Stanton's project. As a landowner I wasn't thrilled by eminent domain, but there has to be some feature like that in place to get a development this size off the ground."

Lake Ozark City Administrator John Chadd took the initiative to invite Mike Downing, Manager of Business Development from the Missouri Department of Economic Development to attend the first meeting of the Citizens' Committee for Development which was held on May 4th. Mr. Downing's assessment of the situation after that meeting was outlined in the following letter:

"Dear Mr. Chadd:

I was pleased to attend the discussion last Tuesday night regarding plans for development of the city. As I stated in the

meeting 90% of cities in the state would trade with you given the level of demand for development although there are significant issues due to the growth.

Here are some observations from the meeting, if they might be helpful:

I would highly suggest that the city employ a professional planning firm to assist them in (a) developing a long range development plan, which would include infrastructure development and zoning issues; (b) develop a request for proposals in those areas where the city is proactively attempting to facilitate redevelopment in a coordinated manner; (c) assist in the evaluation of the proposals; (d) facilitate the negotiation of a development agreement with the selected developer (along with legal counsel); and (e) monitoring compliance with the development agreement. Part of the services provided by such a firm would be to determine the applicability and appropriate use of the various development programs, if they are necessary under the circumstances to achieve a desired result. Such development programs may include Transportation Development Districts, Neighborhood Improvement Districts, Community Improvement Districts, Tax Increment Financing, Missouri Downtown Economic Stimulus Act, and others.

The fees that such a firm would charge could be paid by the developer(s) that are involved, depending on the scope of the activities that the firm would be employed for. Given the significance of the proposed development, I would highly recommend that this planning process be very comprehensive, and include a traffic study to determine proper circulation; utility capacity and development needs; and a financial impact projection (due to the increased tax base).

One of the problematic issues facing the city is whether to accept the types of development that has been proposed by the developers, or to attempt to determine whether there may be a higher use of the same property that would create a greater level of economic activity, even though it may be necessary to

provide a certain level of local assistance through TIF or other methods for a certain time period. Some of the developers indicated they didn't need public support, and some did. A good planning firm would be able to advise whether there may be a way to obtain a greater economic benefit. Much of it depends on what direction the city and its citizens want to take, and how bold the city would like to be. This type of decision will affect development in that area for the next 30-40 years, and it obviously has a significant financial impact. There are several qualified planning firms located in Missouri."

At this point Mr. Downing lists 9 different website addresses.

"Having your citizens' committee meet in a public forum to ask the developers to discuss their projects seems good in theory. However, I would caution that developers typically have a high distaste for discussing their plans until they are fairly complete. This puts them in an awkward position of discussing options they have not fully examined the status of negotiations of land, and other issues

that are problematic to discuss in the public domain. It may cause some developers to become less interested in doing business in the city. The committee and the city certainly have the right to explore options for development and discuss preferred land uses, and citizens certainly have the right to be informed of plans for development, but I would suggest this should wait until the proper time. If the city employs a planning firm they can advise on the necessary methods and procedures of soliciting public comments. Such a firm can also provide the necessary preparation to properly inform the public and solicit comments.

The citizens' committee and the council may benefit from hearing from other communities that have had similar situations. One that is fairly similar is Branson Landing which you can read more at <http://www.branson-landing.com/>. This is a much more comprehensive type of redevelopment project, but it has similarities being in a tourist area next to a waterfront. This project will be the focus of a seminar at the Community

Development Conference in Jefferson City on June 8-9.

I hope this provides some assistance."

Chadd agrees with part of the letter stating, "We need to work with a professional financial planning firm. The whole proposal from Vandervort's group was backward. The City should put together something first and then look for developers. Instead, Merlyn approached us without any specific proposal and wanted to be our Developer of Record. The City needs a comprehensive, thought-out plan first, and then we can request bids."

Mayor Sale said he was unaware of any letter from Mr. Downing, and that he had been "invited to the meeting without my knowledge. He really didn't know all the facts, and his comments that night were unclear."

Said Lake Ozark City Planner Bill Bolin, "I'm disappointed we didn't get a chance to see what Vandervort wanted to do. We were just getting to that point."

■



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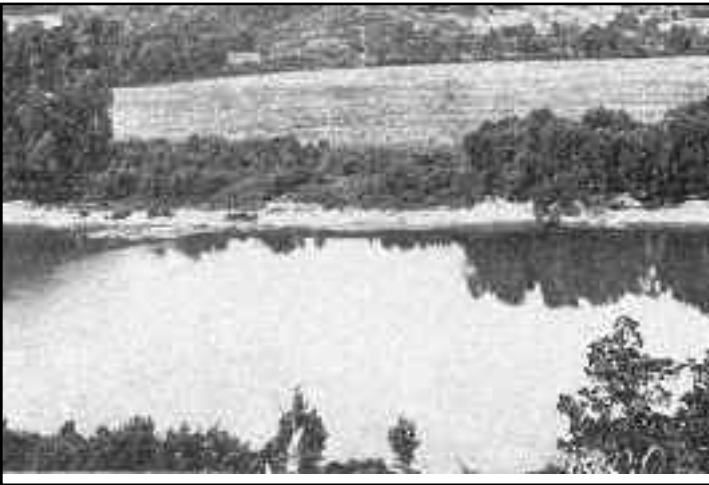
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LAKE STORIES

With Michael Gillespie

"The Hidden Forest"



The castle of Ha Ha Tonka, which burned in 1942, is today a popular tourist site.

Photo courtesy of Ameren/UE

by Michael Gillespie

At one time or another most of us have gazed across the lake and wondered what was at the bottom--what was there just as the lake filled?

As a kid I remember a salvage diver telling me that it was like a jungle down there--a tangle of waterlogged trees and brush. And yet I had heard so many times that the Lake of the Ozarks floodplain had been clear-cut, something that distinguished it from Corps of Engineers lake projects. Eventually I asked some "old-timers" who had lived in the area before the lake, and I did a little research of my own, and this is what I uncovered:

The level of the lake is measured in feet above sea level. At full reservoir the water's surface elevation is 660 feet. Floodgates on the dam can draw the lake down to 639 feet, which is the lowest level the lake has been since its creation. There are nine underwater openings for the turbines in the face of the dam. They are approximately forty feet tall--the tops of these openings are at 630 feet of elevation.

At the time the lake was created, many trees growing within a thirty foot "draw down" zone--from elevation 660 down to 630--were cut down and burned. (A few sources put the lower elevation at 628.) Trees below that were left standing provided their tops did not extend above 630. Surveyors set scores of "bench marks" along the projected shore line to establish the vertical limits of the draw down zone. All trees to be cut down were marked with white paint on their trunks. The reservoir clearing project rivaled the dam construction in its immensity.

Burning the felled trees proved a problem because some trees

were simply too large and too green to burn. In those cases they were wrapped in wire cable and the cable ends were anchored onto the stumps. In theory the dead tree would become waterlogged over time and forever remain at the bottom. But in fact some of these large trees outlasted their cable moorings and slowly floated to the surface. From time to time they have lodged in the floodgates and intake openings of the dam. Others have come to rest in shallow coves. So there still is a standing forest down below, at least where the depth is, say, sixty feet or more. The underwater forests would not be extensive--much of the bottomland was cultivated; trees mostly were limited to the old creek beds and fence lines. But they are there--dark and lifeless since the day the water covered them in 1931.

(In future Lake Stories we'll investigate some of the towns and other features that once dotted the lake bottom.) ■

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



Michael Gillespie

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





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— OPRAH WINFREY

Local airport facilities face the future with uncertainty

by Monica Vincent

Lake of the Ozarks, MO— The City of Osage Beach can boast of two capacity airport facilities — the Grand Glaize Airport at the south end of town off Hwy 54, and Lee C. Fine Airport located in the State Park off Hwy 42. Osage Beach owns Grand Glaize and operates Lee C. Fine on a lease from the Missouri Department of Natural Resources.

The smaller of the two airports is the Grand Glaize with a shorter runway and fewer hangars. The Grand Glaize Airport sees mostly small Cessnas, Pipers, Beechcraft and general aviation with a King Air being the biggest plane they are likely to receive. This airport still stays very busy seeing approximately 10 to 15 planes a day during the week and up to 50 planes a day on a summer weekend. Lee C. Fine sees about the same volume of traffic but on a much longer runway.

One of the other differences between the airports is that most of the planes coming into Grand

Glaize are owned by the pilot, whereas about 50% of the flights coming into Lee C. Fine are corporate owned and have a hired pilot.

Airport technician, Leonard Shelton, has worked at the Grand Glaize Airport for over 20 years and says the volume of air traffic he has seen has maintained over the last 10 years. "You might think that traffic would have gotten heavier, but the cost of planes and gas has really controlled that." Currently airline fuel costs are at \$3.16 per gallon.

When asked if it is possible to expand the facilities at Grand Glaize, Shelton says there may be room for another hangar, but "the runway can't be extended because you have Hwy 54 on one side and a drop-off on the other."

The Grand Glaize Airport and Lee C. Fine are not FAA controlled towers, meaning they do not provide landing or take-off direction. They are on an advisory frequency using Unicom to give wind conditions and runway favor. There are runway

lights for nighttime landings, but all landings are pilot controlled.

There is no full time mechanic on-hand at Grand Glaize or Lee C. Fine, but there is a private FAA air frame and power plant licensed mechanic on-call in Camdenton — Rick Martin of Martin Air. Martin also services Lee C. Fine Airport.

Private flight lessons are also available at either airport from Corey Leuwerke. Leuwerke is an Airline Transport Pilot, Certified Flight Instructor with instruments, and a Multi-engine Instructor. The City of Osage Beach does not sponsor or hold liability for the mechanic or flight instructor.

Another exciting addition to Grand Glaize is the implementation of flight service between St. Louis and Osage Beach through Air Choice One. They will operate 2 flights a day on Friday through Monday, and are looking to expand cities and flight schedules as demand grows.

Phil Phillips, Airport Manager for Lee C. Fine and Grand Glaize

Airports talked to us about some of the important issues facing the future of Lee C. Fine. "The biggest thing we are facing right now is our lease. We have 14 years left on our current lease with the DNR, and we really need a 99 year lease." Says Phillips, "We have been trying to renegotiate a lease with the DNR for years with a lot of resistance. Doyle Childers is the new head of the DNR, and some of the other changes that have taken place there seem to have made them more receptive."

Worse case scenario? "Mr. Childers asked us for three options. We said number one — give us a 99 year lease extension, number two — give us a 25 year lease extension, or number three — deed the property over to the City. They could choose not to extend our lease, but they would not legally be allowed to utilize the land again for anything but an airport. They cannot tear out the runway or tear down the buildings. We are hoping for a minimum 25 year extension of

the lease, and owning the property would be great but I understand it is quite an extensive process involving a lot of red tape and hearings."

Lee C. Fine Airport resides on approximately 215 acres. When the airport was first established and operated by the State in the 1960's, the FAA had to purchase 200 acres of replacement land for the Missouri Department of Natural Resources. In 1999, the City of Osage Beach signed a new lease with the DNR. At that time the DNR paid for an independent study to determine the feasibility of opening another airport in the area. Their research showed that if the property were available, it would cost \$26 million to rebuild. The independent study could locate no good geographical location to relocate an airport. When the City's lease was signed in 1999, the airport was in great disrepair and the DNR intended to close it down within 25 years. With that in mind, the City was only granted a 20 year lease. *continued page 8*



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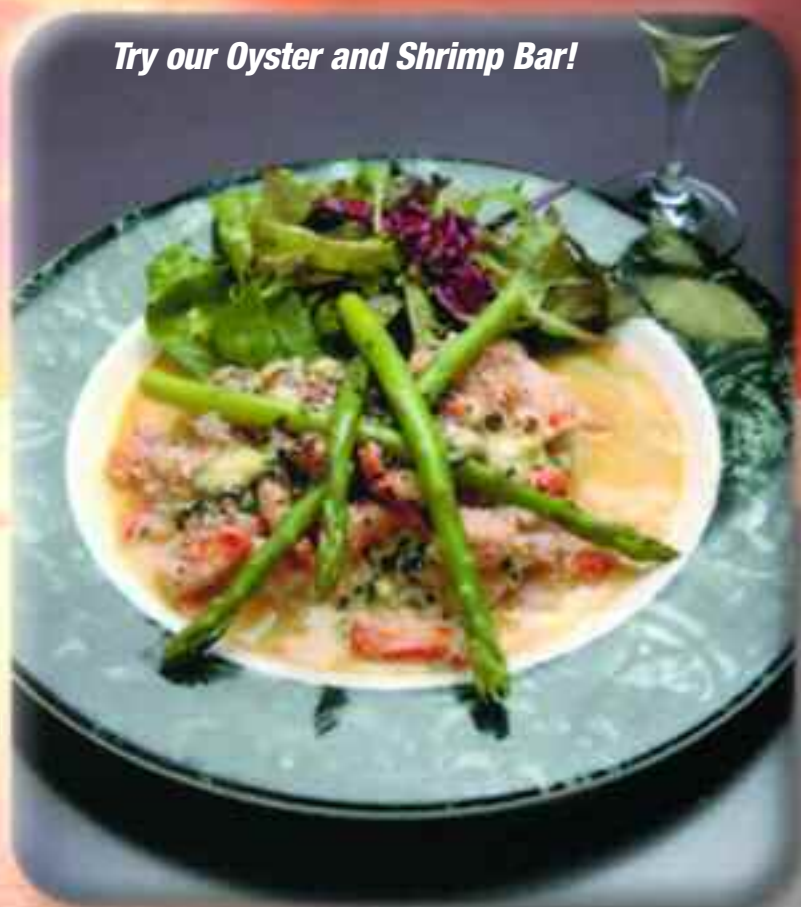


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Local airport facilities face the future with uncertainty

continued from page 7

Interestingly enough, notes Phillips, "The lease also gave us permission to seek federal AIP (Airport Improvement Program) funds, which under federal guidelines require a 20 year grant assurance of operation. I'm not sure everything was thought through."

Phillips explains why the extended lease is so crucial at this point in time. "We have a lot of improvements we need to make such as an FAA approved wildlife fence. The cost of that fence on the City would be about \$350,000. That's certainly not an expense the City can undertake if there is a chance our lease would not be renewed." The fence Phillips refers to would keep out wildlife that could potentially enter runway space from the State Park land the airport resides in. Currently wildlife warnings on the runway are posted on all FAA sites related to Lee C. Fine. "The fence is definitely a crucial need for the safe operating conditions of this airport."

There are other improvements Lee C. Fine would like to make such as the addition of more hangars. Currently there are 9 connected T-hangars housing 9 different planes and one older large hangar that is privately owned. Lee C. Fine carries a 12 to 15 plane waiting list. Phillips says the length of the lease also affects the building of hangars. "It takes 12 to 15 years to pay off the construction cost of a new hangar, so we would need at least a 25 year extension of our lease to make it financially worthwhile."

Phillips wants to make sure the public knows they are welcome at the airports anytime. He is excited about some of the fly-ins they are hosting. Last month they hosted the Missouri Pilot Association Poker Run with about 12 planes. On August 5, 6, and 7 they will host the 2nd National Cherokee Fly-In. Last year the Grand Glaize Airport hosted the same Fly-In with 135 planes from as far away as California, Oregon, Miami, Key West, New York and Canada. Said

Phillips, "The participants stayed over the weekend and were so excited with the area that they are coming back again." Finally, on the weekend of October 14, the Comanche Fly-In will host about 50 planes.

The Grand Glaize Airport has 8 hangars with a 20 to 25 plane storage capacity and a waiting list of approximately 19 planes. The terminal building also houses a pilot lounge.

Hours of operation at Grand Glaize are 8 am to 6 pm Saturday through Thursday, and 8 am to 8 pm on Friday. Planes can fly in and out 24 hours a day.

The terminal building at Lee C. Fine also has a pilot lounge and a sleep room. Planes can come and go 24 hours a day, but hours of operation are 8 am to 8 pm Thursday through Sunday, and 8 am to 6 pm Monday through Wednesday. The only days either airport is closed is Christmas day and Thanksgiving day. ■

DNR to hold night hike and meeting at Ha Ha Tonka June 4

The Missouri Department of Natural Resources will host an informational meeting along with a night hike to the spring on Saturday, June 4, at Ha Ha Tonka State Park near Camdenton. The meeting will begin at 7 p.m. in the lake area picnic shelter on Tonka Spring Road and the public is invited.

The evening will begin with a hot dog and marshmallow roast followed by the informational meeting, which will include a short presentation by the park superintendent on recent and

future projects in the park.

Visitors are invited to ask questions and share comments about the park and its operations.

Following the meeting, around 8:30 p.m., the park naturalist will lead a night hike on Spring Trail to the spring. Visitors will have the opportunity to experience the sights and sounds of the spring at night.

Ha Ha Tonka State Park is located five miles southwest of Camdenton off U.S. Highway 54 on Highway D. ■



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Curran's Corner Worker's Compensation

In Missouri the Worker's Compensation law ("Worker's Comp") provides that a business owner must carry worker's compensation insurance on their employees. Such worker's compensation insurance is provided by private insurance companies. Such insurance provides regardless of fault certain benefits for injury or death to employees who perform services for the business owner.

The theory behind Worker's Comp is that every injured employee receives a benefit but the benefit amounts are not as much as an employee would get under the normal civil law. The trade-off is everyone gets some benefit regardless of fault but no one gets as much as if they were to have been injured in a car collision. There is a schedule of benefits paid based on the extent of the employee's injury. Such schedule of benefits is strictly applied. Worker's Comp gives the injured employee a portion of the employee's weekly salary while the employee is recovering from an injury. In the event of a loss of use of limb or loss to the employee's body as a whole, there are set schedules of benefits that are paid in addition to the weekly salary amount.

The amount of the insurance premium a business owner pays for worker's comp insurance is based upon the business owner's payroll to the employees. Insurance agents can give a business owner an estimate of the cost of the premium for the worker's comp insurance but such quote is always subject to an audit by the insurance company to the actual payroll of the business owner.

All business owners and their employees are subject to the Worker's Comp law. Some workers who qualify as independent contractors need not be covered. In addition, farm laborers, domestic servants, and qualified real estate agents are specifically exempted from Worker's Comp. Additionally, any business owner who employ five (5) or less persons during the year is not required to carry worker's comp insurance. However, if a small business owner has elected to do business as a corporation, partnership, limited liability company, or trust and pays himself a salary as an employee, the business owner himself is included in calculating the number of employees. Employees who are involved in the construction industry and certain other employees per-

forming "hazardous duties" are required to be covered by worker's comp insurance even if there are less than five (5) employees.

It is often difficult for the small business owner to determine whether or not his business should carry worker's comp insurance. The legal definitions as to who must be covered can be confusing to a business owner. Often, whether or not the business owner should be carrying such insurance is not decided until an employee is actually injured and files a claim. Many times if the small business owner has elected not to carry worker's comp insurance and is later deemed by the Court to have been required to carry such, the business owner is subject to severe statutory penalties including criminal felony prosecution in addition to being liable to the injured employee under the normal civil law. Also, a business owner who has been found to be required to carry such insurance but didn't does not have available some normal defenses to an injured employee's claim.

As a result, a business owner with any employees besides himself should always carry worker's compensation insurance on his employees until he has consulted with a knowledgeable attorney who has given the business owner a written opinion that the business owner does not have to carry worker's compensation insurance.



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



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National Safe Boating Week - May 21 - 27

Jefferson City, MO— On May 11, 2005, Governor Matt Blunt signed a proclamation in honor of National Safe Boating Week urging everyone to practice safe boating on Missouri's many rivers and lakes. The proclamation encourages boaters to plan for a safe day on the water with the theme "Boat Smart from the Start."

Recreational boating casualties have become the second leading cause of transportation related fatalities after highways. On average, over 700 people die each year in boating related accidents with a growing percentage of these being children. The vast majority of these accidents are caused by human error or poor judgment and not by the boat, equipment or environmental factors.

Nearly nine out of ten victims who drown are not wearing life jackets. More than 60% of boating fatalities resulted from capsizing, falling overboard or flooding/swamping. It's often the sudden and unexpected trip out of the boat and into the water that turns an accident into a deadly situation. Merely having a lifejacket on board is not good enough in these instances. It must be worn to be effective.

The State of Missouri Life Jacket (PFD) requirements are: Under age 7 and Personal Water Craft (PWC) operators and passengers, but the United States Coast Guard Auxiliary is stressing that all boaters "Boat Smart From The Start - Wear Your Life Jacket".

Eight out of ten boating fatalities occur on boats

where the operator has no boating safety education. The trend is obvious. Typically the victims of boating accidents are not safety conscious, educated boaters.

In 2004, Missouri boaters were involved in 293 reported boating accidents. This resulted in fifteen boating related fatalities for that same time period. In addition, Missouri recorded 62 drownings statewide for 2004. Although these are still unacceptably high numbers, it should be noted that this is a downward

trend over previous years. The Water Patrol attributes these lower statistics to an effective enforcement program and increased public safety awareness.

The Missouri State Water Patrol recognizes that only through safety education and enforcement will this boating threat be reduced. The Water Patrol is proactive in enforcing new laws requiring boaters born after January 1, 1984, to attend a Boating Safety Course and receive a Boaters Certification Card. It

is hoped that these mandatory education initiatives will continue to have a positive impact on Missouri's boating accidents and fatalities for years to come. The Missouri State Water Patrol, National Safe Boating Council and Coast Guard Auxiliaries statewide encourage all boaters to be safe and knowledgeable operators. ■

Unwired - by the Chief Team

Do you know where your kids are?

Cellular phones have come a long way in 20 years, evolving from just a phone to an amazing multifaceted device. In this column we will keep you updated on trends, equipment, features and wireless applications.

With GPS (Global Positioning Satellite) your phone is now a tracking device. You can know where your kids are!

What a terrific tool for mobile work forces. Dispatchers can see in real time where their vehicles are, how they got there, the driver's speed and more. The top benefit is increased efficiency with better scheduling and management of your team. Rising fuel costs make efficient dispatching a must. GPS tracking vendors vary, but XORA is one of our favorites. It is inexpensive (less than \$1.00 a day), allows job scheduling via the handsets, and keeps you apprised of job progress, employee location, travel speeds and routes. You get more done by being more efficient so everyone wins; the customers, the company and the employees, especially if the team receives performance incentives.

For a demonstration of XORA go to www.xora.com. Other vendors include @ROAD www.@road.com,

CORRIGO www.corrigo.com, and ACT SOFT COMET TRACKER <http://webview.cometracker.com>

A new service TEEN ARRIVE ALIVE focuses on teen drivers.

78% of teens will be ticketed or involved in a crash by age 18, and 1 in 20 will be fatally or seriously injured. With TEEN ARRIVE ALIVE parents monitor the teen's speed and location. Plus they have a monthly contest where teens win \$250.00. It's a win-win situation; the kids can win, the parents win when the kids arrive alive, and society in general wins when insurance rates go down due to less teen driving accidents.

Teen Arrive Alive is \$14.99 a month, requires a java enabled phone and a \$9.99 data plan—a small investment as we send our teens out into the world.

GPS tracking may seem invasive to some, but the employees and teens who tend to resist it are the ones that probably need it the most.

Unwired is written by Chief Communications your NEXTEL Authorized Representative in Osage Beach, Camdenton, Lebanon, St. Robert.

For more info on this topic or any cellular questions we invite your calls at Chief Communications Nextel 573-302-0033.

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The Al Elam Column

With Greg Tolbert

The real estate contract is the most misunderstood tool in the real estate business. Whether you are a beginner or an expert, there is no excuse for not understanding the real estate contract.

First, it is important to understand the basics of contract law. Offer, Counteroffer and Acceptance. Most states have standardized contracts used by real estate agents and attorneys. The contract is drafted in the form of an offer and signed by the buyer. The contract is not binding until the seller accepts, creating a mutual agreement. If the offer is not accepted in the time frame and manner set forth by the buyer, then there is no contract.

There are some basic requirements that must be present to make a real estate contract valid:

In Writing. A contract for purchase and sale of real estate must be in writing to be enforceable. If a buyer makes an offer in writing and the seller accepts orally, then backs out, the buyer is out of luck.

Mutual Assent. As stated earlier, there must mutual agreement or a "meeting of the minds."

Identify the Parties. The contract must identify the parties involved, both buyer and seller. Although not legally required, a contract commonly states full names and middle initials.

Identify the Property. Although not required, a legal description of the property should be set forth. A vague description such as "my lakefront home" may not be specific enough to create a binding contract.

Purchase Price. The contract must state the purchase price of the property or a reasonably ascertainable figure.

Closing Date. An exact date stating when and where the transaction

will be finalized must be included in the contract. If all necessary arrangements for this date are not met, the contract will be void.

Consideration. A contract must have consideration to be enforceable. Consideration is the benefit, interest or value that induces a promise; it is the glue that binds a contract. The amount of the consideration is not important, but rather whether there is consideration at all.

Signatures. Finally, a contract must be signed to be enforceable. The parties signing must be of legal age and sound mind. A facsimile signature is usually acceptable, so long as the contract states that facsimile signatures are valid.

Having knowledge of all parts of the real estate contract is in your best interest no matter what side of the transaction you are on. It can be the difference between a smooth, hassle-free transaction, or a transaction that does not happen at all.

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.



Greg Tolbert

What could be better than fishing? FREE fishing.

June 11 and 12. On those two days anyone can fish at Missouri Department of Conservation areas and most other places in the Show-me State without having to buy a fishing permit.

Each year the Conservation Department designates the weekend after the first Monday in June as Free Fishing Days. Requirements for special permits still apply at some county, city or private fishing areas.

Although Missouri residents and nonresidents alike can fish

without state permits on Free Fishing Days, normal regulations, such as limits on the size and number of fish you can keep, remain in effect. Regulations are outlined in the 2005 Summary of Missouri Fishing Regulations. The free booklets are available at bait shops and other places where fishing equipment is sold. Some private fishing areas still require permits on free fishing days. The event does not give anglers permission to trespass on private property. ■

Fishing's impact on the Lake economy

by Denny Benne

Of the 623 regatta permits issued on the Lake of the Ozarks by the Missouri State Water Patrol in 2004, 579 of those were issued to fishing tournaments that would accommodate 16,776 boats. The economic impact of fishing on the Lake of the Ozarks is still big business.

In tournament style fishing, a boat will consist of two fishermen per boat, taking the number of tournament fishermen to more than 30,000 annually. These fishermen will stay somewhere, eat somewhere, and while most of their time is spent fishing, there are a variety of things to do at the Lake with their spouses who want to get away as well.

We talked with Chip Weeg of "Hook 'em Guide Service", respected guide on the Lake of the Ozarks and tournament fisherman. Chip said, "On a typical

tournament you'll spend around \$300 a day...you'll burn about 40 gallons of gas per day in the boat for the two days, or \$80 a day. Figure \$25 gas in the truck, \$50 for a room, a \$10 breakfast, nice dining at the end of the day -- \$50, and miscellaneous groceries and rigging about \$50. Entry fees for these tournaments can run up to \$1,100 for an FLW sanctioned event, or \$50 to \$600 depending on the size of the tournament."

"What people don't realize is how big "pre-fishing" is on some of the bigger tournaments. Fishermen will stay the entire week or do a four day pre-fish. They'll spend the same amount per day on pre-fishing a tournament."

Using Chip's \$300 per day average for a tournament and conservatively a 4 day stay per angler, if only half of those fishermen pre-fish, along with a multiplier of 30,000 tournament fishermen,

then some \$36,000,000 are spent at the Lake of the Ozarks on tournament fishing.

Chip was quick to point out that these numbers do not reflect the 15 or 20 member support staff for weigh-ins or the spectators that need rooms. And, these are just the tournaments that are documented through regatta permits. There are smaller church sponsored tournaments and countless others.

When asked about the quality of fishing at the Lake, Chip said, "The fishing is good. We're catching some bigger fish again and the Kentucky bass are as strong as ever. The Lake is a great place to host a fishing tournament of any size."

Chip Weeg is the owner-operator of "Hook 'em Guide Service" and can be reached at 573-216-2409. ■



Fishermen enjoy a sunny afternoon just below the spillway at Bagnell Dam

Photo: Willman

AmerenUE to pay \$1.3 million under terms of settlement

Jefferson City, MO—AmerenUE will pay the state of Missouri \$1.3 million in an agreement with Attorney General Jay Nixon over a fish kill at Bagnell Dam on the Lake of the Ozarks.

Approximately 43,000 fish were killed in May and June of 2002 when they were sucked into the dam's turbine generators as AmerenUE released large amounts of water to keep the lake level down after heavy rains.

An AmerenUE statement said: "Fish traveled through the plant's turbine generators and became trapped on plant intake racks on the upstream side of the dam. In the months and years immediately after the death of these fish, AmerenUE worked with consultants and with state and federal resource agencies to evaluate and implement fish protection measures. Before and after the incident, the company also spent several million dollars to improve aquatic habitat, to support a fish hatchery and to restock fish at the Lake of the Ozarks."

The consent judgment, which was entered today in Miller County Circuit Court, resolves a lawsuit Nixon filed on behalf of the Missouri Clean Water Commission against AmerenUE in 2003.

"Many of the fish killed by the turbines three years ago were paddlefish stocked in the lake at no small expense by the Missouri Department of Conservation," Nixon said. "This court order and the companion agreements will provide restitution to the state for the fish and require AmerenUE to take significant steps to ensure that this type of fish kill does not occur again."

"We believe this settlement agreement offers provisions that protect habitat and recreation, while allowing the plant to continue to operate efficiently and reliably," says Thomas R. Voss, Executive Vice President and Chief Operating Officer of Ameren Corporation, the parent company of AmerenUE.

Under the court order, \$1 million will go to the Conservation Commission Fund and the other \$300,000 will go to the Natural Resources Protection Fund.

In addition to the money paid to the state, AmerenUE will construct and operate an approved net-like barrier at the dam to prevent fish from being destroyed in the power plant.

AmerenUE states: "Provide a barrier net upstream of the plant intake structures. This 100-foot-deep, 1,100-foot-long structure would isolate fish from the plant water intakes so fish could not pass into these structures. Testing and design of these fish protection structures will begin in 2005, with the advice of leading experts in the field."

That is one of the provisions in an agreement between AmerenUE and the Department of Conservation, the Missouri Department of Natural Resources, the U.S. Department of the Interior, the U.S. Fish and Wildlife Service and the National Park Service. The agreement, which will be filed with the Federal Energy Regulatory Commission, also requires AmerenUE to:

- Pay \$134,000 annually to the Department of Conservation for fish stocking, with the amount to be adjusted each year for inflation.

- Pay \$2.1 million in annual installments of \$350,000 for six years as mitigation for impact to the Missouri Division of State Parks and Historic Sites. Among other things, the money will be used to address erosion and develop a satellite law enforcement center in Lake of the Ozarks State Park.

- Install new turbines that will more efficiently generate electricity and help improve water quality.

- Receive new water quality certification from the Department of Resources that will require the dam to meet water quality standards for dissolved oxygen, which can negatively impact aquatic life.

- Pay \$175,000 annually, to be adjusted each year for inflation, for activities under the Endangered Species Act, at the direction of the Fish and Wildlife Service.

As part of an accompanying settlement agreement between the Attorney General, the Department of Conservation and AmerenUE, the Department of Conservation will dismiss its lawsuit against AmerenUE. That lawsuit also

sought compensation for the fish kill. AmerenUE indicates the settlement is directly related to their effort in relicensing the facility.

AmerenUE states: "The Federal Energy Regulatory Commission (FERC) must approve the settlement, which has been signed by the company and by the U.S. Department of Interior, representing Fish and Wildlife Services and the National Parks Service; the Missouri Department of Conservation; and the Missouri Department of Natural Resources." AmerenUE expects the FERC to rule on the agreement and on AmerenUE's dam and plant relicensing application by year-end 2005. AmerenUE filed their formal relicensing application for Bagnell Dam and AmerenUE's Osage Hydroelectric Power Plant with the FERC on Feb. 24, 2004, requesting a new operating license for the dam and plant. The existing license will expire Feb. 28, 2006.

AmerenUE is a subsidiary of St. Louis-based Ameren Corporation. Ameren companies serve 2.3 million electric customers and 900,000 natural gas

customers over a 64,000-square-mile area of Missouri and Illinois. ■

The AP contributed to this story. From Press Releases.



AmerenUE's Bagnell Dam spillways

Photo: Willman

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The Vandervort Report

So what is the future of the Bagnell Dam Strip? Your guess is as good as mine. I would very much encourage the silent majority of forward thinking business leaders in this community to voice their opinions to the elected officials of the city of Lake Ozark. They have obviously heard an ear full from the vocal minority of people that think the strip is just fine the way it is and are only interested in change if they can get rich off of it.

You can criticize tax increment financing and eminent domain or condemnation all you want, but the reality is without using those kinds of tools the strip will stay the way it is for decades to come. Don't get me wrong; I applaud the efforts of those individuals who are doing some improvements down there, however without a concerted effort and a master plan for redevelopment, those changes are likely to be way too little too late. Some of the improvements like the new restaurant complex that is being built on the strip could be worked into a master plan; but forgive me for saying; a new paint job, vinyl siding and sidewalks does not a redevelopment make!

The majority of the businesses in the city of Lake Ozark are on the Strip, however those businesses only make up about ten percent of the sales tax revenue generated for the city. It doesn't take rocket science to figure out that something needs to change! Even if the renovations that are taking place could miraculously double the revenue generated on the strip it would still be a blighted area. The city of Lake Ozark is not in the best financial condition, and geographically speaking the city has a very limited area to grow their way out of their financial dilemma. A large-scale commercial development that was proposed to the city could have drastically changed the future of Lake Ozark.

Let's set the record straight. My group withdrew our redevelopment proposal because it had become blatantly obvious to us that although we had some support in the city council and a lot of support from residents and business leaders outside the strip, certain individuals had their own agenda and preferred the status quo. If the city is for the growth and economic development of this community, maybe their development committee should have had some representation from the businesses that contribute 90% of the sales tax revenue to the city instead of being made up almost exclusively of merchants on the strip. Maybe there should have been some representation from other areas of the city that would have surely gained from a development like this? With all due respect to every one who volunteered to serve on that committee, they all have a definite conflict of interest. So by the way does the majority of the city council.

It is extremely ironic that at the same meeting the city council received my letter to withdraw, that the city also received a letter from Mike Downing, Business Manager for the Missouri Department of Economic Development that suggested putting developers in front of a public forum before they have had a chance to completely formulate their plan would be enough to disrupt any plans to bring new business to the town and that doing so could cause developers to become less interested in doing business in the city. Mr. Downing obviously has a great deal of experience in economic development and how projects like this work. Those who thought our group should have approached every property owner and negotiated a contract prior to presenting our plan to the city should get a lot of insight from Mr. Downing's correspondence as to how the process works.

From the moment we were ready to bring this project to the public, I contacted the city officials to inform them of our plans and asked to address the city council. My request was granted and the city posted notification to the public that our group would be giving our presentation. Our entire group including our legal council, Architect, and bonding representative gave the city council a full presentation of our redevelopment plans and we answered questions from both the city council and the public at that meeting. After the elections were held we agreed to address the city council along with the newly appointed committee for development. Once again, I brought my entire group back here for another presentation only to find out an hour before that meeting that our presentation had been canceled.

This project was a large undertaking and would only be possible with overwhelming support of the residents, business community and the majority of the city council. I have little doubt that eventually the political climate will change in Lake Ozark and a large redevelopment of the strip area will become a reality. I hope to be a part of that change. Until then, I have plenty of development projects on my plate. And yes, for those of you who have asked, there are other cities that have expressed a great deal of interest in bringing our development to their community.

Merlyn Vandervoort

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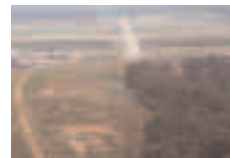
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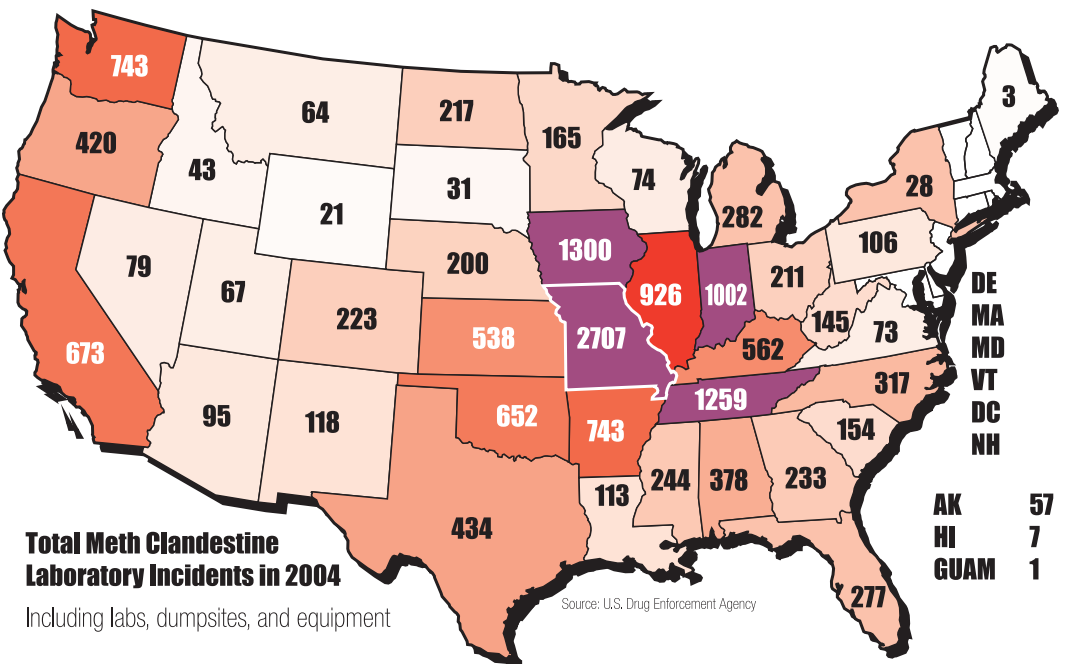
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"People always ask me, 'Were you funny as a child?' Well, no, I was an accountant."

— ELLEN DeGENERES

Fighting Missouri's meth problem a daunting task for enforcement



by Darrel Willman

A few miles outside of the major cities a different Missouri takes shape. Rolling hills and woods, open spaces— and Meth labs. Missouri has twice as many clandestine methamphetamine labs as Iowa and ten times as many as most other states, according to the U.S. Drug Enforcement Agency (DEA).

Alan Wilson, Supervisory Special Agent based out of St. Louis explains it is the rural makeup of most of the state that meth makers find so attractive. Vast expanses of countryside, sparsely populated, easy for producers to disappear into.

"You can get out there, and you don't have to worry about the neighbors complaining about the smells," he said.

Missouri comprises 70,000 square miles, much of it sparsely populated. The DEA doesn't have the manpower to cover it. Instead, they work with local jurisdictions through training and funding to combat the drug's spread.

"We aren't doing a whole lot on the small "Mom & Pop" labs because we've concentrated on training state and local agents over the last ten years or so to do which is where we have our academy. We train them, outfit them— the only thing we do is handle the COPS funding money that's used to clean up the labs. They'll go out and find the labs

and then call us to get the funding numbers to clean it up."

Cleaning up a meth lab costs about \$5,000 but some run as much as \$150,000. Each pound of meth produced leaves behind five or six pounds of toxic waste. Meth labs dump leftovers down the drain or onto the ground. Materials like hydrochloric acid, drain cleaner, battery acid, lye, lantern fuel, and antifreeze are among the ingredients left behind after a bust.



Photo credit: D.E.A.

The St. Louis Division of the DEA covers five and one-third states: Missouri, Kansas, Iowa, Nebraska, South Dakota and Southern Illinois. They have about one hundred twenty-five agents and one-hundred thirty

task force officers across nearly six states. Their division covers the greatest area of all DEA divisions, but has the lowest staffing. Just some two hundred fifty agents covering nearly four hundred thousand square miles. Local police and sheriff's departments have manpower and resource issues as well— covering the miles of countryside stretches agencies to the limit.

Camdenton County Sheriff John Page said they rely on coop-

erative efforts with other jurisdictions to fight meth manufacturing and distribution.

"We're part of the task force which is called Lake Area Narcotics Enforcement Group and continues on next page

A Short History - Methamphetamines

Amphetamines, a psychostimulant, of which methamphetamine is a derivative, were first synthesized in 1887 in Germany. They are made from evergreen plants of the genus Ephedra, the source of ephedrine. Also known as "ma huang" (say 'May-Hung') ephedrine has been used by the Chinese for thousands of years as a bronchial dilator. Amphetamines went unnoticed until 1932, when "benzedrine" was introduced as an over-the-counter inhaler for the treatment of congestion associated with colds. Amphetamines in the 1930s were used to treat narcolepsy (a disorder which produces spontaneous sleep). Methamphetamine, a more powerful and easier to make derivative, were discovered by the Japanese as early as 1893. Because of its water-soluble powdered form, methamphetamine was easy for them to inject.

During World War II, Korea and Vietnam, amphetamines and methamphetamines issued by the military were used by soldiers to increase their ability and reduce fatigue. After WWII, Japanese military stockpiles of the drug became available to the public and abuse there reached epidemic proportions. The drugs are still issued by the military according to some reports, in Afghanistan and Iraq.

In the 1950s, students, athletes and truck drivers commonly abused dextroamphetamine (Dexedrine) and methamphetamine (Methedrine) manufactured legally for prescription. Amphetamines were widely prescribed in the 1950s and 1960s as medications for depression and obesity. At its peak in 1967, 31 million prescriptions were written.

The 1960s also saw the rise of injectable methamphetamines until the Controlled Substances Act of 1970 severely restricted their manufacture, along with many other drugs. ■

Employer drug testing shows slowing in spread of methamphetamine use among workers

by Adam Geller

New York— (AP) Employers are catching more workers using methamphetamine, but the drug's spread into the workplace appears to have slowed considerably, a new study finds.

Employers who screen job applicants and workers for drugs saw the number testing positive for amphetamines increase by 6 percent last year. Positive tests for methamphetamine, one of two stimulants in that class of drugs, increased by 3 percent, according to a report to be released Monday by Quest Diagnostics Inc.

The figures are based on the results of 7.2 million workplace drug tests conducted in 2004 by Teterboro, N.J.-based Quest, one of the country's largest drug screening firms.

The limited increase contrasts sharply with 2003, when the number of workers testing positive for all amphetamines surged 44 percent and those failing the test for methamphetamine jumped 68 percent.

The percentage of workers testing positive for all drugs was unchanged at 4.5 percent. Of

workers who tested positive, 55 percent failed the screening for marijuana, 15 percent for cocaine and 10 percent for amphetamines.

The popularity of methamphetamine has surged in recent years, prompting many states to try to limit the sales of the decongestant pseudoephedrine that is commonly used to make it.

But even as officials have worked to crack down on the manufacture and sale of the drug and encourage treatment, drug users have proven persistently creative at cheating on workplace tests. Such cheating will be the topic Tuesday of a hearing by a House of Representatives subcommittee.

A survey on methamphetamine use by the Substance Abuse and Mental Health Services Administration showed 5.7 percent of people older than 26 said they had used the drug.

"It's just a little too soon for us to know what it (the workplace testing data) means," said Leah Young, a spokeswoman for the Substance Abuse and Mental Health Services Administration.

Missouri's meth problem

continued from previous page
that is funded by a grant from the state. [They get funding] from by federal dollars."

But Page pointed out it is difficult because of the drug's powerful addictive properties.

"The problem is that Meth has gotten to be so widespread. It crosses so many social and economic lines. You can have anybody from a doctor or an attorney all the way down to a local homeless person using Meth, it doesn't make a difference. Once they get hooked on it, they're hooked. It's not like some of the other drugs you can use recreationally once or twice, and not have a problem with it. The reality with Methamphetamines is they [users] try it as a recreational thing, and then they get hooked. They have a need to stay awake for a couple days and so they try it. Once they do they get to wanting it."

Sergeant Paul Reinsch of the Missouri State Highway Patrol says, "It's the ease of getting the drug, just because it's so easy to make. You can make it in a motel room, at home, along a creek bank, they can make this stuff anywhere. It's now referred to often as the 'poor man's cocaine' because it's so cheap and easy to make."

"Most of our investigations begin with a traffic stop. We stop someone who has a meth lab in the vehicle or methamphetamines on them. The followup investigation may lead to a lab or the person supplying it. We have multi-agency task forces we work with in local jurisdictions, like LANEG, MUSTANG and others. A lot of the information is shared through these multi-jurisdictional agencies. We get a lot of tips from concerned citizens as well. We have a Meth hotline where we get a lot of tips. (888-823-METH).

Methamphetamine goes under many aliases: tweak, crank, shard, crystal, yaba, chalk, speed, go, go-fast, cristy and meth.

Methamphetamine hydrochloride (clear chunky crystals that look like ice) is referred to as: ice, crystal, glass, quartz, 64glass, john or tina.

Meth today is produced using chemicals and equipment easily obtained at hardware, grocery, and farm supply stores. There are literally thousands of recipes. An investment of a few hundred dol-

lars in over-the-counter cold remedies and various chemicals can produce thousands of dollars worth of methamphetamine. The drug can be made in a makeshift "lab" that can fit into a suitcase. Many of the precursors (materials used to make meth) needed however, are now controlled or watched closely. Stores limit quantities and place pseudoephedrine-containing remedies behind the counter. Pseudoephedrine is a primary ingredient in most "recipes".

How You Can Help

Sergeant Reinsch stresses law enforcement needs the public's help to crack down on meth.

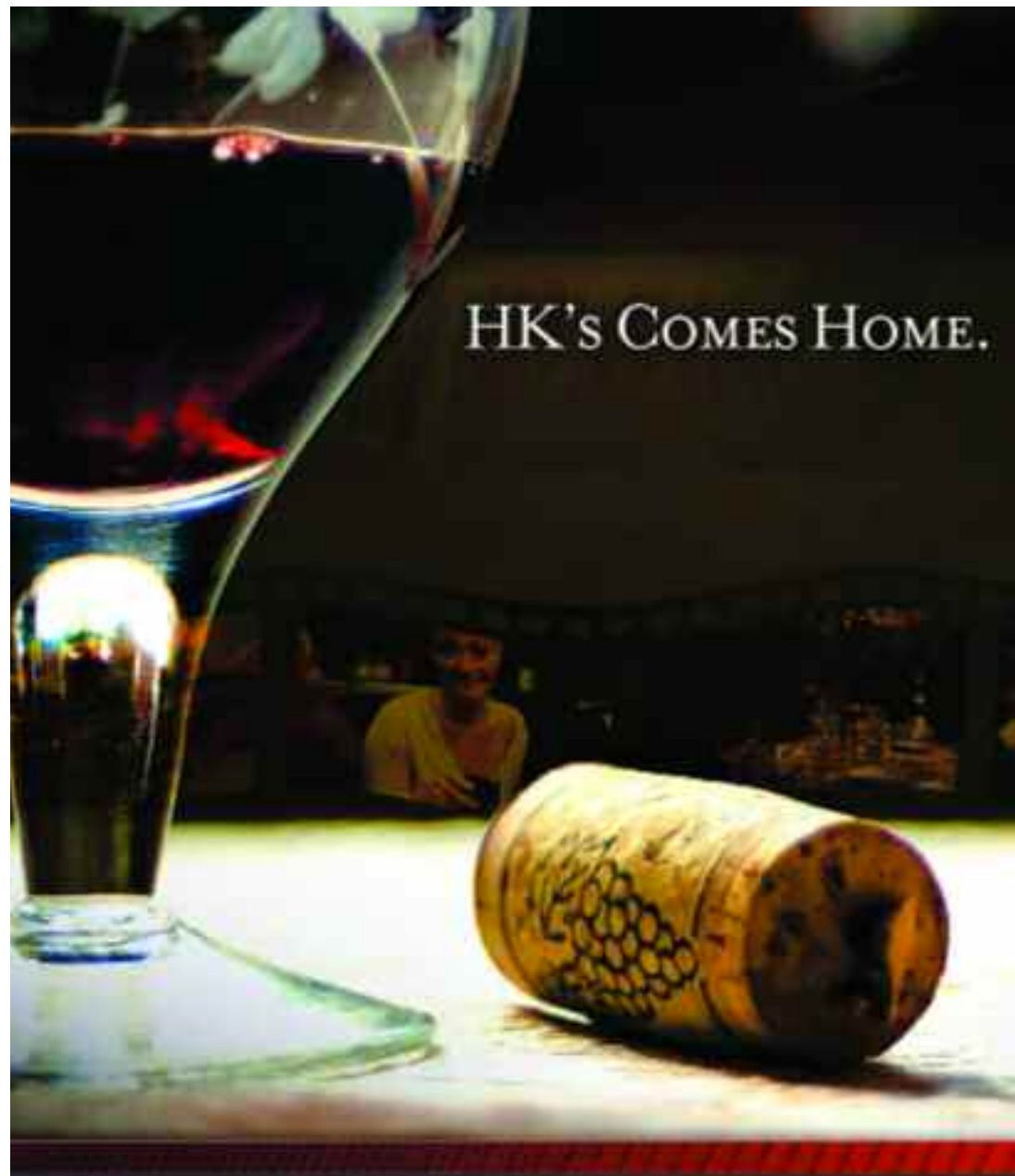
"It's not only law enforcement's problem. It's society's problem. We're going to need as much help from the public as we can get. Whether it's calling in a license plate number from areas they think are involved in drugs, to just keeping their eyes and ears open and give us any information they can.

"If they suspect an individual may be using meth, they may notice personality changes. These people become very paranoid, very nervous. Often there's rapid weight loss, they can become very volatile and agitated quickly, they don't take care of themselves anymore. Often times they neglect personal hygiene such as combing their hair, brushing their teeth and washing their clothing."

He stresses that if people are observant, they can spot meth use and production in their neighborhood or community.

"Look for high traffic in areas at unusual times of the day. A house that has unusual ventilation for the time of year—for example fans in the window in winter. They become so paranoid sometimes they board up the windows. A lot of times there is an acid smell associated with production of Meth, ethyl alcohol smell or other strange odors. I'd like to caution them however, if they see these kinds of things, stay away from them, they're highly flammable. They're very dangerous, these labs can explode. And again, because they're highly paranoid, these people like to booby-trap the areas where they're cooking them. If they see these kinds of things, stay away and give us a call."

Sources: DEA, Committee for a Drug-Free America. ■



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— BILL COSBY

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— JOHN F. KENNEDY (1917-1963)

Great Southern Bank to Acquire Three Branches From Peoples Bank of the Ozarks

Springfield, MO— Peoples Bank of the Ozarks and Great Southern Bank, a wholly-owned subsidiary of Great Southern Bancorp (NASDAQ:GSBC), announced today that a definitive agreement has been signed for Great Southern to purchase three branches from Peoples Bank of the Ozarks. The purchase, approved by each bank's Board of Directors and subject to regulatory approval, will bring Great Southern's number of branches to 34 in southwest and central Missouri. The central Missouri branches are located in Camdenton, Climax Springs and Greenview, which are in close proximity to Great Southern branches in Buffalo, Lebanon and Osage Beach.

"Ownership of Peoples Bank has been affiliated with banking in central Missouri since 1971 and we value the relationships we have made," said Peoples Bank President & CEO James E. Huff. "This is a positive step forward for both Peoples Bank and Great Southern and the cus-

tomers and employees affiliated with the three branches in Camden County. While the sale of these branches was a difficult decision, this will allow us to focus more on our primary market, which is southwest Missouri. We feel that Great Southern will value the relationships we have established and be committed to continue building upon our strong foundation."

"Great Southern has served the central Missouri region for many years and these additional branches will strengthen our presence in this growth area of our state," said Great Southern President and CEO Joseph W. Turner. "We are excited about welcoming this strong team of employees to Great Southern and we look forward to building relationships with customers in these communities and providing the high level of convenience, value and service that Great Southern offers to all of its customers."

The acquisition, representing approximately \$35 million in

deposits and \$14 million in loans, is expected to be complete in the third quarter of 2005. For now, customers at these branches should continue to bank as they always have. Customers will be notified in advance with information related to the transition.

About Peoples Bank of the Ozarks: Peoples Bank is a locally owned bank headquartered in Nixa, Mo., with total assets of \$280 million. Peoples Bank currently operates 12 retail banking branches in six southwest and central Missouri counties, as well as a loan production office in Ozark, Mo.

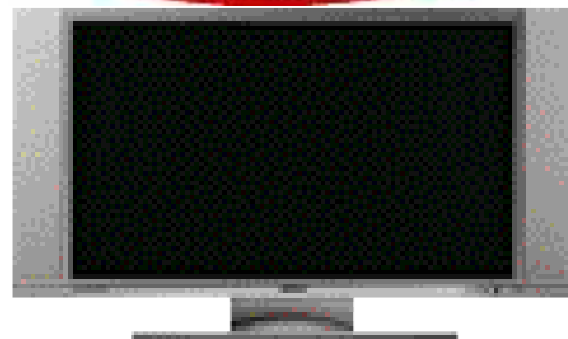
About Great Southern Bank: With total assets of \$1.91 billion, Great Southern offers banking, investment, insurance and travel services. Headquartered in Springfield, MO., Great Southern operates 31 retail banking branches and more than 150 ATM's throughout Southwest and central Missouri. ■

Press Release

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— RITA RUDNER

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Treasurer: End state investment in companies with terror ties

by Kelly Wiese

Associated Press Writer

Jefferson City, MO— (AP) State Treasurer Sarah Steelman called on the state employee retirement system Wednesday to halt its investments in foreign companies and banks with terrorist connections.

Steelman, a Republican who took office in January, is part of the board that oversees the Missouri State Employees' Retirement System, or MOSERS, but cannot single-handedly change its investment strategy.

Steelman said the state should not be directly investing in Arab Bank or in foreign companies doing business in Iran, which is under long-standing U.S. sanctions.

"Investing public funds in banks that fund terrorism is wrong," she said. "These investments must be stopped."

The retirement system invests about \$6 billion, about 20 percent of which is in foreign investments. Investments with those doing business in Iran amount-

ed to about \$20 million as of last week, and the state investment in Arab Bank is about \$80,000, she said.

Arab Bank faces several lawsuits in the United States by relatives of terrorism victims in Israel, including a Missouri

native, who allege the bank supported terrorism by funneling donations to Palestinian suicide bombers and their families.

Rep. Todd Smith, R-Sedalia, vice chairman of the MOSERS board, said the board has looked at similar issues in the past and

found it's tough to determine which companies have terrorist connections.

"The problem is there is no single list out there saying, 'Don't do business with these following companies,' Smith said. "We're not going to sit there and second-guess our money managers on who is and isn't investing in companies we don't personally like for one reason or another."

Still, he said he would review the specific concerns of Steelman.

Steelman said her office hasn't yet studied American companies, but if it finds any with terrorist ties, the state should not invest in them either.

The retirement system's current policy is to annually check a list, if provided by the federal government, of companies with terrorist ties. Steelman said that's not good enough, especially as the state has never received that list.

"Bureaucratic delays are not acceptable," she said.

But MOSERS director Gary

Findlay said without guidance from the federal government, foreign policy would vary with each state. He said the staff doesn't have the resources to determine whether companies doing business in certain countries are helping or hurting U.S. interests.

Steelman wants those investments pulled out, the policy strengthened and a state law to bar investment of state funds in companies with terrorist ties.

She said that move is essentially a matter of right versus wrong, and the state should be able to find other suitable investments that guarantee the same rate of return.

Smith said returns are the bottom line.

"We have a fiduciary responsibility as the board to maximize our rates of return. Are you really upholding your fiduciary responsibility when you are basically trying to do social engineering?" he asked. "That's a question every board has to wrestle with: Where do you draw the line?" ■



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Osage Beach to Host Heartland Chatauqua

Five evenings with historic figures free to the public

by Darrel Willman

Osage Beach is one of just three cities in Missouri to host the Heartland Chautauqua for 2005.

A joint venture with the Missouri Humanities Council (HMC), "America the Bountiful" is the theme for this year. Heartland Chautauqua is a family-oriented festival of history, beginning Tuesday June 14 and ending Saturday June 18. The event will take place nightly under a tent at City Hall. Be sure to bring a chair and be prepared to listen to Theodore Roosevelt, Mary Elizabeth Lease, Fred Harvey, George Washington Carver and John James Audubon.

These historical figures are portrayed by a troupe of scholars who spend the week recreating the popular Chautauqua tent shows of the early 20th century.

Unlike scripted actors, the Heartland Chautauqua scholars can, because of their knowledge of the character and history, speak spontaneously in the first person and exchange ideas with audience members.

Each night, the scholar's performances will begin at 7:45 p.m. Local entertainment is scheduled to begin at 6:00 p.m. Food vendors will be available before the presentations.

Chautauqua (pronounced "shuh-to-kwuh") refers to a cultural movement that swept the U.S. from the late 19th century to about 1932. Taking its name from Lake Chautauqua, NY, where Sunday School teachers gathered annually for a week of bible study, the Chautauqua movement grew into a touring program of lectures, music and socializing under a big tent in the summer time.

June 14 - Theodore Roosevelt

Portrayed by Doug Mishler, Reno, NV. Doug is Professor of History at the University of Nevada-Reno. He has served as Artistic Director for the High Plains Chautauqua in Greeley, CO, since 2000.

Theodore Roosevelt (1858-1919). President from 1901-1909, Roosevelt took on corporate greed and demanded a Square Deal for society. He established wildlife preserves, national parks, reclamation projects, wetlands and natural monuments at a rate no political leader in our history has equaled.

By the time he left office, Roo-



(l to r, front row) Paxton Williams as George Washington Carver, Glenna J. Wallace as Mary Elizabeth Lease.

(l to r, back row) Kathryn Ballard (Artistic Director/Road Manager), Dr. Doug Mishler as former-President Theodore Roosevelt, Dr. William Worley as Fred Harvey, Dr. Richard Johnson as John James Audubon

sevelt set aside 230 million acres for 51 bird sanctuaries, 150 national forests, 18 national monuments and five national parks.

June 15 - Mary Elizabeth Lease

Portrayed by Glenna J. Wallace, Seneca, MO. Glenna is newly retired after teaching 35 years at Crowder College in Neosho, MO. She currently serves as Tribal Secretary to the Eastern Shawnee. Glenna spoke on the heritage of the Shawnee Tribes as part of the Heartland Chautauqua in 2003-2004.

Mary Elizabeth Lease (1853-1933), was an American lecturer, writer, and later political activist who championed diverse public cases including the plight of the farmer.

She and her husband spent ten years trying to make a living farming, but lost everything in the financial panic of 1873.

Later she became the voice of the Farmers' Alliance, making more than 160 speeches in Kansas alone, achieving world wide fame and attracting national attention with what has been described by her enemies as "radical utterances".

Always known for her powerful voice, both physically and influentially, she has been described as hurling sentences "as Jove hurled thunderbolts."

Mary Lease was known to be able to influence hundreds of votes wherever she spoke and the opposition did not want her in

their area near or during election time.

As one source stated, regardless of whether Mary Elizabeth Lease did or did not explicitly call for more "hell raising, Lease was a powerful voice of the agrarian crusade."

June 16 - Fred Harvey

Portrayed by William Worley, Kansas City, MO. Bill presently serves as a consulting historian for Union Station, Kansas City, Inc. and is an adjunct Doctoral Faculty member in the History Department for the University of Missouri-Kansas City.

Fred Harvey (1835-1901) immigrated to the United States in 1850. In 1876, he negotiated a contract with the fledgling Atchison, Topeka & Santa Fe Railroad to operate a "high class" lunch room at the Topeka, Kansas depot.

In 1882, at the suggestion of one of his managers, he began advertising for young women to become "Harvey Girls" or waitresses in the far-flung operation.

In the 1890s, the Harvey Company added dining car service on the Santa Fe and lunch room operations on the Frisco Railroad. The company established ranches for raising beef, dairies for producing milk, butter and ice cream.

Special meals and menus were devised to offer 19th Century train passengers the opportunity to eat finely prepared meals, excellently served in spotless

restaurants.

These were often located in towns so small there were no other restaurants in the locale. By Harvey's death in 1901, the company operated 15 hotels, 47 restaurants and 30 dining cars.

June 17 - George Washington Carver

Portrayed by Paxton Williams, Merrillville, IN. A graduate of Iowa State University, Paxton holds a master's degree in Public Policy from the Gerald R. Ford School of Public Policy at the University of Michigan. Last year he was a Rotary Foundation Ambassadorial Scholar at the University of Birmingham (United Kingdom).

George Washington Carver (1864-1943) a native Missourian, was a scientist and educator.

Born the son of a slave, "... about the close of the Great Civil War," in Diamond Grove (Newton county) and attending his first school in Neosho, he is best known for his work as a scientist and botanist at the Tuskegee Institute in Alabama.

Carver's work with peanuts made him a national hero. Through experiments in his laboratory, he discovered nearly 300 valuable uses for the peanut.

During his lifetime, the once negligible crop rose to the status of a \$200 million product cultivated on some 5 million acres each year. Carver was also known for his development of practical farming methods.

Carver, a charismatic speaker with a gentle manner, could also be considered a true renaissance man: a painter (one painting received an honorable mention at the 1894 World's Fair in Chicago), a musician (he once played concerts to raise money for Tuskegee), a marketing whiz, a researcher, an inventor and a teacher.

June 18 - John James Audubon

Portrayed by Richard Johnson, Claremont, CA. Dick is a Professor of History at California State University, Pomona where he specializes in 19th century American History.

John James Audubon (1785-1851); artist, explorer, hunter. He was filled with stories about America's natural abundance. By the time he sat down to write his Ornithological Biography in 1831, Audubon had already come to realize that America's abundance was vanishing under the onslaught of European immigrants to America.

He clearly sounded a warning. That unless these animals were somehow protected, they would become extinct. Even the Native American faced a similar fate in Audubon's eyes.

Audubon's journal of his trip up the Missouri River in 1843 repeatedly contrasted the abundance perceived by Lewis and Clark forty years earlier with the stark barrenness that haunted many of the same sites in Audubon's day.

Thanks to the Audubon Society, almost everyone knows of Audubon and associates the name with the preservation of wildlife habitats.

Audiences will be shocked, however, to hear Audubon brag about the number of birds he has killed. When the famous artist was in Florida in the early 1830s he wrote boastfully that he felt incomplete if he had not killed at least 100 birds in a day.

For audiences, the marked contrast between Audubon the wanton hunter and Audubon the preservationist provokes substantial questioning and a reconsideration of what it means to live in the midst of a dwindling American natural abundance.

Historical and biographical information provided by Missouri Humanities Council from their Chautauqua website. ■

The top twenty jobs that pay the best for college grads

by Michael Gillespie with the AP
When looking for a new career or considering a career change, it helps to know which occupations offer the best prospects.

According to the Occupational Outlook Quarterly prepared by the Bureau of Labor Statistics, 20 hot careers have been identified based on job openings from each occupation's growth and need to replace workers who have retired or permanently left the occupation.

Topping the list is registered nurses with an estimated 110,119 annual average job openings with a median annual earning of \$48,000.

Licensed practical nurses and licensed vocational nurses also make the top 20 list with 29,480 annual job openings and a median annual earning of \$31,440.

Education positions including elementary, secondary and special education teachers rank among the hottest opportunities through 2012.

Potential earnings can even be higher. The occupations listed

rank in the highest or second-highest earning quartiles for 2002 median earnings. Median earnings for workers in these occupations were higher than the earning for at least 50 percent of all workers in 2002.

Factors that effect demand also effect employment.

A demand for more houses, for example, increases the need for construction workers. Demand for education increases the need for teachers. As the number of older people grows, services related to healthcare are expected to be in greater demand.

So are young people in Missouri going for the gold when it comes to choosing their profession? The Business Journal surveyed some colleges and universities in the state to determine their most popular undergraduate programs. If degree majors are any indication, then it appears that most new graduates are on track for high demand jobs with good pay. Compare the results of our poll with the government's list of hot careers. ■

Most Popular Graduate Programs

CMSU, Warrensburg

Education
Communications
Nursing

MSSU, Joplin

Elementary Education
Nursing
Pre-Business

Southeast Missouri State University, Cape Girardeau

Education
Business
Nursing

Southwest Missouri State University, Springfield

Psychology
Elementary Education
Accounting

MU, Columbia

Business Administration
Journalism
Education

UMR - Rolla

Mechanical Engineering
Electrical Engineering
Computer Engineering

The U.S. Government's Top 20 Hottest Careers and Annual Salary

Job Openings	Earnings	Job Openings	Earnings
General/operations managers	76,245	Executive secretaries and First line supervisors/managers (office administrative support)	\$38,820
Computer systems analysts	23,735	Carpenters	\$34,190
Management analysts	25,470	Administrative assistants	\$33,410
Postsecondary teachers	95,980	Truck drivers (heavy and tractor-trailer)	\$33,210
Registered nurses	110,119	Licensed practical and licensed vocational nurses	\$31,440
Accountants and auditors	40,465	Automotive service technicians and mechanics	\$30,590
Secondary school teachers	45,761	First line supervisors/managers (retail sales workers)	\$29,700
Special education teachers	23,297	General maintenance and repair workers	\$29,370
Sales representatives (wholesale and manufacturing)	66,239		
Police/sheriff patrol officers	31,290		
Elementary school teachers	54,701		
Electricians	28,485		

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WHITE HOUSE HOTEL, Lake Ozark, MO – Most of the buildings housing businesses along the north side of the Bagnell Dam Strip built in the 1930s have all been lost over the years to fire or demolition for new structures, or they have been remodeled and modified to the point that the original structure is no longer recognizable. The

White House Hotel building is one of the exceptions.

It stands on The Strip today almost in its original two-story form, having lost only the octagonal Italianate cupola that stood atop the tower section at the west end, the small curved roof over the doorway to that section, and the gas pumps.

G. Riley DeGraffenreid built the White House Hotel. Riley was a road construction foreman during the building of the dam. The White House Hotel opened for business on May 28, 1932, and for the first year of operation was called the White House Inn. From the 1930s through the 1960s it had numerous operators including Lawrence M.

Fry, John T. McCrory, Clifford Allen, Fuzzy Adams and Dave Bales. The building no longer serves as either a hotel or filling station. A new business is currently using this historic structure.

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

This brief feature on the White House Hotel 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.lakeozarks-bookandphoto.com



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Saving for retirement

by Michael Gillespie

Given well-founded fears over the future solvency of Social Security, business owners and individuals alike must find alternative methods of saving for retirement.

Most small business owners at the lake do not have a retirement plan for their employees. "There are a lot of businesses that could offer a retirement plan at very little cost," says financial consultant Tim Kertz, "and those businesses could actually get some tax benefits from it." Kertz, who is branch manager of the Lake Financial Group at AG Edwards, Lake Ozark, points out that there are nine different employer-sponsored retirement plans authorized by Congress. These include the Simplified Employee Pension (SEP) IRA, in which the employer makes discretionary contributions and can change or discontinue them each year, or the Simple IRA, wherein the employer can match up to 3 percent of a worker's contribution.

Individuals who do not have an employer-based pension plan typically try to build a retirement

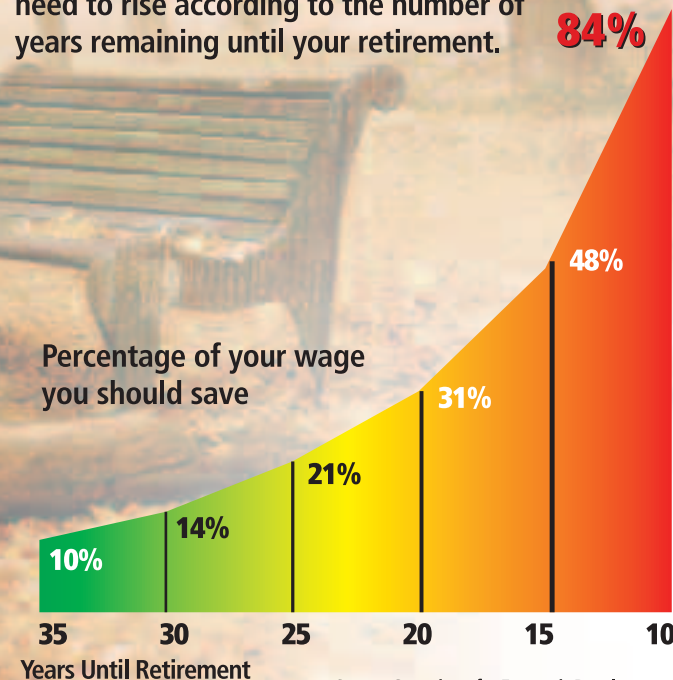
nest egg through a savings account, or a certificate of deposit, or a money market account. But while simple and frugal, the real beneficiary of such plans may be Uncle Sam. Money that goes directly into common savings programs actually is taxed twice: first, when the money is earned, and second, when the money accrues interest. There is, however, a way to avoid this double-tiered taxation.

"There are programs that you use to put the money in. It might be an IRA account, it might be a 401(k), it could be any number of things," says Osage Beach CPA Michael Bednara. "Then you talk to an investment advisor on how to invest it."

Once the money is funnelled through these programs, it can be deposited into a wide range of options, including ordinary savings accounts, CDs, stocks and bonds, mutual funds--whatever the investor feels most comfortable with. And the investor pays taxes on retirement savings only once--either when the money goes into the account, or when it comes out. The advantages of one over the other depends on an individual's income, age, risk tolerance, and retirement plans.

How much do you need to put away for retirement?

In order to retire at just 70% of your current income level, your savings contributions need to rise according to the number of years remaining until your retirement.



Business Journal Graphic - Photo by Stephen Whitehead

Willman

The details of each program vary because no one plan covers all situations.

The traditional IRA is a tax-deferred individual savings plan that has been around since 1974. The IRA originally was intended for those who had no employer pension plan, but it is now available to anyone. Contributions to an IRA plan are tax-deferred until withdrawal. Most retirees will realize an overall tax savings since they will be in a lower tax bracket when their income is derived from the IRA. Maximum contributions for tax year 2006 are \$4,000 for individuals under 50 years old, or \$5,000 for those 50 or older. Generally, withdrawals cannot be made before age 59 1/2, and must begin by age 70 1/2 in order to avoid penalties. IRAs can be set up through a bank, a brokerage or insurance company, or a savings and loan.

A Roth IRA differs from the traditional IRA, in that the Roth contribution is not tax-deferred. However the withdrawals made during retirement are tax free. Withdrawal can begin at age 59 1/2, provided funds have been in the account for at least 5 years. The maximum yearly contribu-

tion to a Roth IRA is limited to approximately \$4,000, depending on age and earned income. Unlike the traditional IRA, an individual is not required to begin withdrawals at a certain age. In fact, working individuals who do not wish to retire contribute to the plan for as long as they deem necessary. "Generally what I recommend to my clients," says Tim Kertz, "is if you have a business retirement plan at work and they're matching you, contribute up to the point that they match you, and anything above and beyond that, if you're a candidate for a Roth IRA, contribute to a Roth IRA. Each individual is unique and everyone has different financial goals and tax situations."

Rick Duncan, with the Edward Jones Investment Group of Osage Beach, has been advising lake area investors for twenty years. "For a young person, the Roth is a phenomenal retirement account," says Duncan. "They have so many years of compounding, and they never have to pay tax on it." But the very feature that makes Roth IRAs so attractive to younger retirement

continued on page 28

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Property at the Lake: do investment opportunities still exist?

by Business Journal Staff

The shoreline of the lake itself covers almost 1150 miles and almost all of that land is now individually owned and/or developed, with lake frontage averaging around \$1,400 per running foot. So, what's left for the rest of us?

Well, according to Tim Tabor of Al Elam and Associates, there is a lot of opportunity left at the lake. "What makes an area successful and attractive is a combination of good schools, solid banking institutions, and diverse retail availabilities - and we've got all that and more". Undeveloped lake frontage may be tough to find and pricey even when you find a piece of land you want to purchase, but there are plenty of affordable 2nd and 3rd tier lots in very nice neighborhoods still available. There are larger tracks of land available off the water that would work really well for commercial or retail use or for multi-family developments as well.

Generally, an off-water vacant home lot will run anywhere from \$1,000 to \$10,000 depending on size, neighborhood, and whether or not there is a view. On the North shore, you can still find

bargains in the 2nd and 3rd tier properties, but the value of property all over the lake is on the rise. "Most folks are drawn toward areas where good roads, sewer/water hookups and other amenities such as a community pool are available," advises Tim.

"Those cozy little one-room fishing cabins just aren't what most people are looking for".

While the Horseshoe Bend area was among the first to organize with planned neighborhoods and covenants, many other areas are following suit. The North shore "W" area, for example has several high profile developments that are garnering a lot of interest. They offer the restrictive covenants that a lot of homebuyers desire and are willing to pay for. There is also more available lake frontage outside of developments on the North shore - at least for now. Waterfront property's general cost runs from around \$1,000 to \$1,500 a foot for undeveloped land. It's not at all unusual for a new homebuyer to spend \$150,000 to \$225,000 on 2-bedroom house. A waterfront home under \$300,000 moves pretty quickly, and even the beautiful show-stopper homes priced at

\$600,000 to \$1,000,000 and more are quickly snatched up by discerning buyers. Housing prices are up from a few years ago and it seems like a trend that will continue.

The boom in commercial enterprise in the Osage Beach area is one big thing that makes our little lake even more attractive to people wanting to get away from the cities. While Lake of the Ozarks has always been a popular vacation destination for the past 80 years, it's now becoming more of a retirement and relocation Mecca as well with new jobs bringing in younger families looking for a slower pace and a great place to live.

While many local people are wondering where all the workers for these businesses are going to live, Tim doesn't see that as a problem at all. "There are a lot of multi-family dwellings already in the area" and a good deal of interest in constructing more as the need arises. Developers and speculators seek after properties capable of being developed into apartments, condos and neighborhoods of town homes and affordable houses. The adjacent towns of Eldon, Iberia, Versailles

and others are viable alternatives to new arrivals, and will surely show increased interest and economic growth from the Lake's boom as well.

Housing all over the Lake area has increased in cost over the past 15 years. Finding a house in Miller or Camden County under \$100,000 is not as easy as it once was. With land becoming more of a premium and interest rates as low as they've been, it's a very active market and there doesn't seem to be any slowing down soon. People aren't just buying vacation getaway homes anymore - they are buying to stay.

Tabor says that he recalls that in 1978 the percentage of primary homes purchased to be only about 5% of the market while now it's closer to 30-35% purchasing for full-time residency. "Lake of the Ozarks hasn't seen anything yet", he says "we are a growing destination for vacationers, second-home buyers and full-time residents and it's going to continue to bring wonderful opportunities to our community". ■

"Insurance-Wise"

with Steve Naught of Naught-Naught Insurance

Practical Insurance Hints

As a business owner your primary responsibility is to make sure the business turns a profit. You may be inclined to let a subordinate handle your insurance purchase, but ultimately you are the one responsible for how to cover your business. Here are a few practical things that you should keep in mind when it comes to your insurance policies.

1. Don't turn in small property claims. You're asking the question, "Then why do I pay for insurance?" The Answer: You are paying to take care of those mishaps that would be a financial burden to handle on your own. Consider raising your deductible which keeps your claims frequency down and helps lower your premiums. A lower claim frequency may allow your agent additional options when looking at other insurance carriers.



2. Know your liability limits. Do you have enough to cover a large loss? Look at your policy and ask your agent for a quote on higher limits or an umbrella policy. You will be surprised at how little the cost is for some extra peace of mind.

3. Insure your property to value. Even with replacement cost coverage the company will likely only pay the limit on the policy. In the case of a partial loss you could be assessed a penalty if you are not insured to value. For example, a business has a \$100,000 building and only wants to cover the building for the bank loan of \$50,000. A fire destroys 'part' of the structure. Which part burned down, the part insured by the insurance company or the part the business owners decided to self-insure? You can see the dilemma.

4. Pay your bills in a timely manner. Although many companies have a grace period you should always have your payments in on time. The company is not required to reinstate your policy which may cause a lapse in coverage and a claim might not get paid. This also may make it more difficult for your agent to obtain replacement coverage.

The best advice is to always communicate with your agent and have a working knowledge of your coverages.

Steve Naught, VP of Marketing of Naught-Naught Agency, is a Certified Insurance Counselor. He can be reached at 573-348-2794.

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Business deductions essential to lower tax burden

by Michael Gillespie

Sometimes the success or failure of a small business hinges on the owner's ability to avoid unnecessary taxes. The savvy entrepreneur must walk the fine line between taking maximum advantage of legal tax deductions and stumbling into the pit of "red flag" write-offs that will attract the attention of the IRS.

So what can you deduct?

- Advertising the product or service you sell
- The cost of the product you sell
- Supplies and materials (those not included in the cost of products sold)
- The wages of your employees
- Employee benefits
- Pension and profit-sharing plans
- Education
- Rent or lease expenses
- Utilities (lights and gas)
- Office expenses
- Repairs and maintenance
- Insurance (casualty and liability)
- Car and truck expenses
- Meals and entertainment
- Interest
- Depreciation
- Legal and professional services
- Commissions and fees
- Bad debts from sales or services
- Bank fees on business accounts
- Services performed by independent contractors
- Travel expenses

Let's discuss some of these in a bit more detail.

Car or truck usage: if you operate a newer vehicle, and it is owned by the business, you will do well by deducting actual operating expenses. This can include gas, oil, tires, upkeep, and depreciation.

Many small businesses opt for the straight mileage deduction, which is currently 40.5 cents per mile, because it is so much simpler. For this method, you need only to keep a log with dates, purpose of trips, and mileage.

The vehicle should be appropriate to the line of work. If your plumber and you're trying to deduct the expenses of operating a BMW as your work vehicle, you're asking for an audit.

The IRS groups vehicle use into three categories: business,

commuting, and personal. Business is deductible, personal and commuting in most cases are not.

Commuting can be covered in full if you have to travel to a temporary workplace, generally for a period of less than a year. If you do not have a regular office, say, as a travelling salesman, you can deduct the expenses for travel outside your normal area.

Commuting to and from your home to your business is not deductible, even if you place advertising on the side of your vehicle. However, since traveling between your home and a business that is not your regular place of work is deductible, you can take advantage of the rule by making a business-related stop on the way to and from the office to home, allowing you to deduct the daily commute. Keep records.

If you use your car for business on a part-time basis, you will have to divide the expenses between business and personal use. It is important to get into the habit of keeping a record of odometer readings before and after each trip, as well as a note describing the trip. The IRS will likely disallow deductions for which you do not have a record or other proof.

New tax laws allow for additional tax deductions or credits for "clean fuel" and electric vehicles. These will last through 2007 under current laws, so check with your tax preparer and act now if you wish to take advantage.

Education expenses: deductible provided it is done to maintain or improve job skills. It must apply to your current job or business.

Meals and entertainment: you may deduct 50% of entertainment expenses involving current or prospective clients. The entertainment must be directly related to or associated with the business. In other words, if you take a client to lunch, you should be discussing business matters. Keep the receipt and mark on it who you entertained and what was dis-

cussed.

Advertising: a deductible expense. This can be anything from business cards to advertisements in local media like newspapers, television, billboards, etc. Goodwill advertising, such as sponsoring a youth sports team, is also deductible provided the business name is obviously attached to the team.

Employee benefits: you may deduct contributions to employee health insurance plans or funds that provide health benefits, such as Health Savings Accounts or Health Reimbursement Arrangements, and other benefits.

Travel expenses: the trip must be primarily related to your business. You must keep adequate records of the trip. The travel expenses must be "ordinary and necessary".

You can generally deduct 50% of meals as well as the full costs of transportation expenses, hotel stays, tips, baggage charges, cab/shuttle fares, dry cleaning and others.

Taking the family along on business trips is not deductible.

"Red Flag" Deductions:

What kind of small business deductions and practices are likely to get noticed by the IRS? In general, anything that looks out of the ordinary.

Here are some examples:

Home office use. You must have a space in your home that is used as the principal place for your business, specifically and exclusively for you business, and for nothing else. Consult IRS Publication 587, Business Use of Your Home: Schedule C Example, for information.

Unusually large deductions. This is especially true when the deductions seem out of line for the type of business or its gross income. This could include high travel expenses for a company that does business only in the local area, or company cars for a business that conducts most of its dealings over the phone or internet.

Employing family members. It's okay to employ a spouse or children, but you're going to need time sheets and job descriptions to prove that they perform necessary tasks. Pro-

vide them with an actual paycheck, and make sure it's in line with what you would pay others for the same type of work.

Utilizing independent contractors. The IRS has some very definite ideas as to what constitutes an employee versus an independent contractor, and different tax withholding rules apply. The best way to avoid a problem is to file IRS Form SS-8, Determination of Worker Status for Purposes of Federal Employment Taxes and Income Tax Withholding, before going the independent contractor route.

Finally, it's important to remember that there are many places to get information on reducing your tax liability. We don't intend this to be an all-inclusive guide to business deductions. The tax laws for small businesses are ever-changing and always challenging. It's always best to consult with your tax preparer or CPA for specific advice. ■

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Health insurance options for businesses

by Michael Gillespie

Small businesses always have been the backbone of the lake area economy.

But with the recent introduction of franchises and chain stores to the area, small business owners must now find ways to compete with larger companies for the limited pool of qualified employees. "When you don't offer any type of health insurance it becomes difficult to get qualified workers," says Trisha Roberts, executive director of the Lake Area Chamber of Commerce.

Health insurance for small employers is expensive, and it's getting more so every year. A Kaiser Family Foundation survey indicated that health insurance increased by at least 10 percent for each of the past four years. Small wonder, then, that some 47 percent of small businesses nationwide do not offer employee health insurance.

The deductible level, the inclusion of dependent coverage, and the overall health of the group directly determine the costs. Although health insurance companies cannot refuse coverage to small employers, they can charge higher rates because someone in the group has a serious health problem. And, everything else being equal, premiums are determined by age group--so the younger the work force, the smaller the premiums.

Insurance providers charge higher premiums to small businesses simply because the risk per employee is greater than it would be for large employers.

Additionally, providers require the employer to pay a percentage of the total premium--50 percent is typical. Yet small businesses can control insurance costs through careful selection of a plan, and through innovative programs that spread the cost between employer and employee. In the lake area, there are three types of coverage generally available: traditional indemnity, preferred provider organizations, and health maintenance organizations.

Traditional indemnity insurance has long been the mainstay of health coverage. Under a traditional plan, the insured employee pays both deductible and co-insurance expenses. Deductible

expense is the amount the individual must shell out before the insurance company pays anything. Co-insurance is a percentage of the actual medical bill the individual must cover after the company starts paying. Typically, the individual pays 20 percent up to a certain level. Above that level, the insurance company pays 100 percent. The combination of deductible and co-insurance expense can become quite a burden for the insured, but many individuals prefer this type of policy because it offers the most flexibility. The insured can choose any doctor, any hospital, and receive covered treatment without referrals. A recent study by the Kaiser Family Foundation found that the average annual premium per employee for a traditional health plan is \$7,172.

Preferred provider organizations (PPOs) are local networks of doctors and hospitals that provide health care at a reduced cost to PPO members.

Out-of-pocket expenses usually are lower than traditional plans, provided the member stays within the network. PPO members can go directly to a specialist within the network without first having to obtain a referral. The average annual premium per employee is approximately \$6,000.

Health maintenance organizations (HMOs) are the most restrictive type of network coverage. HMO members must choose a primary care physician, who then makes decisions about referrals and additional treatment. By limiting patient choices, the costs are more tightly controlled, which results in an overall reduction of health care premiums. Although six carriers are currently licensed to provide HMO coverage in the lake area, the actual number of member physicians is limited. David Ridgely, of the Golden Rule Insurance Agency in Osage Beach, points out that "some companies sell HMOs, but I don't recommend them because if you have to drive to Columbia or St. Louis [to receive treatment], then it really doesn't work."

The most common way for a small employer to reduce health insurance premiums is to choose a high deductible policy. But this

would seem to render the health benefit option no benefit at all, especially to employees at the lower end of the pay scale. Bill Veulemans, of the Laurie Insurance Agency in Sunrise Beach, sells group health policies that range from \$250 to \$5,000 deductible. Veulemans says most insurance companies require 75 percent participation by employees. So the workers can effectively block a plan if two or three of them feel the benefit is too shallow. However, the government has created two plans that offset the burden of a high deductible policy.

The first is the Health Saving Account (HSA). This is very much like an individual retirement account, except that it is intended for medical expenses.

The employer sets up an account for each worker. Employer contributions may vary, but whatever goes into the account belongs to the employee. It can be used for out-of-pocket expenses in conjunction with a group health policy, or it can go towards certain non-covered expenses such as eyeglasses or dental work. The money is tax-

free as long as it goes toward legitimate medical expenses. The unused portion can be rolled over from year to year. Even small businesses that cannot afford group health insurance can set up an HSA for their employees as a hedge against medical expenses.

The second plan is the Health Reimbursement Account (HRA). This innovation eases the pain when rising costs force an employer to switch to a higher deductible policy. In an HRA plan the employer pledges a yearly amount for each employee. That amount represents the first cost for normal medical expenses--office visits, routine treatment, etc. If the employee's medical expenses exceed that established HRA amount, then the worker must pay additional costs out-of-pocket until the insurance policy's deductible is met. As an example, if a policy carried a \$2,150 deductible amount, the employer might pledge \$1,000 to each worker's HRA. The worker would draw from that account for his medical expenses. If he does not exceed \$1,000 in any one year, the amount will be rolled over

into the next year's HRA (which would be increased by another \$1,000 employer pledge). If the worker's medical bills exceed \$1,000, the worker will pay the next \$1,150. The insurance company begins paying when the expenses reach \$2,150. There is a hidden advantage here to the employer that may not be apparent. Depending on the rate of employer contribution to the group health policy, the savings realized by switching from a low to a high deductible policy will more than offset the \$1,000 account set up for each employee. The Missouri Chamber of Commerce and Industry, www.mochamber.org, has information on an HRA plan known as Missouri Chamber Care.

Don't look for insurance premiums to go down, but the Missouri General Assembly will be considering ways to help small employers with group health needs. "It's really all about being innovative and thinking outside the box," say Trish Roberts. HSAs and HRAs may only be the beginning. ■

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Saving for retirement

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investors may also bring about its end. "Let's say you put \$2,000 in Wal-Mart twenty years ago in a Roth," Duncan theorizes. "That's worth a million dollars now. Uncle Sam looks at that and says, 'We're getting absolutely none of this when it's taken out of that account.'" Political pressure to balance the budget may force Congress to eliminate the Roth, says Duncan.

The 401(k) is both a savings plan and an investment toward retirement. It's deducted from the employer's paycheck as pre-tax money, which provides an income tax break for the individual. The money usually is placed in stocks or mutual funds. In either case, the participant chooses how the money is invested. There is the risk of loss; the employer supervises the fund, but does not guarantee it. At age 59 1/2 the participant can begin withdrawing money from the fund without penalty, but the withdrawal is subject to income tax. Or the money can be rolled over into an IRA, which will extend its tax-deferred status until withdrawal.

Whether through an IRA or a 401(k), the retirement investor

must decide where the money will do the most good. Rick Duncan thinks that a client facing retirement in ten years would do well buying stock in high quality blue chip mutual funds or blue chip companies. For an investor in their twenties or thirties, Duncan recommends a different strategy. "The younger investor should be looking at more capital appreciation type funds--growth stocks," advises Duncan. "He or she ought to have something on the international side since there's so much growth internationally. The key is to put money in and do it on a continual basis for the next thirty some years. For young investors it doesn't take much of a return to have a tremendous amount of money when they're sixty years old."

"No matter what you're investing in," says Duncan, "get something established and fund it on a yearly basis. The problem is that most people don't do it. They talk about it, and months turn into years and they look back and they haven't established anything. If you're basing your retirement on your Social Security, from all that we're seeing in government reports, you're going to be at or below poverty level." ■

Grand Opening highlights wine, Shriner's efforts for children

The Lake of the Ozarks Shrine Club recently held their fourth annual "Grand Opening" wine tasting and silent auction at the Inn at Grand Glaize. The event was open to Club members as well as the public. The theme "Grand Opening" was chosen because they wanted to open your minds to a world of wine treasures and open your hearts to the work that Shriners do for children.

"The Grand Opening" featured more than 120 wines from around the world. Classical/Jazz guitarist Thom Roe provided the entertainment. The Club would like to extend its sincere thanks to all of the individuals and business-

es who made the event a success. Special thanks goes to the Inn at Grand Glaize for hosting the event, and to The Connoisseur's Connection for their sponsorship.

Since the Club's inception in 1958, The Lake of the Ozarks Shrine Club has sponsored nearly 850 children from the lake area to the Shriners Hospital for Children in St. Louis, MO, where orthopedic and burn care is provided at no cost to the child or their family. If you know of a child in need of such care, please contact Noble Roland Winters, Hospital Chairman at (573) 365-3401. ■

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"I couldn't wait for success, so I went ahead without it."

— JOHNATHAN WINTERS

Running a successful business - tips from successful businesses

by Denny Benne

The entrepreneurial spirit is alive and well at the Lake of the Ozarks. Businesses come and go like the seasons, but many have stood the test of time. We had a chance to discuss with various business categories their secrets to success and tips for running a profitable business.

Mike Grein of the Tonia Grein Group said: "Understanding that the most important things never really go out of style. Relationships, honesty, integrity, professionalism, dedication and follow through."

Knowing the market and doing your homework. Paying attention to details. Troubleshooting problems before they occur. Striving for perfection and putting people ahead of the transaction are the important principles and the keys to success."

"We continue to focus on our clients and their priorities. Knowing the Lake market like the back of our hand is what sets us apart and enables us to counsel our clients toward their best transaction," he concluded.

"These principles have made us who we are today", said Tonia Grein. "Our continued goal is to exceed our client's expectations," she finished.

Lloyd Belt of Lloyd Belt Chevrolet, GMC, Chrysler, Dodge in Eldon said: "Build your business with your people. We rely heavily on repeat business. Once we sell a car, we make sure we take care of the customer. We'll wash every car with any service -- we'll pick up and deliver, and do whatever it takes to make it pleasant. Gary Payne is our service manager with 22 years of experience, Mike Cain is our parts manager with 15 years, and our office manager, Sharon Vernon has been here 12 years. Longevity is key because they know what we expect and that transpires into new hires. Keep people trained and educated on the latest technology. There is no 5 minute deal, because nobody wins -- not the customer, and certainly not us long term. My name is on the building and my phone number is in the book. I'm here for the customers."

Kim Ebling of The Clown Restaurant/Topsider Nite Club said this: "Our location has been a big key for us. It's a great location by land and water. In 1975, who knew?"

Organization, details, details, details take care of itself. We actually inherited a system in 1975 from the previous owners and you know what, it still works.

In this business you've got to be organized. Our employees are obviously a key. I like to refer to our business as a loose-tight ship. Everyone has fun but there are rules and it's done the right way. Inventory control and attention to detail accounts for a lot of money. A lot of the high tech stuff we can't take advantage of because we have an outdoor base and sometimes it just won't work. Some managers worked here when they were 14 years old. We very seldom have to hire a manager off the street. Most know our system and how we do things.

We're looking forward to a good year. We're a little concerned about the gas prices on the water, but our spring has been good and boating and real estate are up.

My husband, Dick and I have a great partnership. Dick always seemed to have vision. We'd always build something based on his creativity. I'm more nuts and bolt. If he builds it, I can run it. We've got both sides of the equation."

Fred Dehner of Tan-Tar-A: "The biggest key to success here has been our associates -- the long term people, and changing

to the complexion of the market. This has been our most difficult year with regard to long term employees taking positions with other businesses. Some have come back because they miss the family environment, working with friends and the great people we have here.

We have had to supplement this year and implemented contract laborers in addition to hiring 70 plus interns in the hospitality industry. Our intern program has really been a great source for hiring and recruiting at Tan-Tar-A. I was an intern in 1988 and we've probably got another 20 managers that were all interns here. We've added housing to accommodate the interns and contract laborers.

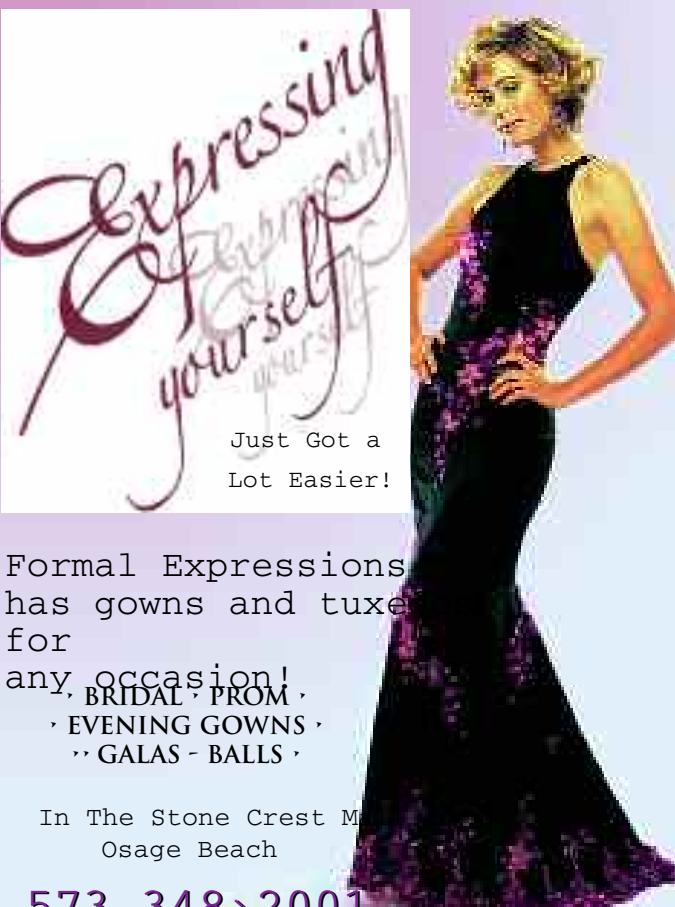
Investing back into the business is a big key. Columbia Sussex purchased Tan-Tar-A in March of 2001 and capital improvements are well into the millions of dollars, and we'll continue to reinvest. We view this as a big selling point with groups and families. We'll see an increase this year of around 10% and look forward to a great season."

Mark Barrett of Salty Dog gave us his take: "Consistency

and a clean friendly atmosphere, reinvest back into the business, keep up with food trends, and accommodate the demand for seating. We've built the Dog Pound Raw Bar this year and it's already taking off.

Surrounding myself with good people has been very important. Managers R.J. and Joel have been here for a long time and are considered a key part of the business. We get a lot of employees that start in high school and come back year after year through their college years. When we added Wobbly Boots, (sister BBQ restaurant) it allowed us to keep our key people year round which has been good in re-training employees. We've got some friends in the bar business in Warrensburg, MO and they'll normally bring around 10 to 15 people with them that help round out our staff.

We seem to have found a niche with Dale Blue, our feature entertainment. Dale's a great front guy for us. He's an entertainer, a band, and a host that people will come back for. We're up substantially from last year and I look for a very good summer." ■



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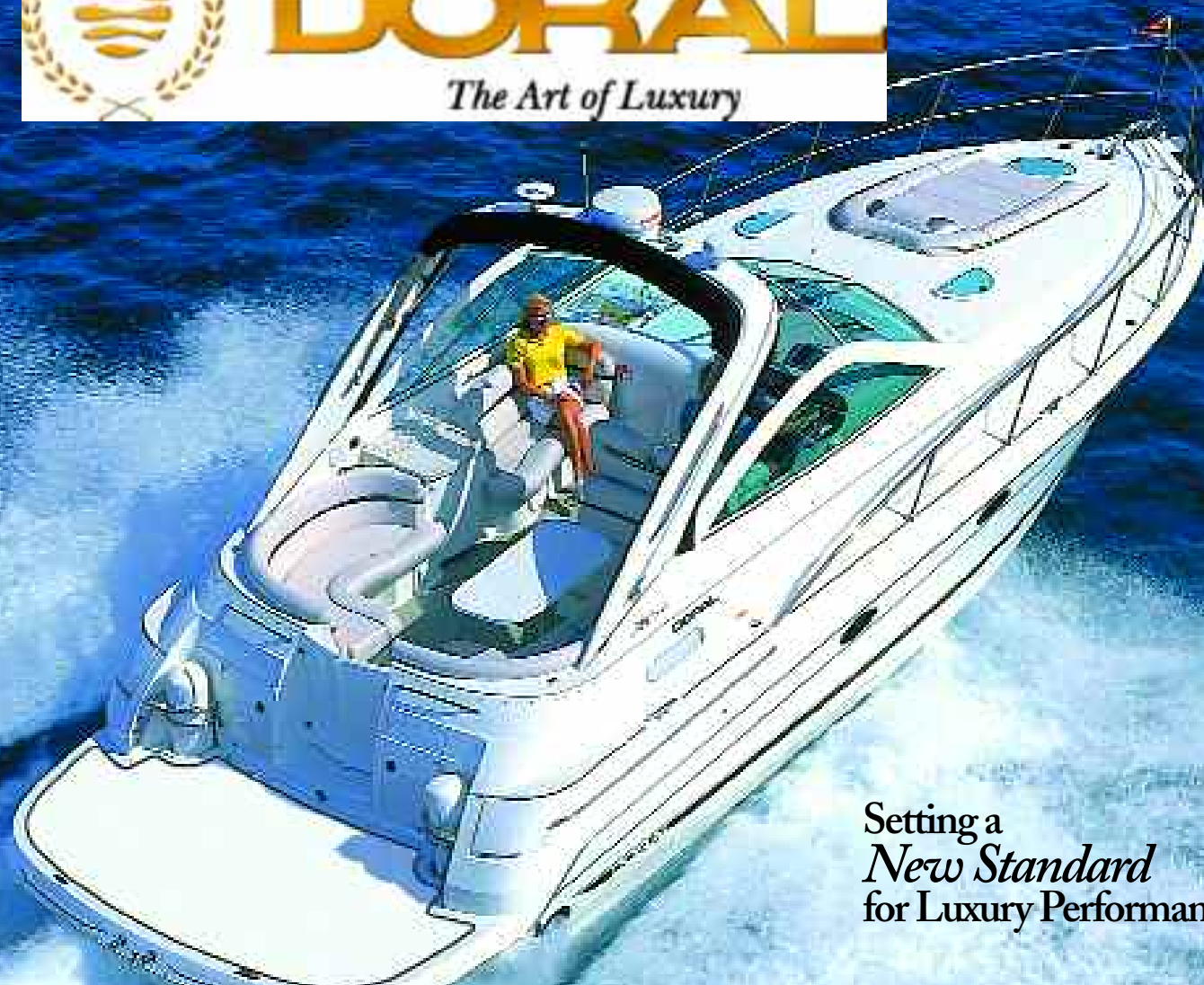
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New Bankruptcy Laws make it tougher for filers

by Darrel Willman

The basis of the new bankruptcy law set to go into effect in October is the "means test". Filers looking to 'get a fresh start' will have to prove they meet the muster under the new guidelines. But instead of hoping to pass, if you are planning to file a bankruptcy after the law goes into effect, you had better hope you flunk.

People who pass the test will be deemed by the courts to have the means to pay off more of their debts, and so will be put into Chapter 13 bankruptcy. This arrangement means that the filer and the court will set up a plan to repay all or a portion of the debts over a set period of time, usually five years. It is a more expensive and time-consuming process, wherein the filers get to keep more of their assets, but agree to a court-ordered repayment plan that dictates spending. At the heart of the test is where the filing parties fall in regard to their



state's median income.

According to the 2000 Census, median income deviated across Missouri from more than \$200,000 a year in metro areas to less than \$27,000 in Southeastern rural communities. It's easy to see their will be no easy way to make the application of this test equitable. 2003 figures released by the Department of Health and Human Services lists Missouri's mean income at \$64,128. Double-income families of four will be hard-pressed to meet this figure if applied.

Those who flunk the test will get the "clean slate" Chapter 7, which basically wipes out all debt in return for the surrender

of all their assets which are not covered under exclusions.

So what is this test? Basically, if your total gross income is more than the state's median income adjusted for family size and inflation you can pay off some of your debts. The court then combines state and IRS standards to make allowances for reasonable food, rent and other living expenses. What's left after these expenses as set by the court goes to creditors to pay off the debt, if it exceeds \$100 per month. The difference is that now instead of the judge determining what are "reasonable" expenses, the formula does it for them.

And it will cost more. Rules say potential filers must undergo credit counseling at their own expense. And, the new procedures require more forms, raising lawyer's fees. The 500-page bill, as signed by President Bush was the result of more than \$40 million dollars over a period of eight years—spent by banking and credit card organizations lobbying Congress. Poor, struggling and wealthy—all face an uphill battle in the new bankruptcy courts. Critics say under the new rules, the harsh formulas eliminate the possibility of Chapter 7 for most. Minimum debt requirements rule out the poor. And, if the wealthy can't get their disposable income below \$166 monthly, they're out of luck too. But there are still a few caveats in the law for the well-to-do.

Asset Protection Trusts allow individuals to protect substantial amounts from creditors even after filing bankruptcy. Setting up and maintaining these trusts through instate trustees reportedly costs thousands of dollars. Until 1977, these trusts could only be opened offshore, but since then, eight states, including Missouri, have exempted these assets from federal bankruptcy laws. This fall, the number of out-of-state residents looking to set up trusts in Missouri is likely to skyrocket. People don't actually have to live here to be protected under the law, just establish the trust through a financial institution located in the state. ■



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O'Reilly Automotive announces purchase of Midwest Auto Parts Distributors

Springfield, MO— O'Reilly Automotive, Inc. ("O'Reilly") (Nasdaq: ORLY) today announced that it has entered into a definitive agreement to purchase all of the outstanding stock of W.E. Lahr Company and its subsidiary Midwest Auto Parts Distributors, Inc. & affiliates ("Midwest"), headquartered in St. Paul, Minnesota.

Under the terms of the agreement, O'Reilly will purchase all of the outstanding stock of Midwest for \$61 million in cash. The transaction is subject to customary closing conditions. The transaction is expected to close May 31, 2005.

Midwest operates 71 stores in Minnesota, Montana, South Dakota, Wisconsin and Wyoming that receive nightly delivery from one of their distribution centers located in St. Paul, Minnesota and Billings, Montana. Midwest recorded \$98.7 million in sales for the fiscal year ending September 30, 2004.

W.E. Lahr Company has been in business for 70 years as a major warehouse distributor,

local jobber and retailer of automotive aftermarket parts. With this acquisition, Midwest's current operations will be a complement to O'Reilly's already successful dual market strategy and expand O'Reilly's presence to twenty-four contiguous states.

Greg Henslee, Chief Executive Officer of O'Reilly, stated, "We are very excited about the growth opportunities and the great new markets that the acquisition of Midwest will bring. We view Midwest as a good fit both geographically and operationally."

Jim Bartholomew, CEO of Midwest stated, "We believe the synergistic benefits of this combination will greatly enhance our program offering to our customers and provide expanded growth opportunities for our employees. O'Reilly will add approximately 160 new stores for 2005, in addition to the 71 new stores from the Midwest acquisition. The company anticipates this transaction will boost earnings for 2005. Further guidance will be given following the closing of the transaction. ■

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— UNKNOWN

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

— GEORGE BURNS

Steve Schmidt Speaking "Finances First"

by Steve Schmidt

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Financial Rates In Perspective

	This Week	Last Week	3 Mos. Ago	6 Mos. Ago	1 Year Ago
90 Day T-Bill	2.88	2.75	2.24	1.65	0.96
182 Day T-Bill	3.14	3.03	2.42	1.88	1.00
1 Year Notes	3.56	3.30	2.59	2.09	1.17
2 Year Notes	3.60	3.65	2.91	2.50	1.54
3 Year Notes	3.71	3.85	3.12	2.83	1.94
5 Year Notes	3.93	4.14	3.53	3.40	2.71
10 Year Notes	4.26	4.51	4.14	4.18	3.74
30 Year Bonds	4.59	4.82	4.77	4.95	4.66
Dow Avg.	10,209	10,833	10,494	10,313	10,296
NASDAQ	1,946	2,067	2,126	1,850	1,964
S & P 500	1,157	1,210	1,182	1,116	1,123
Prime	5.75	5.50	5.00	4.50	4.00



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

"3 Rivers Run" thrilling fundraiser

by Denny Benne

Polaris' 11th Annual 3 Rivers Run is scheduled for July 13, 2005 with all proceeds going to the Tri-County YMCA. This 224 mile journey aboard personal watercraft begins at 7 am on the Osage River below Bagnell Dam and traverses the Osage, Missouri and Mississippi Rivers with the final destination of the St. Louis Arch.

Participants need to raise an entry fee of \$1,000 in donations. This fee covers gas, oil and lunch along the way. Riders can look forward to a day filled with great sporting, camaraderie and spectacular views of the Osage and Missouri River valleys. This is a one-of-a-kind experience that draws repeat participants year after year from not only the Lake of the Ozarks area, but St. Louis and Kansas City as well.

Joann Rutherford, CEO and Special Events coordinator at the local YMCA lauds the event, say-

ing, "This has been a great fundraising effort for the Tri-County YMCA, allowing us to proceed with our plans for building our new facility. We're grateful for all the participants in the past years, and we're looking forward to a big year. Anyone who would like to get involved can call us at the Tri-County YMCA."

Tim Seebold of Seebold Sports and Polaris has been involved with the 3 Rivers Run since its inception. Says Seebold, "This event goes along with the growth of the Lake. As we grow it's even more important we have a place like the YMCA for families and community. This is a great event that's been going on successfully for 10 years. We were one of the first to establish this type of PWC event and there have been many imitators since."

For more information contact the Tri-County YMCA at 573-348-9230. ■



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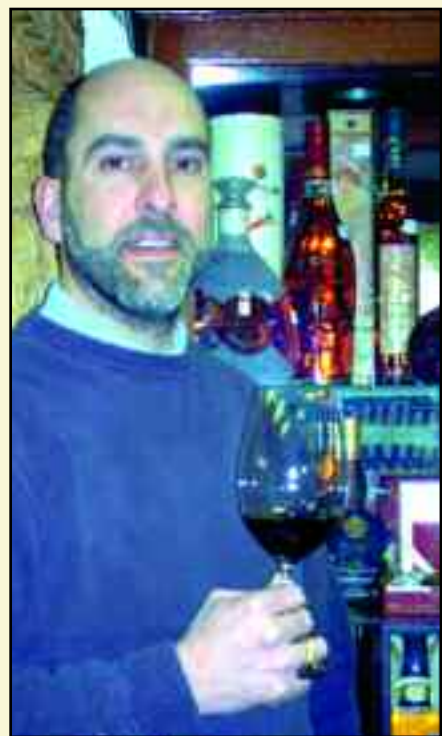
The Connoisseur's Connection

by Eric Robbins

In today's hectic, fast-paced rat race, I have found no better way to relax than with a fine cigar. When I sit down to smoke a cigar, my attention is focused solely on the pleasure and the release that the cigar provides. Not a thought is given to the lawn, the dishes, the bills, or anything else that might be construed as being stressful.

The first thing you should consider when selecting your cigar is the storage and presentation of the cigars. It is important that cigars be kept at 70 degrees Fahrenheit and 70 percent humidity. If the humidity is not maintained, the cigars begin to dry, the wrappers crack, and the oils in the tobaccos lose some of their potency and flavor. If the humidity is kept too high, then mold begins to grow in the humidor, which can ruin the entire stock of cigars. If the temperature is too high, then you can expect an even greater menace than mold--tobacco beetles. Tobacco beetle larvae are quite common in the industry. Many producers fumigate their aging barns, eliminating most of the problem, but if the temperature reaches a certain point, the dormant larvae begin to hatch. If you have ever seen the damage that termites can do to a home, then you have an idea of what the tobacco beetle can do to a box of cigars. Once you have determined that the cigars are kept properly, then it is time to make your selection based on size, shape, and wrapper color. While cigars come in a wide variety of shapes and sizes, I choose a large cigar for one simple reason--flavor. The fact is that the larger the ring gauge, the more

flavor the cigar will have, simply because the torcedor or cigar roller is able to blend several types of filler tobaccos in his art. The wrapper also plays a big role in the flavor of the cigar. Candela wrappers are light green, and are typically the mildest cigars, sometimes even slightly sweet. Connecticut wrappers are light brown, and are fuller bodied than candela. Maduro wrappers are dark brown to almost black, and most often are very powerful cigars. There are several other grades of wrappers--Colorado, Oscuro, or Corajo, to name a few. The cigar that I have chosen is the Padron Anniversary Diplomatico



with a Maduro wrapper.

Like there is an art to rolling a cigar, there is an art to lighting your selection. After you have clipped the head or cap of the cigar, hold the cigar at an angle of 45 degrees. Using a wood match or a butane lighter--never use a fluid lighter as the taste of the fluid can ruin your enjoyment--rotate the foot of the cigar about an inch above the tip of the flame so that the foot becomes slightly charred. Next, raise the cigar to your lips. With the flame about an inch from the cigar, draw through the cigar so that the flame jumps to the cigar. Continue to rotate the cigar until it is evenly lit. This process helps to ensure an even burn. After the lighting ritual, you are ready to puff the day's toils away. By the way, the Padron in my hand delivers an even draw with hints of mocha, nuts, and espresso. For the rest of the story, stop by The Connoisseur's Connection--I'll have a cigar for you to enjoy.

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.

Air Choice One prepares for full schedule of flights originating from Lee C. Fine airport

Air Choice One has begun flight operations out of the Lake of The Ozarks Lee C Fine airport on a limited schedule due to administrative paper requirements.

The firm plans full scheduled flight operations beginning middle of June, 2005, according to Shane Storz, Vice President of Multi-Aero, Inc. the firm doing business as Air Choice One.

They currently offer flights Friday, Saturday, Sunday and Monday.

Reservations can currently be confirmed by calling Air Choice One at 1-866-I-FLY-VIP or their website at airchoiceone.com

"Air Choice One customers will build this service by telling us their travel needs and the times they want to leave and return to

St. Louis," says Storz.

"We apologize for any inconvenience this may have caused, but we look forward to providing this much needed air service to the Lake of The Ozarks," he added.

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Online learning the new frontier in college educations

by the Associated Press
with Michael Gillespie

Online learning, once considered an inferior alternative to the traditional classroom setting, is gaining stature in both popularity and credibility. Increasingly it is becoming a popular choice for busy adults.

According to a new report from Eduventures, a Boston-based research firm, enrollment in fully online education programs is projected to grow 30 percent this year, and total U.S. enrollment should top 1 million in 2005.

There are many benefits to going to school online— from

ers put the two on very close terms, with almost one-third of the academic leaders expecting learning outcomes for online education to exceed those of face-to-face instruction in three years.

The study found that online offerings are expected to continue to improve in quality with almost three-quarters of the academic leaders expecting learning outcomes for online education to be equal to or better than face-to-face instruction.

Finding the school and program that best suits a person's needs requires time and research for a positive and rewarding

should include a check into the qualifications of the program's instructors, along with looking at any information on how the program's alumni have fared in the working world.

After the initial research is conducted and the list of target schools is narrowed, Ellis College officials say there are still some other things to consider before making a final decision.

An online education should allow for communication between students and faculty members. It should not be an isolated experience. Also, the institution needs to understand that students' time is limited and must design the program with that in mind.

Searching for the right online university has gotten easier in recent years thanks to Internet innovations such as ClassesUSA.com.

ClassesUSA.com partners with dozens of colleges and universities that offer online degree programs. With more than 1 million courses catalogued, users are able to locate online programs based on geographic location, field of interest or subject keyword.

When doing their searches, potential students will find that more and more traditional colleges are getting in on the growing trend of online learning, including several local universities. Missouri Southern State

bachelor of science degree.

"We are trying to reach students who are unable to attend classes regularly due to jobs or family commitment," says Robin Douglas, an instruction specialist.

"Our goal is to educate people who want to be educated, and to offer it to them at their convenience."

Douglas noted that their online students have included soldiers in Iraq and Japan. Internet courses follow the same semester schedule as regular, on-campus courses; they are not self-paced. Tests can be taken on campus, or proctored at a local library.

In deference to students in outlying rural areas who may not have internet connections, MSSU provides classes on DVD, or video tape. "Our main focus is to reach the students any way that we possibly can," Douglas says.

The Sloan Consortium discovered that two-thirds of all schools surveyed believe that online learning will have a critical role in their future and the schools realize it must be a part of their long-term strategy. ■



University, at Joplin, currently lists over 150 online classes.

They cover a full range of undergraduate subjects leading to an associate of science or

"We are trying to reach students who are unable to attend classes regularly due to jobs or family commitment."

— ROBIN DOUGLAS, INSTRUCTION SPECIALIST,
MISSOURI SOUTHERN STATE UNIVERSITY

avoiding long commutes to attend class, to logging in at any time of day that is most convenient.

Since most people are used to a traditional, campus-based education, there is often some uncertainty about what it is like to study online and the quality of education.

However, more experts are saying that concerns about the quality of online education today seem generally unfounded.

When schools first began experimenting with online education, they were faced with a number of fundamental questions since there was little or no research for online learning.

The 2003 Sloan Survey of Online Learning was conducted by the Sloan Consortium and was designed to find answers to some key questions related specifically to online education.

The survey was completed by 994 chief academic officers from national campuses that are open to the public offering post secondary degrees.

The Sloan study showed that a majority of academic leaders (57 percent) believe that the learning outcomes for online education are equal to or superior to those of traditional instruction.

When asked to compare learning outcomes in online courses with those of face-to-face instruction, academic lead-

online learning experience. Many programs have been developed with specific adult learners in mind. "We primarily offer degree programs and certificates at the graduate level," says Vicky Gibbons, a coordinator for distance education at the University of Missouri - Rolla.

"Typically our customer is a non-traditional student who has graduated and has taken a job and finds that they need to continue on with their education. They can't leave their job or uproot their family and come back to campus. So we provide the opportunity to stay where they are and get a degree or certificate from a reputable, accredited school."

Online courses are highly interactive and students will communicate with faculty and classmates, but online learners need to be self-starters who can function on their own.

Ellis College of New York Institute of Technology, an online university for working adults, recommends that students do a thorough check of a program before enrolling.

Students should check to see if the institution is accredited. It also helps credibility if an institution has both an online and classroom presence.

An online program should include a number of student services to help those with questions. Other topics to ask about

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State says it paid for Viagra for sex offenders

Jefferson City, MO (AP)— The state acknowledged Wednesday that it paid for Viagra and similar prescription medications for 26 registered sex offenders in the past year, costing the state and federal governments \$7,060.

The Department of Social Services said the state Medicaid program no longer will cover prescriptions for erectile dysfunction drugs for sex offenders. That decision comes after the New York comptroller's office said earlier this week that audits from 2000 through March found 198 sex offenders in that state received Medicaid-reimbursed Viagra after their convictions.

In the fallout, the federal Centers for Medicare and Medicaid Services began notifying all 50

states that they don't have to offer Medicaid-funded Viagra to sex offenders.

Missouri changed its policy Tuesday, once it had approval from the federal government, spokeswoman Deborah Scott said.

"Taxpayers' dollars should never be used to purchase sexual performance drugs for known sex offenders," Gov. Matt Blunt said in a statement.

Current prescriptions for impotence drugs won't be refilled, and new Medicaid prescriptions for such drugs will be checked against the sex offender registry, starting immediately, the agency said. ■

State details investigations of cheating on state tests

Jefferson City, MO (AP)— State education officials have looked into 19 allegations of cheating and improper procedures on standardized tests given by schools this spring.

Missouri Department of Elementary and Secondary Education spokesman Jim Morris said Tuesday that the number of incidents is typical in a given year, and that only a few amounted to cheating by school officials, with test results tossed out. Most, he said, were a matter of not understanding the proper procedure, such as briefly allowing students to use a calculator on the test or not keeping test booklets locked up.

The 17 school districts, plus one charter school, investigated the problems and took action, and state officials reviewed what they did. Districts ranged from the St. Louis area to the Kansas City region to Branson.

In the Central School District in St. Francois County, the department said a high school teacher coached about 50 of 100 students to change their answers on a social studies test and allowed students to help each other. Those test results will be tossed, and the district is disciplining the teacher, the department said.

At St. Louis Charter Academies, the principal was fired and all test results were tossed after a teacher reported being told to help students with the tests, and teachers were reportedly told to return tests for students to complete unfinished sections, the agency said.

The state is still waiting to hear back on investigations of incidents involving St. Louis Public Schools and the Sheldon School District in western Missouri. ■

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*An informative series of articles about education
for students, parents and educators*

Morgan County R-II in a Word: Healthy

by Mike Bissell

According to Morgan County R-II, (Versailles) School Superintendent Jeff Carter, the district is, in terms of finances, "healthy".

"There is no debt," Carter said, "Payroll funds balance at year's end, but reserve expenditures towards roofing replacement will push the total budget into the red. These were, however, planned expenditures."

Missouri school districts must plan their budget allocations around the School Foundation Formula. The formula is a mathematical equation used to attempt to balance local resources with state resources. The current formula calculates a base figure that is then reduced by the state of local resources and then distributed on a per pupil basis. Part of the calculation uses the local property tax levy to produce the base figure and is considered a "levy driven formula".

Proposed changes to the formula still use a base figure and subtracts local wealth, but uses a fixed local wealth levy amount

regardless of where the levy actually is. Then, there's a cost of living calculation and a factor that is increased or decreased based on the student population, free and reduced, (poverty), limited English and special education. All of these factors, generally speaking, require more expense to educate these individuals. Because of the student demographics, the proposed formula is considered a more student driven formula.

If all of this makes sense to you, you may have a future as a school district administrator.

"As originally proposed," Carter continued, "the new formula, over a five to seven year period, would increase state funding. The increase is produced due to the district having a higher than average percentage of free and reduced qualifying students. This indicator is often used to measure poverty. In fact, the new formula would move us, (Morgan County R-II) out of the "hold harmless" category that effectively provides the

1993 level of state funding for the school district. However, it also looks like the new formula will have as questionable funding as the current formula."

Unlike other Lake of the Ozark school districts, Morgan County R-II, (Versailles) has actually decreased by slightly more than 100 students over the past two years. To a lesser degree," Superintendent Carter explained, "this trend is likely to continue, barring any other economic changes in the area. So many factors can impact enrollment: new business, expanded business, factories, retail, etc."

As a result of the falling enrollment over the past four years several positions have been eliminated. Going into the 2005-06 school year, two teaching and a half-time administrative position have also been eliminated.

Courting and retaining quality educators is a constant battle for school districts, and Versailles is no different. "It is increasingly difficult to find experienced educators," Carter explained, "and in

some career areas, next to impossible, such as special education, speech, mastered degree English, counseling, and library sciences. Prospective teachers today shop very much for salary and location, and there are distinctively fewer looking in all areas."

All school districts in Missouri are required to have a Comprehensive School Improvement Plan. This is a five year plan to address all aspects of the school from academics to transportation.

The Morgan County R-II school board then sets the goals for the district and each building sets goals that must apply to the overall board goals. Then, implementation sets are formulated to move toward those goals. "Measuring progress is also part of the plan and each goal is "tested" to see if it is providing progress," Carter added.

"Building wise, we have still over \$1 million in roofing replacement underway. Depending on the growth in assessed value, the possibility of adding a cafeteria/commons and moving the high school

office to the front of the high school is still in the building plan."

"Educationally, we are trying to do as much as possible to provide a solid educational program, which means continually evaluating success and seeing what else is out there that may be an improvement over what is currently being done," Carter concluded.

Superintendent Jeff Carter was born in Illinois but grew up mainly on the East Coast. He earned a B.S. Degree from Ohio State University in 1979 and both Masters and Specialist Degrees from the University of Missouri-Columbia.

He taught for five years at Van-Far in Vandalia before becoming an elementary principal for six years at Wellsville-Middletown, then ascended to the superintendency for an additional seven years.

Carter moved to Versailles in 1998 to take the assistant superintendent job for one year before becoming superintendent to the present time. ■

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ANOTHER FOUR SEASONS EXPERIENCE

Eldon School District struggles with reductions in state funding

by Mike Bissell

The Eldon School District, like many, if not most school districts in the state of Missouri, is struggling financially due to significant reductions in overall state funding. Due to these reductions, the district has been forced to cut nearly forty positions and eleven programs. Despite these issues, Eldon Superintendent of schools, Dr. C. J. Huff, remains upbeat.

"In spite of the economic challenges we face," Dr. Huff said, "our faculty and staff continues to provide a high quality education for our kids. Our test scores are above state and national averages and we provide a number of high quality programs to prepare our kids for the future."

State funding for Missouri schools is provided under a complicated formula known as the School Foundation Formula. This algorithm has undergone recent revisions, and Eldon is waiting to see how this affects their district.

"At this time," Dr. Huff

explained, "it looks as if the new formula will have a positive impact on our district if it were to be fully funded. The problem is that the current formula would meet our needs as well, if it were fully funded, which it is not. The new formula has a seven year phase in and assumes that districts have a \$3.43 operating levy. Eldon R-I currently has an operating levy of \$2.75. This is well below the new state minimum. The economic impact on Eldon having a lower than \$3.43 levy is yet to be determined under the new formula. I'm encouraged by the efforts of the legislature, but the reality is that the state is struggling as well, and with an underfunded new formula the economic outlook for our district remains relatively unchanged."

"According to the new formula," Dr. Huff continued, "we would receive more funding. However, I go back to the seven year phase in of the new formula. Our funding has been going backwards for the past 3 to 4 years. To wait an additional 8 years, (the new system won't

become effective until the 06/07 school year) for full implementation of the formula is going to be too little, too late. Think about it— a child who began kindergarten four years ago will be a senior in high school before he or she receives the benefits of a new formula."

Enrollment at Eldon schools has remained nearly static in recent years, averaging between 1,950 and 2,100 students. Since staffing has already been reduced, the only effect is that there are some large classes. According to Dr. Huff, providing competitive compensation and a great work environment are the keys to retaining the most qualified candidates when additions are made. "I believe we already have one of the best faculties you will find. We have many extremely dedicated people on staff with a wide array of experience."

Planning for future needs has become a community project in Eldon. Last fall, a fair cross section came together and developed a new vision for the district and adopted six new goals. Once

the goals were adopted by the School Board, six action teams were created to research and develop plans to achieve each individual goal within the next five years. "The exciting thing about this process," Dr. Huff explained, "is that these plans will be analyzed and refined yearly. Therefore, we will always have a five year plan out in front of us. We are becoming very committed to continuous improvement. The entire process involves the community. In fact, the action teams consist of nearly 85 community members who all play an active role in the development of our future plans."

At this time, with the problems in funding and a fairly constant enrollment, there are no plans for further building at Eldon R-I. Instead, plans center on how to best maintain the current facilities.

The recent defeat of a levy increase for the Eldon R-I school district was taken in stride by Dr. Huff. "To say the levy defeat was a disappointment would be an

understatement. Without question, we have a need for additional revenue in this district. Only six districts in the state have a lower operating levy than Eldon R-I. The bottom line is that we want to do great things for our kids and we're limited as to what we can do as a result of state funding shortfalls."

"There is a local solution to this problem through a local tax increase," Dr. Huff continued. "We asked for a 39 cent levy. The results of the levy election were very close. The good news is that we picked up nearly 1,000 new 'yes' voters over the last election. That tells me we are on the right track. We have to try again... our kids deserve better. Keep in mind we have cut nearly 40 positions and 11 programs. You can't do that without having a negative impact on the education of the kids. But in spite of the loss we are holding our heads high and doing the best we can with the resources we have available to us." ■

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Hendricks optimistic about school funding

By Alison Schneider

Dr. Ron Hendricks, Superintendent of Camdenton School District is optimistic about the school funding formulas being considered by the Missouri House. So far, there haven't been any real surprises in the funding formula changes presented and the hope is that our local schools will be able to preserve the current level and maybe even see a slight increase in allocation.

The amount of aid distributed to Missouri public schools by the state is determined by the "foundation formula". Through a series of calculations taking into account a number of variables including local taxes generated through assessed valuation, the foundation formula is the basis for how big the check is that each school receives from the state. The "hold harmless" provision in the formula states that no school shall receive less funding per pupil than it did in 1993. What this means locally is that Camdenton and Osage districts have been frozen at the same rate of

operational funding since 1993 and has seen a decrease in transportation and special education funding. While our local tax generated has increased along with the assessed valuation, the state funds allocation has remained the same for 12 years. Camdenton district receives almost 60% of operating funds from local tax sources. Put quite simply, our local tax funds directly support our local schools and, at least for now, it looks like it will probably stay that way.

Overall, in the funding formula Camdenton school district receives about \$775 out of an average expenditure per student of around \$7300. There are other special funds that are received, but no formula has been fully funded by the state since the plan was initiated in 1992. While a change in the funding formula is needed, Dr. Hendricks believes that local funds need to stay in the community.

Recently, the voters in the Camdenton school district approved a \$20 million bond

issue that will provide space for 1600 more students. The building allows for additional expansion to 2000 pupils if necessary, and some of the outdoor facility additions are already in use. For planning purposes, Hendricks figures on a 3% growth rate over the next 5 years, but with all the Osage Beach construction, he realizes that may change so he's ready. From 1990-2000 the district saw an increase of about 1000 students, but that figure has increased another 1000 in the past 5 years to a total school population of 4000. Hendricks expects next year's enrollment to be around 4200. The 2004-2005 school year has seen an overall increase of around 50 students, with 25% of those coming from the Osage Beach area alone.

Hendricks is keeping a close eye on the foundation issue and hopes that in the end, the decision by our legislators won't take any of the current funds away, and may even see an increase in the transportation adjustment amount. ■

School of the Osage announces employee additions and changes

The School of the Osage is proud to announce the following new employees and new assignments.

Mr. Josh Buffington has been employed to teach physical education and health. Mr. Buffington will be the varsity boy's basketball head coach and coach golf. Mr. Buffington has taught and been an assistant coach at Missouri Baptist University in St. Louis.

Mr. David Gamm will be the new Alternative School Coordinator and teacher. This year OHS will have daytime and nighttime classes for students. Mr. Gamm will be an assistant coach for the girl's basketball team and head coach of the baseball team.

Mr. Jeff Kile will take over the band director duties. Mr. Kile assisted with a large high school

band and he is a recent graduate of the University of Missouri.

Mr. Scott Rowland has been employed to fill a newly created position in communication arts. Mr. Rowland has ten years of experience and he will be the varsity girl's basketball head coach.

Mr. Jared Webster will join the faculty teaching physical science and physics. He taught previously in Osage County. Mr. Webster will be an assistant coach for the varsity football team and coach junior high track.

Mr. Michael Williams will become Assistant Principal at School of the Osage High School next year. He has served as the band director the past fourteen years at OHS.

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Osage School District manages growth

by Monica Vincent

"We live or die by community support." Dr. Maryann Johnson, Superintendent of the Osage School District states the funding dilemma of the school quite succinctly. The new foundation funding formula proposed by Blunt and passed in legislature this year will add only \$7,000 to the \$14 million Osage school budget, and will be portioned out over the next 10 years.

Currently the operating funds break down like this: 76.23% local funding, 14.33% state funding, and 9.44% federal funding. The Osage district is considered a "hold harmless school" which means that their state funding has stayed frozen at the same rate since 1993. Although the new funding doesn't sound like much, Dr. Johnson and the President of the School Board, Rocky Miller are satisfied in general. Says Miller, "As long as they can fully fund it we probably won't face any cuts, and that's good."

Dr. Johnson explains, "The foundation formula is incredibly complex. It was developed as a

compromise. It doesn't go into effect for 2 years and there are more than likely going to be glaring errors to be corrected next year in legislature. Overall though, Governor Blunt did the most thoughtful thing he could in taking ideas from all sides and trying to get something passed." Miller adds, "They look at Osage and say 'You've got a great tax base ñ you don't need state or federal back'. Personally, I feel like we sent that money, the sales tax and income tax appropriated out of general funds, but we're not getting our share back. The only reason we're fine is because of the high assessed evaluation of our property tax."

In a study by a joint venture between MSBA, MSA and DESE the state adequacy target for spending per pupil was determined to be \$6,117. This figure was reached through a complicated set of criteria which identified top performing schools and then knocked off the upper end of local resources and the lower end of local resources to find a median.

The Osage School District currently spends about \$6,700 per student. This number is determined by dividing the number of students into their annual budget. According to Dr. Johnson, September enrollment for 2004 was an even 1,700 students -- their largest ever, and their budget was almost \$14 million dollars.

The Osage School District is healthy enough at present to look at building a new middle school without the need to raise the tax levy. Says Miller, "We've run the numbers and it can be done, and we have the lowest tax levy in the state." Dr. Johnson expands saying, "Of the 524 districts in the state, we are taxed the lowest. The 1993 foundation formula rewrite said \$2.75 should be the minimum tax levy. We are at \$2.57."

She adds, "We are pretty good money managers and have the best interests of our tax-paying citizens and our students at heart. That's why you don't see swimming pools or tennis courts. We try to keep our money aimed at the areas which are most needed. Our covenant says that we

will provide the best services for the students with your tax dollars."

The new middle school in question will be built on land directly across Hwy 42 from the current high school and upper elementary. The 65 acres were purchased from John Curran and are currently being assessed by architects. Miller says, "The board hasn't decided a timeline yet, but the sooner the better to relieve the pressure off the school system."

There are several reasons given for the need of a new middle school. Says Dr. Johnson, "When I came here as Assistant Superintendent in the fall of 1998, there were 262 kids in the Old Jr. High and it was at capacity. Now there are well over 300 kids and it is very crushed." Rocky Miller states, "The Old Jr. High is too small and too expensive to educate in. Every time we build something, the ADA requirements change. It is also more expensive to track children in that building because of all the entrances and exits." Adds John-

son, "The building was built in a time that did not plan on elevators or even the amount of wiring that would be needed for things such as computers."

Once the new middle school is complete, Osage will look to pull the 6th grade out of the upper elementary building and house them along with 7th and 8th grades in the new building. Says Dr. Johnson, "The upper elementary is utilizing every single classroom right now, and moving the 6th grade will allow room for another 150 students."

Both Johnson and Miller agree that tuition students will not likely be allowed in the near future. Dr. Johnson explains, "Tuition was a capacity issue when I came and still is. The exception is if you own land and are building a home, you can pro-rate the tuition. Another exception is if you pay local property tax in excess of \$6,500, your child is eligible to attend here. Primarily, our covenant is with the people who live here and pay taxes."

continued on page 51



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With planning, college can be less intimidating

by Business Journal Staff

College. It was once thought you had to be super-smart or super-rich to plan for college; it just wasn't for the "normal Joes" of the world. Well, times have changed. Nowadays most parents start thinking about their children's education as soon as they've completed the toe count in the hospital, but if you waited a little too long, have no fear. It's not too late to get it done. The first consideration is, of course, does your child want to go to college or why should they go to college. Frankly, post high school training is important in many careers. Sure, you can succeed without college, many people have – but it is definitely an opportunity for a running start at a solid future. College offers young adults opportunity for growth, both personally and intellectually. It's a more controlled environment in which for them to experience their first taste of self-responsibility and independence, grow socially and gain a little more maturity and common sense.

They learn not only 'book smarts', but also the invaluable experience that life lessons provide. Bottom line— for most of our youth it's a good thing. Now how do we get them there?

The hard facts are that the costs of higher education continue to keep just ahead of the rate of inflation and increases at about 6% to 7% every year. Average tuition falls at about \$9000 a year for a public institution and about \$20,000 a year for most private schools. That means that a four-year degree will run anywhere from \$125,000 to \$250,000 when all is said and done. Scared yet?

Don't panic. There are plenty of financial aid opportunities out there ranging from granted money to low-interest loans that can often carry the bulk of the costs. Over half of U.S. students receive financial aid. The College Board reports that there is over \$50 billion available in federal, state and institution sources. That's a lot of aid. That's not even considering the opportunities for

those low-interest loans. Bottom line? Help is there to be had. (see accompanying article)

PLANNING FOR COLLEGE

Planning for college is more than just figuring out how to pay the bills. Planning for your student's future actually begins in the eighth grade, believe it or not. Make sure your student takes Algebra I if at all possible. It's available in high school as well, but the hours fill up quickly in high school and this is a good way to get ahead of the game for college planning. •At the end of the eighth grade, year you and your child will need to sit down and plan out what classes they will need to be taking when they move to grade nine.

In ninth grade make sure you make contact with the guidance counselor to help plan out the best courses to ensure your child finishes with everything they need to start college. Make sure they get involved in school activities. Participation in sports, clubs, and volunteer work not only teaches them responsibility, but it

helps them to develop the leadership and teamwork skills valued by college admissions offices. Start keeping a list of activities, awards and recognitions, and community service involvement as this information is requested on college applications and the next four years will become a bit of a blur. You will forget things if you don't make note of them.

In tenth grade start thinking about testing. Your child will want to take the Pre-SAT/National Merit Scholarship Qualifying (PSAT/NMSQT) and Pre-ACT (PLAN) exams. These are the preparatory tests and will provide invaluable information. Both tests are scheduled from October through December and are usually given at school by the guidance office. While the scores "don't count" it's a great opportunity to familiarize yourself with the tests and will give your child the opportunity to focus on weak areas. You will get these tests back in December, at which time you or your child should talk to the counselor about any changes in

plans for coursework. It is possible to take the full ACT test during sophomore year, although most students wait until their junior year. Test dates and locations are scheduled throughout the year and there is a fee for this test. This year ACT has added a written essay to the test that will eventually become mandatory, but for now at least is optional. At this time, there are only a few of Missouri colleges that require the full test with essay, but it's expected that in the next few years more colleges will begin to require the essay. Most Missouri colleges do not require the SAT tests, although many out of state institutions require it. Check with the schools your child is interested in applying to in order to determine whether this test is needed in addition to or in place of the ACT. The SAT II tests are in June.

Junior year opens with another review of your four-year high school plan and adjusting coursework as needed. If advanced placement or dual

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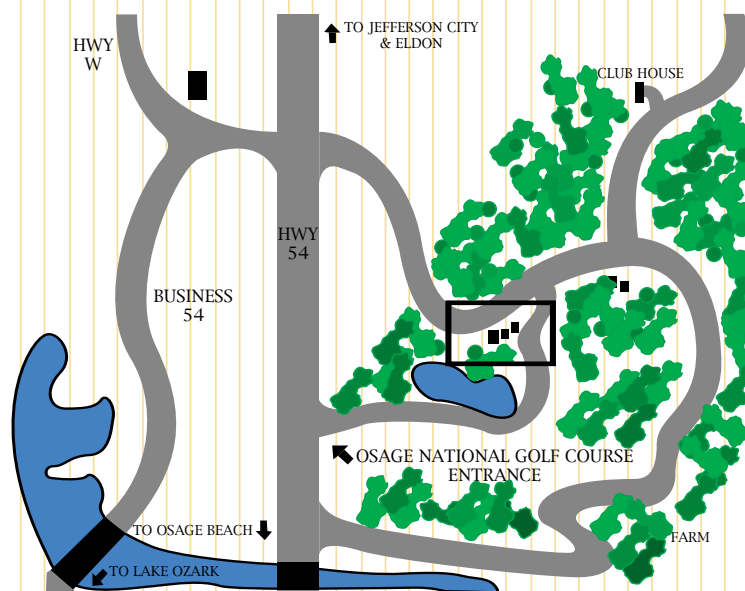
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Financing a college education more difficult

by the Associated Press, with Michael Gillespie

For many college-bound students, the anticipation of higher education and a pathway to a better life is overshadowed by financial dilemmas.

Costs continue to rise: the average annual cost at a four-year public college has increased more than 14 percent over the past year.

The University of Missouri raised its tuition a whopping 19.8 percent in 2003. Resident tuition and fees at Mizzou for school year 2004-05 were \$209.20 per credit hour. Students carrying 14 semester hours for the 2005-06 school year can expect to pay \$6,960 in tuition and fees. That does not include room and board, books, and personal expenses.

With college tuition and fees increasing at an average of \$579 for a four-year public college and \$231 for a two-year public college for the 2003-04 school year, families must often seek financial assistance for funding a college education. Trends at four-year private schools are similar with a \$1,114 increase over that same period.

Though costs continue to rise, the amount of money distributed in student financial aid also continues to grow. In 2002-03, \$105 billion was distributed in such aid, a record amount and \$13 billion more than was distributed the previous year. This was a 15 percent increase over the previous year (12 percent when adjusted for inflation.) Total aid per student averages about \$9,100, with \$3,600 of that amount in the form of grants. Students at State Fair Community College, in Sedalia, come from all levels of family income.

About 75 percent of State Fair students who apply receive some form of financial aid. The average financial aid package last year was approximately \$2,500. In addition to its main campus, State Fair conducts classes in Eldon, Versailles, Camdenton, and Osage Beach.

"In the U.S., college is clearly an investment in the future that pays off over a lifetime in both monetary and non-monetary terms. A college graduate with a bachelor's degree or higher will earn over \$1 million more than a high school graduate," said College Board President Gaston Caperton.

Tuition and fee increases at public institutions are often the result of shrinking state appropriations. "Education leaders must be able to make persuasive cases to state officials on the importance of reasonable and predictable levels of state support," he said. "Levels of state funding have dipped to a dangerously low point in recent years."

Joe Moore, a University of Missouri spokesman, "We have two primary sources of income--state appropriations and our tuition. In the last three fiscal years we have lost about \$148 million in state appropriations. Our second highest source of income is tuition. When state appropriations drop dramatically, tuition to some degree has to be increased."

Moore said this last year marked the first time that income from tuition was greater than the state appropriation. "The University of Missouri considers that a terrible trend."

Many universities have found creative ways to increase aid to deserving students. At the end of last year's legislative session, the four campus system of the University of Missouri received \$11 million more than it had expected.

Instead of placing all of it into a general operating budget, Dr. Elson Floyd, president of the University of Missouri system, took \$4 million and placed it into educational assistance. With that as a starting point, the university sponsored a successful fund-raising effort to match the four million.

"Dr. Floyd then was able to create \$8 million worth of endowed scholarships," says Joe Moore. "We have an endowment making payouts to scholarships every year in perpetuity. It will never go away, it will be paying from the dividends."

Grant aid is received by approximately half of the students attending college, varying the average price that a student actually pays. Of the \$42 billion in grant aid distributed in 2002-03, most students received aid from more than one grant source.

For four-year colleges, grants were approximately \$2,400 for students at public colleges and \$7,300 for students at private institutions. Students at two-year public colleges received an average of \$2,000 in grant aid.

Saving for a college education and securing grants and loans

while in college has become a family affair. Section 529 college savings plans have become popular with assets of more than \$35 billion and an average value of \$6,573 per account.

"Higher education needs to be tied to legitimate social and economic objectives, and it must not be placed unfairly on the backs of students and their parents who bear costs," said Caperton. "All of us must do more to ensure that college remains affordable, and that more students have access to higher education."

The day may come when promising young people simply cannot afford a college education.

"That flies in the face of everything that we're working to do here," laments Joe Moore. "We feel we've been doing a good job of making up the difference through educational assistance and working to educate our state government in making them understand the dire need that our universities and colleges have for adequate appropriations."

Only time and the overall health of Missouri's economy will dictate whether the state's universities remain within the financial reach of her best and brightest. ■

Feds urge Blunt to veto real estate bill

Jefferson City, MO (AP)—Federal officials are urging Gov. Matt Blunt to veto legislation they contend could result in higher costs for people buying and selling homes in Missouri and fewer service options among real estate brokers.

Supporters of the legislation said Tuesday that the federal concerns are misguided and the intent of the bill actually is to protect consumers from lazy or unscrupulous real estate agents. The Department of Justice and Federal Trade Commission sent a joint letter dated Monday to Blunt urging him to veto the bill, which passed 156-0 in the House and 33-0 in the Senate.

Blunt spokesman Spence Jackson said Tuesday the governor was reviewing the letter and legislation and has not decided whether he will sign the bill.

The most prominent part of the bill prohibits real estate licenses for people convicted of violent felonies or sex crimes. Sponsoring Rep. Dennis Wood said the provision was a response to an administrative judicial decision that allowed a sex offender to get a real estate license.

But the legislation also sets minimum service requirements that real estate agents must meet when sellers or shoppers sign an exclusive brokerage agreement with them.

The bill would require brokers to handle offers to buy, sell or lease a house; to help clients develop and negotiate offers and counteroffers; and to answer customer's questions relating to those offers and any notices and contingencies involved in a sale. ■

"Bobby Knight told me this: 'There is nothing that a good defense cannot beat a better offense.' In other words a good offense wins."

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Technology a necessity at colleges this fall

by the Associated Press with
Michael Gillespie

For freshmen arriving at many universities this fall, getting online for class will simply have to be a way of life. At many colleges and universities much of the material related to classes is now on special Web sites.

At Northwest Missouri State University in Maryville, every faculty member has a notebook computer with the same software that students have in their dorm rooms. But it's more than a message board. The chemistry department employs it to create a "dry simulated laboratory" to complement its traditional classroom lab. Journalism classes utilizes a Web-based news reporting simulation exercise, and the speech department requires certain presentation software to be used in class exercises. In all departments students can e-mail their fellow classmates and the professor through the university network.

Mike McManus, of the Academic Affairs office at Southwest Missouri State University, in Springfield, coordinates a program called Blackboard. It's a Web-based program that can be accessed from anywhere. According to McManus, professors use Blackboard for a variety of purposes from posting a syllabus to presenting PowerPoint shows with streaming video. "They can make announcements to the class," says McManus, "they can divide the class up into groups and have them work together on projects. The students can turn in their homework electronically." McManus states that some courses use online electronic labs. "I saw an example of a biology lab where they were dissecting a frog electronically."

The University of Missouri, in Columbia, also has Blackboard, plus a similar program called WebCT. The advantages of these, according to a spokesman in the university's information technology department, is convenience: "It's available 24 hours a day. Student's can see what their assignments are, or check on their grades. Sometimes they even take quizzes online."

Students at Mizzou can access the university's computer services through a high-speed wireless network called

TigerNet. It's available in classrooms, residence halls, and some fraternities and sororities, as well as on-campus offices. Students living off-campus can tap into the network through a dial-up service called TigerLink. Utilizing a personalized access code, students have the opportunity to check on club activities, keep in touch with friends, and have online conversations about everything from how the history professor handles grading to where to find the best pizza in town.

Many schools, like Southwest Missouri State, offer centralized computer labs as a resource for students who don't have their own computers. There are three open-access computer labs at SMS. Between them they offer scores of Windows XP workstations, as well as printers, scanners, and Macintosh sites.

But though many schools have computer labs that offer a number of tools, many labs are limited both in terms of availability and in the quality of their hardware and software.

Some tips for students and parents who are considering the technology-related issues involved with college:

- In general, laptops are more practical than desktop computers. Prices of laptops have come down, and these computers are very convenient if a student needs to go to the library for a group project or needs to give a presentation.

"Most dorm room desks aren't very big," says Gulkis, "so a computer monitor often takes up so much space that it's hard to do anything else at your desk."

Around the country, a number of schools have installed wireless networks that allow students to access the Internet from various locations around campus. A majority of the buildings at the University of Missouri have wireless access, as do several of the outdoor common areas.

With this in mind, students should check to see if their campus has a wireless system, and if so, they should invest the small extra amount of money needed for a network interface card. Mizzou's system supports three types of cards.

- No matter what college or

university students attend, they should contact the school regarding the minimum specifications for hardware and software, along with needs for disk space, and software compatibility with the school's network.

One of the first things a student should find out about the campus is the location of printers. There is nothing worse than a student finishing a paper at 10 p.m. and realizing they don't know where to take the disk for printing. At SMS, the computer labs are open seven days a week. One of them stays open 24 hours a day, Monday through Thursday. Another option, of course, is to buy a printer to eliminate the issue. Color deskjet printers are an affordable option.

By and large, universities will require documents to be produced by software that is part of the Microsoft Office suite, such as Word and Power Point. It's often recommended that the Microsoft system be no older than Windows 98. The University of Missouri supports Windows 2000, Windows XP, Unix, and Mac 10.x operating systems.

Many classes now require the purchase of certain software in addition to a textbook. Students who take such classes should check into alternative sources for the software, just as they might when looking for books. Like textbooks, university bookstores place large markups on software, so such a search can save a student a significant amount of money. ■

New State Fair Community College site to open at the Lake of the Ozarks

Temporary offices will open June 1 for State Fair Community College's new Lake of the Ozarks site on the lower level of Stone Crest Mall in Osage Beach.

The site will serve the entire Lake of the Ozarks region. The offices will be open for walk-in enrollment, placement testing, and other services for prospective students while the 12,000-square-foot space is remodeled for classrooms.

SFCC President Dr. Marsha Drennon said the college is excited to have the opportunity to expand its educational services in the lake area.

"We hope both traditional and nontraditional students in the region will take advantage of the programs to be offered," she says. "The new SFCC-Lake of the Ozarks site will serve area students well."

The state Higher Education Commission and Coordinating Board of Higher Education have authorized the site to offer courses leading to an Associate of Arts Degree. A total of 55 general education day and evening courses will be offered for fall semester for both full- and part-time students. Classes will begin Aug. 22.

Students may enroll now by calling (573) 317-1300 or toll free at 1-(877) 311-7322. Class schedules are available on the college Web site (www.sfcc-mo.edu) under Course Schedule Search, and will be available June 1 at the SFCC-Lake of the Ozarks site.

The three other SFCC lake-area sites in Eldon, Versailles, and Camdenton will continue to offer classes. Eldon will offer 18 fall classes at the Eldon Career Center. Eleven fall classes will be offered at Versailles High School and two at Camdenton High School. Students may enroll for classes at any site.

The SFCC-Lake of the Ozarks site is A+ scholarship approved for Missouri high school graduates who qualify.

The Board of Trustees has entered into a three-year lease agreement with Stone Crest Mall ownership for the site, located at 3797 Highway 54 in Osage Beach. SFCC had offered classes for 21 years in the Lake Area Career Technical Center on the Camdenton R-III school district campus.

For more information, call Deborah DeGan-Dixon, dean of Extended Campus, at (660) 530-5800, ext. 343.

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Education and careers for older workers

by the Associated Press
with Michael Gillespie

As the U.S. workforce ages, employers will have no choice but to take notice of the fact that it will be essential to hire and retain older workers.

More and more people are working longer—some by choice and some by necessity. Ninety-four percent of people age 45 or older are working now, and these changes in the American workforce will force companies to make older workers more needed and more valued.

Moving in step with the overall aging of America, the number of workers age 55 and over will increase in size, to almost 20 percent of all workers. In fact, the fastest-growing labor force in the United States will be composed of workers age 55 to 64.

The need for employers to hire and retain older workers is reinforced by the fact that according to the Employment Policy Foundation (EPF), there will be 4 million more jobs than workers by

2011. That gap will only grow as time goes on, and by 2030, there could be as many as 35 million jobs that are vacant. The large gap is simply because there will be fewer people of working age after the baby boomers retire.

Baby boomers, born between 1946 and 1964 comprise about 76 million people. In 2011, the oldest of this age group will turn 65 and many will begin to retire. The next generation, called the baby bust or Generation X, numbers a much smaller 45 million.

That means the working-age population will shrink, with a gap in size between the generations of more than 30 million people. Though everyone in a generation doesn't work, it's clear there won't be enough workers to fill the needs of every business, and unless productivity increases dramatically, production will falter.

This is why older workers will be so important. The onus against hiring older workers will not stand in the face of coming reality.

Some of these older workers will find that their current careers allow them to stay on the job, but other workers will need to switch careers and learn new skills to stay in the workforce. Another issue will be the need for many to balance work and other priorities as they get older.

For years researchers have talked about the need for employers to keep older workers on the payroll. Older workers tend to stay in a job longer and can provide valuable experience and insights for younger workers to draw from. Still, only a relatively small number of employers have taken heed of this advice.

In fact, a number of companies have taken an entirely different tack, offering early-retirement incentives that lead to their workforces getting younger, not older. Few firms have focused on the workforce problems that are expected within the next 30 years, choosing instead to concentrate on the problems of today.

The reality is that employers

can attract and keep older workers by doing some fairly simple things.

They can offer more flexible work options, such as phased-in retirement, part-time and intermittent work and working after retirement. Some companies that need workers only part of each year, such as firms that conduct polling or handle telephone duties, find that giving workers such schedules as three weeks on and three weeks off can retain quality, older workers.

In a recent AARP survey, nearly 70 percent of pre-retirees said they plan to work at least some of the time during their retirement years or to never retire at all. Some researchers predict that in the future, employers will be forced to take a very different view about older workers—moving from an attitude of bias against these potential employees to one in which they are eager to find more of them.

According to the AARP, 10 occupations are most likely to be

affected by this gap created by the aging of the baby boomers: secretaries, heavy truck drivers, elementary school teachers, janitors, secondary school teachers, nurses, bookkeepers and accountants, college teachers, educators and farmers.

Businesses wanting to find and hire eager job seekers 50 and older can do so at www.Seniors4Hire.org. The Web site serves businesses and older job seekers from all walks of life, including those that are looking for a little extra to do, executives looking to further and advance their careers and highly educated individual looking to use their skills.

As the approaching retirement of the baby boomer generation changes the numbers of continued changes in the skills and education needed to fill job openings. An analysis conducted by the EPF that in 2013, 76.9 million jobs would require at least a bachelor's degree, compared to 44.6

continues on page 47



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11th Baub Eis Band
12th Az-One
14th Phat Mike & The Bartenders
17th Mdock Band
18th Gargoyle Lounge
19th Az-One

21st Phat Mike & The Bartenders
24th Form & Function
25th Big John & 39th St Blues Band
26th Chubby Carrier
28th Phat Mike & The Bartenders
30th Two Johnnies On The Spot

JULY

6th Baub Eis Band
7th Chump Change
8th Az-One

JULY cont.

13th Form & Function
14th Phat Mike & The Bartenders
15th Az-One
20th Johnny I & The Receeders
21st Gargoyle Lounge
22nd Az-One
27th Baub Eis Band
28th Shrinking Violets
29th Az-One
30th Tost
31st Phat Mike & The Bartenders

Tips for parents with kids going off to college

by the Associated Press with Michael Gillespie

Parents have become more involved in their child's college experience, and colleges are welcoming the attention.

Monica Groves, dean of students at Northwestern College in St. Paul, Minn., offers these practical ways parents can be involved: Prior to the student leaving for college, parents should discuss the best means to stay in touch and how often. Select a communication method the student prefers: phone, email, mail. College students are on different schedules, do not call before 9 a.m.

If the student is having a problem in class or experiencing difficulty adjusting to campus life, do not go around the student to resolve the problem or issue. Suggest they talk to the professor or other advisor. If this was not successful, recommend they talk to the dean.

If it becomes necessary for a parent to intervene, the best way to do it may be through the

school's parents' association. "The MU Parents' Association is made up of nearly 3,000 members," says Colby Heckendorn, office director for the group.

"We're the communications link between the parents and the university. We try to solve problems before they happen. If we get a phone call or an email from a parent with a concern, then we take those issues to the proper department. And we hold regional meetings in St. Louis and Kansas City, where parents can come and listen to administrators speak, and they can ask questions."

A similar organization exists at Southwest Missouri State University, in Springfield. Though only in its second year, the SMSU Parents' Association has about 1,000 members, according to a spokesperson for the dean of students office.

But the parents' associations at MU and SMSU aren't there just to take complaints. Both groups sponsor events such as family or parents' weekends.

And both regularly publish newsletters to give the parents insight on campus life. This is especially helpful to parents during freshmen orientation. According to MU's Heckendorn, "we give all the parents a newsletter from our association that gives tips about the different things that they're going to have to deal with that first year."

According to Emory University psychology professor Marshall Duke, parents play an important role in the emotional separation process. To help parents anticipate what to expect during their child's college years, the university offers a seminar during orientation week to offer advice.

One tip Duke suggests: Parting words as the student is leaving for college are important and parents should put careful consideration into these words. "The closing words between parents and children are crucial," said Duke. "Your child will remember your messages and hold on to them." ■

Education and careers for older workers

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million jobs in 2002. Many workers, well past college age, opt to change careers or improve themselves by seeking that long-deferred degree. Most colleges use the term "non-traditional" to describe these somewhat older students.

Kristie Brinkley is coordinator of non-traditional student services at Central Missouri State University, in Warrensburg. "I'm the liaison to get them in the door," she says. "The non-traditional students have more challenges, they're trying to juggle college work, their kids activities, their jobs." CMSU offers a writing and learning center for those who feel they may be rusty in their study skills. And the university sponsors an organization for non-traditional students, called ANTS (Adult Non-Traditional Students). Amongst other activities, ANTS provides social activities that include the family, such as bowl-

ing or pizza parties. But those parties don't get in the way of studies. As Brinkley notes, "When [older students] come here to get a degree, that's what they're here for. That's what their focus is, and they do seem to be pretty serious about accomplishing that goal. Some of them are apprehensive about being the 'oldest one in their class,' or being different. A lot of them are just looking for ways to fit in."

The future for older graduates seems bright. Much as there will be an overall gap between jobs and applicants, there will also be a shortage of those who are qualified in terms of education. Of those 76.9 million job openings, only 23.3 million new college graduates will be available to fill them. With an ever-growing labor shortage, those with degrees, regardless of age, will be in demand. ■



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With planning, college can be less intimidating

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credit courses are available your student should try to work them into their schedule. Start looking into the pre ACT and SAT schedules and plan accordingly.

In October your student will need to take the PSAT/NMSQT test again (sophomore schools do not count) in order to prepare for the full SAT and to be eligible for the National Merit Scholarship competition. You should also make sure your student is signed up for the ACT exam this year. In the case of the ACT, later is better.

A later date of testing gives your student a better opportunity to prepare therefore a better chance at a higher score and a high score is a better chance for scholarship monies. The school's guidance office will provide dates and locations to students. If you haven't already begun to discuss where your student wants to go, then you should do so now.

Plan to visit as many of those campuses as you can in the spring. Colleges often have programs for visiting students/parents and it's a good idea to take advantage of these. In February your child should sign up for the SAT I given in March (if they plan to take the SAT, that is).

The signup for the May/June SAT is in April. Over the summer, start writing for private scholarship applications or searching online for information. Start putting together a student resume listing and find out if the schools your child is interested in require portfolios or samples of writing skills, artwork or other pertinent information. If they require it, start getting it together now. You should also request college applications and financial aid information over the summer. Keep track of deadlines and materials requests.

When school starts senior year, visit with the counselor again to make sure everything's on track (you should be on a first-name basis by now). If you have somehow not taken the ACT yet... do it now. Some colleges require early submission of applications for priority consideration for both merit and need-based scholarships so your applications might be due in winter in order to qualify. Be sure to verify if your selected colleges have these early date requirements. Our local high schools all have senior information newsletters that outline deadlines and provide information on scholarships and what

they should be doing to get ready. Make sure you ask your student to see these from time to time. In January, plan to submit the FAFSA for approval, increasing your chances of receiving aid from as many sources as possible, and if you plan to submit the CSS/Financial Aid Profile, this will need to be completed now to make the February deadline. Early admission decisions and financial aid award letters should begin to arrive this month.

Be sure to note the deadlines for acceptance and don't miss them – colleges and award organizations have no sense of humor about these dates. May is the month for the Advanced Placement exams, so be sure to start preparation for this in April at least. AP scores determine how much course credit is granted, so you really want your student to score well.

That should get you through high school graduation and the upcoming summer. Remember to meet all deadlines. If you don't agree with your SAR, then appeal to the financial aid sources at FAFSA, nothing is ever set in stone. Enjoy the summer with your graduate and prepare yourself for the next four years – it's going to be a wild ride!

COLLEGES IN MISSOURI

If you are thinking about college, you are probably thinking about Mizzou, Lincoln, CMSU or the like. But don't forget, the Lake area has many post-high school institutions within a short distance that might just fit the bill, too. •

Columbia College is a private institution located in Columbia, Missouri. A satellite campus is located on Hwy D in Osage Beach. The lake campus offers 14 different degree programs and the classes are held for 2 1/2 hours twice a week for eight weeks. There are five sessions per year at the lake campus. With tuition an affordable at \$145 per credit hour for on campus classes and \$185 per credit hour for online courses, Columbia College Lake Ozark is a great way to earn an associate or bachelor's degree without leaving home. If you choose to leave home, though, the main campus in Columbia Missouri is a great choice. You can find more information at www.ccis.edu.

State Fair Community College will open their Lake Campus in the lower level of Stonecrest Mall in Osage Beach beginning June 1,

2005. It is possible to earn course credit leading to an Associate's (2 year) degree. There are 55 general education classes offered in the day or evening and offered for full and part-time students. SFCC accepts the A+ monies from students and this is a wonderful opportunity to get the core classes done locally and in a less expensive manner, then transferring on to a 4-year college if desired. Missouri residents will pay \$97 per credit hour, making it one of the most affordable community colleges in Missouri. More information is available at www.sfccmo.edu.

Linn State Technical College offers more tactile training in areas of auto repair, electrical technician, aviation maintenance, computer technologies and the like. They accept A+ monies and are very affordable with tuition starting at \$130 per credit hour. There is on-campus housing available at a rate of \$2550 per semester for a private room and \$1405 for a double. Meal plans are also available, starting at \$325 per semester. Degrees are bestowed after 1 year or 2 years, depending on your course study. Internships are required, so you leave with practical working experience and

knowledge. For more information on Linn Tech, go to www.linnstate.edu.

Lincoln University in Jefferson City is a viable four-year option for residents of the lake. It's drivable on a daily basis so you don't necessarily have to live on campus. It is fully accredited and offers a good variety of subject matter. Undergraduate degrees are offered up to a B.S. and there is good post-graduate study program as well. Costs run \$147.08 per hour and housing is available on campus for \$925-1495/semester. Their website is www.lincolnu.edu.

While there are other small campuses throughout Missouri (you may find a complete listing at www.ul01.com/missouri), most students look to the bigger schools like the University of Missouri campuses, CMSU, and SMS. All of these are fully accredited state schools that offer Associates, BA, BS, Masters, and Doctorate degrees. The UM schools include Columbia, KC, Rolla, and St. Louis and the hourly fees are the same for all four campuses: \$216.50/credit hour for undergraduates with housing rates varying. Columbia housing is \$5350 per yr, while the KC campus is set at \$5835 per yr. The

Rolla campus offers housing at \$5840 per academic year and St. Louis offers at \$6428 per year but includes meals. CMSU in Warrensburg charges \$185 per hour and \$1622-2222 per semester (shared or single occupancy) and SMS in Springfield lists their fees as \$164 per hour and \$4980 per year for housing, but they include some meals also. For more detailed information you can visit their websites. CMSU is www.cmsu.edu; SMS is www.smsu.edu; and the University of Missouri schools can be reached through www.umsystem.edu. Remember that a full time student should take 15-18 credit hours a semester. There is always extras like fees for labs, buying books and general spending money so be sure to figure that into your budget. UMR estimates that a year of expenses on their campus should run about \$16,274 for undergraduates, so that should give you an idea of what to expect.

College is daunting. It's expensive. It's a little scary. But the educational and professional opportunities that your child can gain while attending are invaluable. Just be sure to do your research and choose wisely. ■



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News and Information for Boating Enthusiasts

From The Helm: Five Buying Tips for Boat Insurance

Missouri Marine
Dealers Association

Understanding boat insurance can be confusing. But the smart boater can make the right insurance choice with these "Top Five Tips for Buying Boat Insurance" from BoatU.S.:

#5 Know thy insurer: Boat insurance can be "added on" to a homeowner's policy or purchased from an independent insurance agent or directly from a marine insurance specialist. Buying a policy through a reputable agent or directly from a marine insurance specialist is the best way to go. "Adding on" to your homeowner's policy may be conven-

ient, but when there's a claim you will appreciate a company that knows more about boats than homes. Homeowner's policies often limit or don't adequately provide some of the marine related coverages like salvage or wreck removal.

Ask experienced boating friends for their insurance recommendations and check on the insurance "carrier," – the company that will actually be providing your coverage – at <http://www.ambest.com/ratings>.

A.M. Best ratings are the industry's benchmark for assessing an insurer's financial strength; look for an "A" rating (excellent) or better. State insurance regulatory agencies are also a good reference and can be found online.

#4 Agreed Value vs. Actual Cash Value: These are the two main choices for boat insurance and depreciation is what sets them apart.

An "agreed value" policy costs more up front but it potentially pays more – it will cover the stated value of the policy in the event of a total

loss. For example, a total loss on a \$50,000 agreed value policy would pay you \$50,000. More importantly, with a partial loss an agreed value policy replaces damaged boating equipment on a "new for old" basis with no depreciation. Hence, a claim for a stolen four-year-old GPS would get you a new, comparable replacement GPS. Some repairs, however, are subject to depreciation, such as paint, canvas and aging machinery.

"Actual Cash Value" policies cost less but only pay up to the actual cash value at the time the boat or property was lost – depreciation is factored in on all losses. Actual Cash Value policies are better suited to less expensive boats or to situations where you are more concerned with liability protection and defense against lawsuits than you are with boat damage.

#3 Know the salvage truth: If the worst happens and your boat needs to be salvaged, you want to ensure that your policy covers salvage costs up to 100% of your boat's insured

value. If it covers anything less, you could end up paying salvage costs out of your own pocket. Unfortunately many homeowners and some marine insurer policies limit salvage coverage to a percentage of the boat's total value.

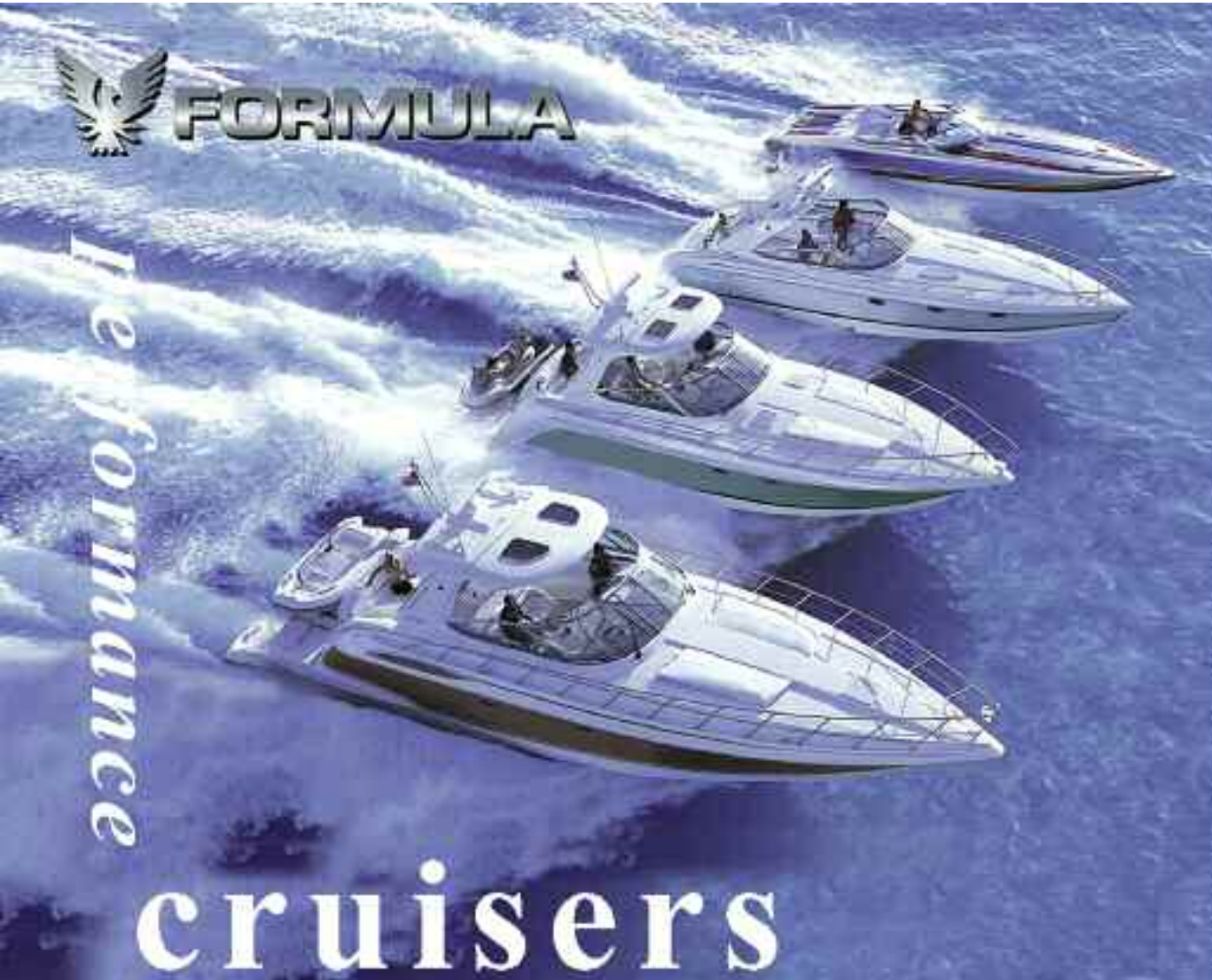
For example, if you have chosen a \$50,000 "agreed value" policy, you want salvage coverage up to the same amount as the boat's agreed value – \$50,000. You should not have to subtract these "salvage" dollars, or the policy's deductible, from the total amount available to fix the damage. An actual cash value policy should have the same, with the dollar salvage limit being equal to, but separate from, the actual value of the vessel.

#2 Speak to me in a language I understand: Don't treat boat insurance like other insurance. Make sure you understand exactly what is covered as well as what isn't covered. If the policy doesn't make sense, ask for an explanation in laymen's terms.

#1 One size doesn't fit all: A bass

boater may need fishing gear and tournament coverage as well as "cruising extensions" if they trailer their boat far from home. If you have a fuel tank aboard, you should be concerned about fuel spill containment and clean-up coverage along with 24-hour assistance to get it done immediately, especially in light of today's environmental protection laws. A good insurer will tailor your coverage to fit your needs, so there will be no surprises if the unexpected happens.

BoatU.S. – Boat Owners Association of The United States – is the nation's leading advocate for recreational boaters and provides its 590,000 members with a wide array of consumer services including a marine insurance program that insures over 240,000 vessels. For more information or for a free quote, visit www.BoatUS.com/insurance or call 800-283-2883.



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Osage School District growth

continued from page 42

When asked if Osage could benefit from redistricting, Dr. Johnson says that redistricting is extremely difficult to do. "The Lake area is unique in the way its lines are drawn and most of those lines date back to a time when no one could have conceived the growth." Rocky Miller adds that there is little or no likelihood "that Camdenton will give up any of their districting."

Miller, a local engineer, says the other facilities are in great shape. "They are all getting older, but we stay on top of the improvements. Once a building is 20 years or older, they start requiring more maintenance which is where the high school is now. A building should last 70 plus years, and we like to see a 50 year design line."

Transportation of students has been adequate with 19 regular routes and 3 special routes. Dr. Johnson said an interesting change over the last year has been a great increase in the families on W. "That's been a hot growth point this year for reasons unknown to me." As far as transportation issues in the future, it is too soon to tell. "We really don't know where the population density center will end up being."

The School of the Osage is also very proud of the quality and retention of their teaching staff. Says Miller, "We hire the best and keep the best." Dr. Johnson adds, "We have a very good salary schedule and an attractive area to come to. Right now we have about 60 applicants for every elementary position. The specialty positions are not as heavy. Our salaries will start at \$32,300 next year and is very competitive statewide for a school district of our size."

Another of Dr. Johnson's concerns is the number of school children in the district who were eligible for CHIPS, the state assisted health program. "About one-third of our kids utilized this program which provided lower income families with access to state health care. There have been deep cuts this year which we are afraid will greatly affect some of these children and whether or not they will have adequate healthcare." In the 2003-2004 school year, 53% of elementary level students qualified for free and reduced lunches, and 45% at a district level.

"We need to focus our dollars toward existing programs and capital improvements first," Miller said. ■

Melissa Krantz receives award for PAC donation



Melissa Krantz

Melissa Krantz, RE/MAX Lake of the Ozarks, was recently presented with an award from the Bagnell Dam Association of REALTORS® in gratitude for her generous "Sterling R" level contribution to the Realtors Political Action Committee. •

RPAC is a means by which REALTORS® join together for political action objectives, among which are to preserve the mortgage interest deduction, reduce

capital gains taxes, protect private property rights and change agency laws to benefit both REALTORS® and consumers.

This year, Krantz and Associates celebrates 11 years of dedicated real estate service in the Lake Area. •Melissa Krantz says RPAC is one of many ways she stays involved in activities that are beneficial to both her clients and to the community. ■

Krantz & Associates among top-ten in Midwest

Krantz and Associates recently announced Lake Area Chamber membership. • This year marks their 11th anniversary in Lake Area real estate. •

Krantz and Associates has long been recognized among the top ten RE/MAX teams for sales volume in the RE/MAX Mid-States Region. • In March the team ranked number one in closed transactions in the RE/MAX Mid-States Region. •

Krantz and Associates is located at 3696 South Highway 54 in Lake Ozark. (573) 302-1802 or toll free 888-322-1802. • All MLS listings in the Lake Area can be accessed through their website: <http://www.krantzandassociates.com>. •



Participating in this recent Lake Area Chamber ribbon cutting were (Melissa Krantz, Owner; Amanda Wood, Listing Coordinator; Frank Christiansen, President RE/MAX; Jeff Krantz, Owner; Bob

Hampton, Client Services; Tonya Sharp, Director of First Impressions; Jill Parker, Closing Coordinator; Heidi Ebert, Buyers Agent; and the Chamber Active Volunteer Ambassadors. ■

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Joe Hartman,
Jeff Alderman,
Tim Kertz

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Camdenton Chamber of Commerce Welcomes two new businesses



The Camdenton Area Chamber of Commerce recently welcomed new owners--Pat and Don Miller -- to the Lake of the Ozarks with a ribbon cutting. Ozark Trails is a family campground located at 4171 E. US Highway 54 in Linn Creek. The Campground is open all year and features hiking trails, swimming pool, game room, playground, meeting room, RV and camping sites. For more information call Pat or Don at 573-346-5490. Participating in the ribbon cutting from left to right are Chris McElyea and Josie Dempsey, Central Bank; Pat and Don Miller, owners; Bruce Mitchell, Camdenton Chamber; and Jack Crowell, First National Bank.



The Camdenton Area Chamber of Commerce recently participated in the Kentucky Fried Chicken ground breaking to add Long John Silvers under one roof, located at 298 E. US Highway 54 in Camdenton. KFC and Long John Silvers will offer local consumers greater freedom of choice. Projected completion is scheduled for late July. Representatives from Ozark Restaurants Inc.: Mike Treadwell, President, CEO of Ozark Restaurant, Inc. & Owner; Malissa Hauswirth, V.P. Strategic Marketing & Brands Development; Abraham Enriquez, General Manager and Assistant Managers, Jennifer Peters and Pam Youngberg., Roy Jackson, Royal Construction. Also participating were representatives from the Chamber including Joyce Cooper, Advertising Impressions; Chris McElyea and Josie Dempsey, Central Bank of Lake of the Ozarks; Bruce Mitchell, Executive Director; Mickey McDuffey, President; Alan West, Vice President of the Camdenton Area Chamber of Commerce; Sherry Meissert, Camden County Treasurer; Drew Stark and Mike Howard with Camdenton Fire Department; City Administrator Elmer Meyer; Mayor Kerry Shannon; and Building Inspector Dennis Croxton.

Lake Regional Hospital's Orthopedics

- Hip > Arthroscopy or Replacement
- Knee > Arthroscopy or Replacement
- Shoulder > Arthroscopy or Replacement
- Knee or Shoulder Hemiarthroplasty
- Carpal Tunnel Release
- Trigger Finger Release



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Thomas Hoeft, DO
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Bank Star One Announces the New Location inside Hy-Vee, Osage Beach



The new branch of Bank Star One occupies approximately 500 square feet on the ground floor right inside the main entrance of the new Hy-Vee, located at 3870 Hwy. D in Osage Beach, at Prewitt's Point.

The new branch offers a full line of financial services and products, from checking and savings accounts to mortgage and home equity loans.

The Bank Star One in-store branch offers the convenience of extended hours 7 days a week: Monday through Thursday-10AM to 6PM, Friday-10AM to 7PM, Saturday-10AM to 4PM and Sunday-12PM to 4PM.

Bank Star One is a wholly-owned and operated subsidiary of BankStar, Inc., a locally owned and managed Missouri-based financial holding company, with 14 locations throughout the state.

For more information stop in at the new branch location, call

(573) 302-0105 or log onto the website: www.BANK-STAR.com. Participating in this recent Lake Area Chamber ribbon cutting ceremony and Open House Celebration were (Joseph Stewart III, CEO; Karen Jones, CSR; Megan Means, CSR; Laura Patti, CSR; Randy Hunter, CSR; Joseph Stewart Jr., Executive Officer; Bob Tostenrud, Branch Manager; Kristy Hamilton, Assistant Branch Manager; Dee Rutherford, Board of Directors; Dr. Don Rutherford, Board of Directors; David Means, Board of Directors; Paul Langewisch, President Fulton Branch; Randi Gilleland, CSR; David Bear, President; Ralph Riemeusnidere, Board of Directors; Ima Jean Riemeusnider, Board of Directors; and Treva Vandeloecht, Marketing Director Fulton Branch; and Lake Area Chamber Active Volunteer Ambassadors. ■

New Finish Electro-Static Painting and Re-Glazing Opens for business



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With over 7+ years of experience, Jay Tingle offers you a savings, while restoring your household appliances, tubs or fencing to that brand new finish! Call (573) 374-1906, New Finish Electro-Static Painting & Re-Glazing serves the

entire Lake area. • Participating in this recent Lake Area Chamber ribbon cutting ceremony welcoming this new business as a new member were Maria Tingle, Spouse: Jay Tingle, Owner; and the Chamber Active Volunteer Ambassadors. ■

Kid Stuff/Maternity Consignment Announces New Ownership

Kid Stuff has a wide selection of apparel and offers a variety of kid's sizes including an assortment of maternity clothing. The store also has a great selection of new and unique candles and jewelry.

Strollers, car seats and other infant accessories are offered.

Kid Stuff Maternity Consignment is located at 3245 Bagnell Dam Blvd., Lake Ozark. Call for more information 365-5530. Participating in this recent Lake Area Chamber ribbon cutting ceremony were Tammy Sommers, Owner; Jon Sommers, Owner; Chad Doerhoff, Commercial Loan Officer Central Bank and the Lake Area

Chamber Active Volunteer Ambassadors. ■



Lake Regional Health System Career Camp June 22, 23

Osage Beach, MO— Lake Regional Health System is holding the 3rd annual Career Camp June 22 and 23. • This is a great opportunity for young people ages 11 to 15 to get a first hand look at careers in the healthcare industry.

Attendees will experience the clinical areas of nursing, cardiac rehab, rehab therapies, diagnostic imaging, surgery, laboratory, and respiratory therapy. • They will also learn about professional schools in Missouri and scholarship opportunities available

through Lake Regional Hospital.

Career Camp is free, but registration is required. • Class size is

limited so sign up today by calling the Education Resource Center at 573-348-8222. ■



Participants in Lake Regional Health System's 2004 Career Camp

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573-348-3340

Michael Lasson Receives Parade of Homes Honor



Michael Lasson of Mortgage Resources in the Midwest.

The Bagnell Dam Association of REALTORS held their 2004 Awards and Recognition Dinner Friday April 1, 2005 at the Bull Pen in Osage Beach, Missouri. Michael Lasson of Mortgage Resources in the Midwest received the 2004 Parade of Homes Committee Member of the Year. This is an honor to receive this award as there are several members of the committee who donate their time as well to a great program. ■

FiltaFry mobile franchise opens serving restaurants in the Lake Area



Participating in this recent Lake Area Chamber ribbon cutting ceremony were Jon Sommers, Owner; Tammy Sommers, Owner; Chad Doerhoff, Commercial Loan Officer Central Bank; and the Chamber Active Volunteer Ambassadors.

FiltaFry is a mobile franchise specializing in micro-filtration and vacuum-based cleaning of deep fryers in restaurants and commercial kitchens.

FiltaFry serves restaurants, bars, hotels and food service companies in Miller, Cole, Pulas-ki, Osage and Moniteau counties.

FiltaFry provides a quick, safe and clean way to maintain deep fat fryers without interrupting

day-to-day operations. FiltaFry's micro-filtration and vacuum cleaning is a complete fryer management system, removing small contamination particles that cause oil breakdown. The entire service takes only 30 minutes to an hour depending on the number of fryers. The staff will come on-site. For more information call FiltaFry at (573) 434-6418. ■

Buck Creek Bed & Breakfast Adds Enhancements



Participating in this recent Lake Area Chamber ribbon cutting ceremony and Open House were (Ed Daves, Chamber Active Volunteer Ambassador; Bea Black, CAVA; Jackie Daves, CAVA; Richard Hackathorn, Owner; June Hackathorn, Owner; Candy Wilson, Chamber Marketing Director; and Ron Schmitt, CAVA.

Buck Creek Bed & Breakfast has enhanced its accommodations with the addition of Jacuzzi tubs in many of the rooms, fireplaces in many of the rooms and a lakefront pavilion. Buck Creek B & B is located in Laurie, Missouri, about 3 miles down State Route O. All rooms have a lakefront

view. Buck Creek B & B is only 30 minutes from shopping at the Premium Outlets, only 2 miles from the movie theater and very close to all attractions and restaurants. For more information or to make reservations log onto www.buckcreekbb.com or call (573) 372-1212. ■

Pathways Community Behavioral Healthcare Opens on KK in Osage Beach



Participating in this recent Lake Area Chamber Open House and Ribbon cutting Ceremony were (Front row Nancy Pope, Outpatient Clinician; Dr. Karen MacDonald, Psychologist/Clinical Director; Anita Stout, Office Manager; Nancy Greimann, VP Community Relations; Marti Frazier, CPRC Director. (Back row) Vickie Faulstich, Community Relations Coordinator; Robert Whittet, Vice-President; Jerry Osborn, CEO; Joan Bell, Substance Abuse Counselor.

Pathways Behavioral Healthcare provides a full continuum of behavioral healthcare services including comprehensive psychiatric, substance abuse treatment, crisis and prevention services. For more information phone (573) 348-5331. Pathways pro-

vides a 24-hour hotline, face-to-face crisis intervention and next day appointments with a professional. The hotline can be reached by phoning 1-800-833-3915. Pathways Behavioral Healthcare is located at 1197 Hwy. KK, Osage Beach ■



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Uzma Khan, M.D., Expands Endocrinology Practice to Osage Beach



Uzma Khan, M.D.

Osage Beach, MO— Endocrinologist Uzma Khan, M.D., recently joined the medical staff at Lake Regional Hospital and began seeing patients on May 6, 2005. Dr. Khan specializes in treating patients with diabetes, thyroid diseases, metabolic and hormonal imbalances, menopause, osteoporosis, and high blood pressure.

Dr. Khan is board certified in Endocrinology and Internal Medicine. She completed her Endocrinology Fellowship at the University of Mississippi and her Internal Medicine Residency at the University of Missouri -

Columbia. Dr. Khan is a member of the American College of Physicians, the American Diabetes Association, and the American Association of Clinical Endocrinologists.

Dr. Khan is employed by the University of Missouri at Columbia, Missouri, and is extending her practice to Osage Beach to assist Lake Regional Health System by offering this much needed specialty. Dr. Khan sees patients on Fridays in Suite 213 of the Medical Office Building at Lake Regional Hospital. For appointments, call 573-302-4406. ■

Cathy Spetek Named Lake Regional Health System Employee of the Year



Lake Regional Health System CEO Michael Henze presents the 2005 Employee of the Year Award to registered dietitian Cathy Spetek

Osage Beach, MO— Cathy Spetek, a registered clinical dietitian, was chosen by her peers as the 2005 Lake Regional Health System Employee of the Year. The three runners-up were; Gale Bullock, Engineering; Loretta Ruth, Patient Registration; Sheila Plemmons, Center for Radiation Therapy.

Spetek is a resident of Osage Beach and has worked at Lake Regional Hospital since 1993. She was nominated by her peers for her unwavering professionalism in everything that she does and

for providing nutritional education to patients in an extremely compassionate and caring manner.

According to Tom Williams, Director of Human Resources, "Lake Regional's most valuable assets are our outstanding employees. Cathy and our three runners-up are all shining examples of employee excellence."

Lake Regional Health System is one of the Lake's largest employers with 1,100 employees. ■

Lake Regional celebrates Hospital Week, honors 159 employees for service

Osage Beach, MO— Lake Regional Health System joined hospitals across the country in celebrating National Hospital Week, May 8-14.

One hundred fifty-nine employees representing 1,140 years of service were honored at the Service Award luncheon on Tuesday, May 10. A record number of employees, 96, were acknowledged for 5 years of continuous service. CEO Michael Henze also recognized 29 employees who have completed 10 years of service, 15 employees for 15 years of service, 6 employees for 20 years of service and 13 employees for 25 years. The employees being recognized for

25 years of service are: Susan Andres, RN, Center for Radiation Therapy, Eldon; Kathy Byrd, Environmental Services, Brumley; Carla Fuller, Pharmacy, Sunrise Beach; David Hollandsworth, Engineering, Linn Creek; Barb Leinbach, Laboratory, Kaiser; Helen Leslie, RN, Emergency Department, Stover; Donna Metzger, Laboratory, Sunrise Beach; Kay Patterson, LPN, Outpatient Services, Eldon; Dwight Reynolds, 1 North, Camdenton; Nancy Reynolds, RN, 1 South, Camdenton; Joe Scott, Pharmacy, Camdenton; Peggy Vlasis, Patient Accounts, Osage Beach; Caroline Worley, 1 South, Montreal.

"It is my pleasure to honor

these individuals. Our employees make Lake Regional Health System a great organization. We have been focused on employee retention and that is reflected in the record number of employees honored here today," said CEO Michael Henze. Turnover at Lake Regional has been reduced to 10%, due in part to Lake Regional's increased focus on employee satisfaction and retention.

Additionally, Lake Regional Health System employees celebrated the week with team building activities, an employee barbeque and free doughnuts, bagels and ice cream. ■

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Realtor Mary Albers receives two awards



Mary Albers

Mary Albers, ABR, CRS, GRI, received two awards at the Bagnell Dam Association of Realtors Annual Awards Dinner. Mary was honored by the Missouri Association of Realtors (MAR) when she was presented with the "Pinnacle Award." Mary had sales in excess of \$9 Million

in 2004. Mary was also awarded with the "Honor Society Award," which recognizes and rewards high professional achievements of MAR members who seek excellence through education and who voluntarily contribute their time and skills in leadership. Specific activities and accomplishments must include Local Board Activity, State Association Activity, Political Involvement, public relations, and education.

Mary has been a Realtor at the Lake of the Ozarks since 1994. Mary is active in the community and is dedicated to providing professional, friendly, and quality service to her clients.

Prudential Lake Ozark Realty is located in the Galleria Building, on Hwy 54, Lake Ozark, next to Wendy's. Call Mary today at 573-365-6868. ■

Jane Kelly presents reading awards



Left to right: Abby Lawrence, Kassidy Forbus, Jane Kelly, and Andrew Evans

School of the Osage Upper Elementary and Junior High School students were recently honored with the Mark Twain Award for reading. •Jane Kelly RE/MAX Lake of the Ozarks, sponsored the awards and presented the winners with gift certificates from Big Surf Water Park and Osage Village 5 Cine. •

Each year the Missouri Association of Librarians sponsors the Mark Twain Award, which provides children in Missouri a source for enrichment through reading. •Winners of the Mark Twain Award must read all 20 books, which are voted upon by students in grades four through eight from a master list of titles of

literary merit.

"Rewarding these kids for their achievements has become a tradition for me and I look forward to it each year. •Receiving the Mark Twain Award is quite an accomplishment. They really have to work hard. •Congratulations to all the winners and have a great summer!" Jane Kelly said.

The Upper Elementary Mark Twain Award winners are Kelsi Burton, Marissa Grimes, Angel Lemons, Bailee Slack, Tiffany Urwiler, and Amanda Westbrook. The Junior High winners are Andrew Evans, Kassidy Forbus and Abby Lawrence. ■

Private Quarters Club announces new locations

Village of Four Seasons, MO—Private Quarters Club recently announced that it has acquired property at two new sites for its exclusive national golf club membership program.

Private Quarters Club is a national membership program offering exclusive private golf membership as the primary feature. With overwhelming acceptance at its flagship course, Missouri's Club at Porto Cima, Private Quarters Club is beginning construction on luxury villas for its members at two superb golf destinations, Geneva National in Lake Geneva, Wisconsin and Amelia National near Amelia Island, Florida.

Members of Private Quarters Club enjoy privileged club membership at private golf clubs, plus exquisite luxury villa accommodations, reciprocity at all Private Quarters Club locations, concierge services, and other VIP amenities.

National memberships are sold on a three-week fractional ownership basis. Each Private Quarters Club site is located at one of the country's top private golf courses.

The Private Quarters Club at Porto Cima offers a nationally

recognized Jack Nicklaus-Signature course, rated as one of the top five new private golf courses in the United States by Golf Digest in 2001.

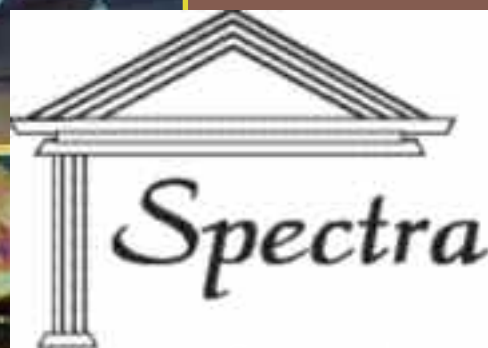
Geneva National features three challenging courses designed by PGA legends Lee Trevino, Gary Player and Arnold Palmer.

Newly constructed, the Tom Fazio-designed course at Amelia National is expected to be named

one of the top new private courses in the future.

In addition to the sites in Missouri, Florida and Wisconsin, negotiations are underway with many other private courses across the U.S. that will also expand the membership.

For more information on Private Quarters, visit www.private-quartersclub.com or call (800) 727-3407. ■



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T-Mobile Recently awarded QDI's Gold Level Customer Service Award

Lake Wireless was recently awarded a Gold Level Customer Service Award from T-Mobile as well as QDI for Service Excellence. Lake Wireless, a family owned and operated business, opened in July 2004 and set an example by obtaining this award in less than a years' time. • Located at 5277 Hwy. 54, Osage Beach, Lake Wireless offers over 5 years of experience in cellular phone sales.

For more information call Lake Wireless at (573) 302-0397. ■



(Left to right) Ron Schmitt, Chamber Active Volunteer Ambassador; Tom Weiesnbach, Owner; Tate Weiesnbach, son; Alexis Weiesnbach, daughter; Mandy Morris, Owner; Pam Kelsey, Eldon Advertiser Lake Sales Executive; Jackie Daves, CAVA; and Ed Daves, CAVA.

Estates Sales & Property Management New Location on Hwy. KK

Estates Sales & Property Management is now located at their new location, 1684 Hwy. KK, Osage Beach. • The knowledgeable, experienced, friendly staff is ready to assist your vacation or ownership needs. ■

Participating in this ribbon cutting and Open House were Elaine Steen, Housekeeper; Mary Beth Losch, Marketing Director; Amanda Shelton, Housekeeper; Tiffhany Duncanson, Owner; Maile Huffman, daughter; Dave Huffman, Owner; Kelly Colvin, Housekeeper; Janet Hurst, Housekeeper; Maggie Witt, Housekeeper; Jeremy Wilson, Front Desk Manager; Rick Daniels, Maintenance Manager; and Chamber Active Volunteer Ambassadors.



Marz Pizza/Venus Lounge Joins Chamber



Marz Pizza/Venus Lounge on 'O' Road in Laurie, was welcomed into the Lake West Chamber of Commerce at a recent ribbon cutting. • Pictured with the Chamber Ambassadors are l to r: Missy Trivers, Amy Smith, Susan Dean, owner, Dee Smith, Tami Shewmaker and Erica Trivers.

Susan has been the owner/operator of Marz Pizza for about a year and a half and is pleased with the family friendly atmosphere she has created. • They also have a drive up window for take out pizza orders. • You can call them at 374-9973. ■

Edward Jones Joins Chamber



The Lake West Chamber of Commerce was pleased to welcome Edward Jones into their membership with a recent ribbon cutting. • Pictured are Joy Triola, Office Assistant and Jay Seigfreid, Investment Representative for

Edward Jones, along with Chamber representatives.

Edward Jones, the only major financial-services firm advising individual investors exclusively, traces its roots to 1871. • The firm offers its clients a variety of investments including, certificates of deposit, taxable and non-taxable bonds, stocks and mutual funds, and intends to remain a leader in the industry by continuing to offer investments tailored to the needs of individual investors. • Edward Jones is located next to Family Eye Care on Hwy 5 in Laurie. Jay Seigfreid, a business leader for over 25 years, looks forward to addressing your current needs and exceeding your expectations of service. • Jay can be reached at 374-0436. ■

Three-Pigs Barbeque Joins Chamber



Three Pigs Bar-B-Q, on the top of the hill in Gravois Mills at LR 5-14, was recently welcomed into the Lake West Chamber of Commerce with a ribbon cutting. Pictured with Don Kelly, owner, are several Chamber Ambassadors. • Three Pigs prides itself

with its hickory smoked meats and Pork Rib specialty. • Dine in or carry out service and catering for the entire lake area. • Three Pigs is a family owned restaurant since 1997. • You can call them at 372-1800. ■

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Applebee's Neighborhood Grill receives Award of Appreciation from Lake Area Helping Hands Homeless Shelter

An award was presented to Barb Hoskins, Applebee's General Manager and her staff. A pre-opening event was enjoyed by many in the community with the proceeds from the meals, including server's time and tips, then donated to the Lake Area Helping

Hands Homeless Shelter. The Shelter plans on using these donated funds for many of the much needed improvements to the non-profit facility that serves five counties, located at 68 Holden Drive, Camdenton. ■

Left to right: Greg Jones, Applebee's Assistant Manager; Callie Pepper, Applebee's Manager; Charles Wilson, Vice-President Helping Hands; Barb Hoskins, Applebee's General Manager; Amanda Poindexter, Applebee's Key Employee; • Ludene Rice, President Helping Hands; Ron Estep, Helping Hands Treasurer; Bill Schneider, Helping Hands Resident Manager; and Jason McDowell, Helping Hands Board.

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Estates Sales & Property Management Expands to a New Location on Hwy. KK



Participating in this recent Lake Area Chamber ribbon cutting and Open House were Elaine Steen, Housekeeper; Mary Beth Losch, Marketing Director; Amanda Shelton, Housekeeper; Tiffany Duncanson, Owner; Maile Huffman, daughter; Dave Huffman, Owner; Kelly Colvin, Housekeeper; Janet Hurst, Housekeeper; Maggie Witt, Housekeeper; Jeremy Wilson, Front Desk Manager; Rick Daniels, Maintenance Manager; and Chamber Active Volunteer Ambassadors.

Estates Sales & Property Management is now located at their new location, 1684 Hwy. KK, Osage Beach. • The knowledge-

able, experienced, friendly staff is ready to assist your vacation or ownership needs. ■

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Legislative Wrap-up:

A complete listing of bills that passed during the 93rd Missouri General Assembly

The 93rd General Assembly of the Missouri Legislature has finished— for now.

Governor Blunt has said the unfinished work on the Abortion Bill requires a Special Session to run concurrent with the Fall veto session—to the tune of more than \$100,000 per day. Work that did get finished—the budget to name one, was substantial. Most of the legislators we spoke with during the session called it “the busiest” they had ever experienced.

Some solid bills were passed, many still awaiting the signature of the Governor. Medicaid, Worker's Compensation and Tort reforms, budgetary appropriations—and while we may not agree with them in their entirety, these measures were needed.

Medicaid saw cuts as yet to be detailed fully, but decried universally by opponents as “cruel” and “barbaric”. Regardless of where the two sides stood on these cuts, it was clear to the legislature that the program could not continue to be funded at current levels—it threatened to

consume the entire state budget.

Tort and Worker's Compensation reforms were also hammered out, reducing the size of awards and re-defining the qualifications, some say making claimants' cases much harder to win. Hopes are it will end the abuses that needless litigation brought, and bring reductions in Malpractice and Worker's Compensation insurance rates. Abuses will still exist to be sure, as there are always those who try to use the system for personal profit.

An additional \$170 Million was promised for education, and the Foundation Formula was revised. Revisions may fall short of expectations and the lawsuit over the formula will likely continue. The additional funding for the formula is based on expectations as well, and may also fall short. All of these were important pieces of legislation to the new Governor, striving to fulfill his campaign vision to Missouri.

Legislation was introduced and passed restricting the sale of

pseudoephedrine, an important precursor to methamphetamine production. While this bill will make getting cold remedies for large families cumbersome, it will hopefully make it harder for the meth labs to get the raw material.

Legislation was passed allowing counties with significant lake shoreline to collect a 1.5% sales tax to promote water quality, infrastructure, and tourism. This should allow, with voter approval—greater development in the Lake Area.

Legislators also passed a law allowing for quicker naming of highways, not requiring legislative approval. SB 38, HB 243, and HB 513 all called for the re-naming of specific portions of highways.

Special interest groups and lobbyists received legislation—like SB 346—exempting or limiting the liability of paddlesport outfitters—citing “inherent risk”. Public utilities can now increase their charges more easily, and the North American bullfrog has been given the nod as “the official amphibian of the state of Missouri”. ■

furnish immediate aid and relief. Also, the act provides that a birth certificate shall be filed within five days of birth rather than the previously-required seven days.

SB 95 - Modifies the law relating to lead abatement and lead poisoning. Creates a one dollar check-off on the Missouri income tax return. The money will be deposited into the Childhood Lead Testing Fund. The Department of Health and Senior Services will provide educational materials on its website that explain the rights and responsibilities of the property owners, tenants, lead inspectors, risk assessors, and lead abatement contractors. Representatives of state or local government are authorized to re-enter a child's residence to determine if the owner has taken required actions to abate a lead hazard.

SB 98 - Renames Missouri Western State College as Missouri Western State University; Southwest Missouri State University as Missouri State University; Harris-Stowe State College as Harris-Stowe State University; and Missouri Southern State University - Joplin as Missouri Southern State University. The governing board of Central Missouri State University is authorized to alter the name of their institution to 'The University of Central Missouri' within the next two years. Missouri Western State University must discontinue its associate degree programs, as of July 1, 2010. Missouri State University is restricted from duplicating the research, missions, professional doctoral programs, and existing first professional programs of the University of Missouri.

SB 100 - Modifies provisions relating to the licensing of speech-language pathologist and audiologists. Speech language pathology bachelor degrees must be from an institution approved by a regional accrediting body. This act also exempts persons with audiology clinical doctoral degrees from current clinical fellowship requirements.

SB 103 - Allows school districts to convene a committee of their board, instead of the full board, in order to rule on pupil residency waiver requests.

SB 122 - Creates the Energy Efficiency Implementation Act. The Office of Administration is required to deposit into a trust fund no more than two and a half percent of savings realized when the state enters into a guaranteed energy cost savings contract.

SB 131 - Allows insurance companies to invest capital, reserves, and surplus in preferred or guaranteed stocks, provided the investments carry at least the second highest designation rating by the National Association of Insurance Commissioners or a nationally recognized rating agency approved by the Department of Insurance.

SB 133 - The Commissioner of Administration may include in the state's cafeteria plan for state employees any product eligible under Section 125 of Title 26 U.S.C.

SB 149 - A state employee who successfully appeals a dismissal, demotion, or suspension is entitled to a separate hearing to determine back pay and reinstatement date.

SB 155 - When there is insufficient evidence of abuse or neglect or when the allegation of abuse or neglect was made maliciously for purposes of harassment or retaliation, the Department of Social Services must remove identifying information 45 days after the conclusion of the investigation.

SB 156 - Expands or clarifies the port authority law to provide that one of the

purposes of a port authority is to promote development within the port district. Port authorities may now redevelop and reclaim any property within its district, not just industrial properties as previously enacted.

SB 168 - Permits contractors to repair construction defects prior to the commencement of litigation. It establishes procedures whereby the homeowner and contractor may attempt to negotiate an agreement. The contractor may then provide the homeowner with a written offer to remedy the defect, make an offer of monetary settlement, or deny liability. A similar procedure can be brought on behalf of a homeowners' or condominium associations.

SB 170 - Exempts dry-cleaners who use non-chlorinated solvents from participation in the Dry Cleaning Emergency Response Trust Fund.

SB 174 - Authorizes the state to convey land to the Regional West Fire Protection District in Cole County.

SB 176 - Allowed Cole County to elect a sheriff, due to a vacancy in the office, on the April general election ballot, and allows voters in Poplar Bluff to decide on a sales tax for the purpose of funding local economic development projects, including transportation projects.

SB 177 - Modifies certain provisions regarding professional registration and licensing for dentists, emergency personnel, geologists, manicurists, dental hygienists, physician assistants, social workers, nursing home administrators, and athlete agents.

SB 178 - Modifies provisions regarding the licensing of podiatrists. References to podiatry are changed to podiatric medicine. Persons serving an internship/residency in a Missouri hospital may obtain a license from the board for a two-year period, instead of the current law which authorizes a one-year license with a one-year renewal. Revocation of the license of a podiatrist may extend for a period of two to seven years. Before restoring the license, the board can require the person to obtain continuing medical education courses and pass specified examinations.

SB 179 - Provides the opportunity for any electric company to invoke temporary charges or periodic rate adjustments to recover costs of fuel and purchased power, with approval from the Public Service Commission. Any utility may also utilize periodic rate adjustments to recover costs related to environmental compliance. The act lays out standards for any utility to meet in order for the commission to approve a rate adjustment.

SB 182 - Exempts persons who only sell liquefied petroleum gas in pre-filled containers of 50 pounds or less from registration requirements of the Department of Agriculture. All others vendors of LPG must have insurance against bodily injury and property damage caused by the release of LPG in the amount of \$1,000,000 per occurrence with an annual aggregate of \$2,000,000.

SB 189 - Medicaid managed care organizations must pay a reimbursement based on a formula set forth by the Department of Social Services. Reimbursement allowances will be deposited into the Medicaid Managed Care Organizations Allowance Fund created by this act.

SB 196 - Defines a material recovery processing plant for the purposes of sales and use tax exemption. A material processing plant is a facility that recovers materials into a useable product or into a

different form that is used in producing a new product. A material recovery processing plant will qualify for an exemption.

SB 202 - Administrative law judges or legal advisors will be covered under the state employees' retirement system, instead of the Administrative Law Judge and Legal Advisor's Retirement System. This will include employees of administrative law judges, members of the Administrative Hearing Commission, legal advisors, members of the Labor and Industrial Relations Commission, and the chairperson of the State Board of Mediation.

SB 210 - There are several sections in this act, covering a wide variety of topics. One allows the executive officer of any political subdivision to enter into mutual-aid agreements or agreements for reciprocal emergency aid. Another section allows for court administrators to schedule salary commission meetings and serve as the temporary chairman until the members elect a chairman; another allows the county commission to budget in a common fund for one-time expenditures so that it does not appear in any specific department's or office's budget. The act also establishes the office of county collector-treasurer, who will collect a fee on all licenses, taxes, and all interest collected to be used to complete the mailing of personal property tax statements and receipts. Further sections permit all counties to appoint a county counselor. In another section, cities or counties are authorized may impose, after voter approval, a sales tax for economic development purposes. Specific guidelines are set forth regarding how the money is to be collected and spent. Yet another section permits water supply districts to sue landlords or tenants for past due bills. The owner cannot be held liable for sums due from the tenant for more than 90 days of service, and the water provider cannot be held civilly or criminally liable for terminating service due to the delinquency of the payment.

Two sections of **SB 210** pertain to counties with significant lake shoreline, to include Lake of the Ozarks. These counties are authorized, upon voter approval, to impose a single retail sales tax not to exceed 1.5% for the purpose of promoting water quality, infrastructure, and tourism. This act modifies such authorization so that voters can approve one or more retail sales taxes not to exceed 1.5% in the aggregate for the purpose of affecting water quality, infrastructure, or tourism, singularly or in any combination.

SB 211 - Currently, certain rights with regard to sales commissions extend only to wholesale product sales. This act extends such rights to services for sale and includes certain business entities acting as a sales representative.

SB 216 - Unless otherwise ordered by a court, this act requires depositions of employees of publicly funded crime laboratories to take place in the county where the employee is employed.

SB 225 - Changes “waste tire” references to “scrap tire”. Directs a fee of fifty cents to be collected for each lead-acid battery sold. A portion of the fee is to be deposited in the hazardous waste fund. The act provides preference to Missouri vendors bidding on state contracts for the removal or clean up of scrap tires.

SB 233 - Designates various highways and bridges after prominent Missourians and creates a nonlegislative process for naming highways and bridges. The act establishes a process in

Compiled by *Michael Gillespie*
SENATE BILLS

SB 1 - Amends various provisions of workers' compensation law. A work-related accident must be primary cause of an employee's injury; benefits may be limited when pre-existing conditions apply. Any person who contracts to have work done on their premises as the usual course of business is liable for death or injuries that may occur while performing that work. Occupational disease, including repetitive motion injury, is compensated only if exposure on the job was the prevailing factor. An employee who suffers an injury on the job may have benefits reduced if that employee failed to obey safety rules or when in violation of a drug or alcohol rule.

SB 10 - Requires pseudoephedrine products, excluding liquid or liquid-filled gel capsules, to be sold by a pharmacist or technician. Pharmacies must maintain a purchase log, to include the name of the buyer. Purchasers must be at least 18 years old. These products can only be sold by businesses licensed to sell controlled substances. No one may purchase or receive products containing more than nine grams of ephedrine or pseudoephedrine within a 30 day period.

doephedrine within a 30 day period.

SB 21 - Creates the Putative Father Registry Fund and provides that the fifty dollar filing fee for an adoption petition shall be deposited in the fund.

SB 24 - This act places an expiration date of December 31, 2014 on the additional \$10 fee currently imposed on most court cases in Franklin County.

SB 37 - Modifies various provisions concerning alcohol related offenses. It removes the requirement that the judge be an attorney in certain traffic-related cases. It creates the crime of aggravated vehicular manslaughter, which may apply when a driver causes the death of another person while in an intoxicated condition. It defines or modifies the definition of persistent, aggravated, and chronic offenders.

SB 38 - Designates certain sections of I-44 and US Highway 71 in Newton and Jasper County as George Washington Carver Memorial Highway.

SB 68 - Creates a sales and use tax exemption for college championship athletic events. The events must be played at a public facility, which facility must be a neutral site for the competing teams.

SB 69 - Authorizes the Governor to

convey land in Jackson County to the City of Kansas City. This is the current downtown location of the Division of Probation and Parole and the Division of Employment Security.

SB 71 - State employees certified by the American Red Cross or by the State Emergency Management Agency Partnership Committee may be granted leave with pay while acting as a disaster service volunteer.

SB 73 - Permits the chief law enforcement officer of the county to maintain a public-access web page to include a registered sexual offender search capability. The name of the offender, the last known address, a photograph, and the crime or crimes for which the offender was convicted will be made available.

SB 74 - Requires the Department of Health and Senior Services to maintain a "Missouri Hepatitis C" website and provide information on the disease and on support groups in Missouri. It limits the amount of mercury permitted in immunizations to pregnant women or toddlers. It creates the Department of Health and Senior Services Disaster Fund, which will be used during a state of emergency to

Legislative Wrap-up: A complete listing of bills that passed during the 93rd Missouri General Assembly (cont.)

which organizations can petition the Department of Transportation to designate a highway or bridge, and sets forth application requirements and deposit requirements to pay for signage for the proposed designation. Significantly, highways or bridges to be named after law enforcement officers or members of the armed forces killed in the line of duty are not subject to the process.

SB 237 - Adds cable television to the list of utilities allowed access to state right of way corridors. The act allows telecommunications companies to offer discounted rates or special promotions to existing customers as well as new or former customers. One section states that any rate or charge that does not exceed the maximum allowable price shall be deemed to be just, reasonable, and lawful.

SB 238 - Provides for revenue derived from a certain local sales tax to be deposited in the Community Children's Services Fund.

SB 246 - Allows the state to authorize bonds for waste water pollution control, drinking water system improvements, and storm water control.

SB 252 - Creates the "Missouri Military Preparedness and Enhancement Commission". The commission will advise the Governor and the General Assembly on military-related issues, and will provide an annual report. The act asserts that spouses, and children under twenty-four years of age, of military members assigned within the state shall receive in-state tuition at Missouri public higher education institutions.

SB 254 - Prohibits any person under the age of 21 from distributing prescription medication to any individual who does not have a valid prescription upon school property. The act further prohibits any person under the age of 21 from possessing prescription medication on school property without a valid prescription.

SB 258 - Allows the Cass County Commission and the Cooper County Commission to submit the question of establishing a public health center to the voters.

SB 259 - Requires that the county commissioner and county highway engineer, as members of the county planning board, be non-voting members in Cass County.

SB 261 - Prohibits the Missouri Small Employer Health Reinsurance Program from taking on any additional risk after October 1, 2005. Moneys and assets that are part of the Missouri Small Employer Health Reinsurance Program will be transferred to the Missouri health insurance pool.

SB 262 - Allows wine manufacturers to obtain a license to sell intoxicating liquor by the drink if the premises is in close proximity to the winery, provided that the premises close after 1:30 am and not reopen until 6:00 am on weekdays, and close between 1:30 am Sunday and 6:00 am Monday. The premises may remain open between the hours of 9:00 am and midnight on Sunday. This act also redefines the term "keg" to exclude any nonreturnable container with a capacity of less than 6 gallons. Any retailer must require a keg purchaser to present an ID and a minimum deposit of \$50 per keg. The licensee must record information regarding the keg sale on the identification form provided by the Division of Alcohol and Tobacco Control.

SB 266 - To be included in the teacher tenure act, pre-kindergarten teachers must teach in a program in which no fees are charged to parents or guardians. This is a more restrictive definition than previously enacted.

SB 267 - Replaces deleted language that provided an opt-in provision for counties that had previously opted-out of the four tax rate calculation. In addition, where a political subdivision is contained within two or more counties, and at least one of the counties has opted out of the four tax rate calculation, the act requires the use of the single tax rate.

SB 270 - Requires the state treasurer to give consideration to the benefits to the economy and welfare of the state when state money is invested in banking institutions of Missouri, as well as the aggregate return in earnings and taxes on deposits and investments. Defines certain types of agribusinesses to which financial institutions may make lower interest rate loans. The state treasurer may place deposits in financial institutions that offer lower interest loans as long as the aggregate amount of state money does not exceed \$720 million. The act also creates the "State Treasurer's General Operations Fund". Moneys in the fund will be used to pay for personal service, equipment, and other expenses of the state treasurer in carrying out official duties.

SB 272 - Limits the amount of revenue derived from admission fees for gaming boats that St.

Charles City may collect. All revenue derived from admission fees by St. Charles City shall be used exclusively for capital, cultural, and special law enforcement purpose expenditures.

SB 274 - In this act, travel clubs are defined as businesses selling the reoccurring right to purchase vacation benefits at discounted prices and charging customers a membership fee that collectively equals at least \$750. All purchasers of vacation benefits from a registered club have a non-waivable right for 3 working days to rescind and cancel their purchase and receive a full or partial refund. Any individual who purchases a membership in a travel club and has a complaint may, in addition to filing a civil suit, enter a written complaint with the attorney general or county prosecuting attorney. Any travel club registered to operate in Missouri, that fails to provide a refund, or has failed to honor a settlement agreement, or engages in fraud, must post a surety bond. This act concerns travel clubs exclusively and does not include travel agencies.

SB 279 - Modifies provisions of the Uniform Commercial Code relating to negotiable instruments and bank deposits and collections. Transfer warranties and presentment warranties for negotiable instruments and bank deposits and collections will apply to demand drafts. The person submitting the demand draft warrants that creation of the draft was authorized by the person identified as the maker of the check.

SB 280 - Increases from 750 to 800 hours the minimum training time a manicure apprentice must complete in order to be licensed in Missouri. Graduates from foreign cosmetology programs must meet substantially the same educational requirements as those imposed on state-licensed cosmetology schools.

SB 287 - The formula created by this act requires the Department of Elementary and Secondary Education to calculate a state adequacy target. The adequacy target is defined as the minimum amount of funds a school district needs in order to educate each student. In order to calculate the target, the department must identify certain high performing districts and calculate the per student amount that those districts spend. This amount will become the new state minimum per student, or the state adequacy target. A district's state aid will be the product of the weighted average daily attendance multiplied by the state adequacy target. For very small school districts that might be hurt by the formula, the calculation will be based on the actual amount of state revenue received by the district in the 2004-2005 or 2005-2006 school year, whichever is greater. A mechanism designed to aid small schools by distributing an additional \$15 million annually among districts with 350 students or less is included.

SB 288 - Authorizes the governor to convey land in Nodaway County to the Delta Nu Teke Association in exchange for receiving another parcel of land from the association. Currently, the land is owned by Northwest Missouri State University.

SB 289 - Allows prosecutors to have discretion as to whether a grand jury will examine public buildings and report on their condition, or mandate such examination.

SB 298 - Alters certain responsibilities of the superintendent of the St. Louis public school system and mandates that teacher promotions be based on merit.

SB 299 - Removes school principals from St. Louis public school district's teacher tenure statute.

SB 302 - Changes the election date for certain St. Louis school board members.

SB 306 - Raises the amount school board members may accept for performing services for (or selling property to) their district, from \$1,500 to \$5,000.

SB 307 - Raises the amount an elected or appointed official or employee of the state or political subdivision can accept for performing services or selling, renting, or leasing property to their state agency or political subdivision, from \$1,500 to \$5,000.

SB 318 - The salary for bank and credit union examiners employed by the Division of Finance and Division of Credit Unions will be based on a comparison of the salaries for similar positions at federal bank regulatory agencies and other states. This act removes them from the state merit employee system. The act also authorizes the Division of Finance to collect up to 15% of certain estimated costs from banks and trust companies in order to conduct the examinations.

SB 320 - Creates a lien against real estate for non-payment of rental equipment fees. The act includes a statute of limitations that begins on the date the equipment is removed from the renter's

property and expires in sixty days. This applies only to rental machinery used on commercial property, where the amount of rental exceeds \$5,000.

SB 323 - Establishes the eligibility criteria for awarding grants to umbilical cord blood banks. Grants will be based on the ability, experience, and commitment of the applicant.

SB 343 - As regards Tax Increment Financing (TIF), the act specifies that at no time can the annual amount approved for disbursement from the Missouri Supplemental Tax Increment Financing (TIF) Fund exceed \$32 million; and removes the requirement that all costs incurred by the Depart-

ment of Economic Development for the administration and operation of the Missouri Supplemental TIF Fund must be paid from general revenue and reimbursed by the TIF projects' developers. However, the state can still ask that the reasonably incurred expenses of the departments of Economic Development and Revenue for the administration of the TIF projects be reimbursed from the revenues deposited into the Missouri Supplemental TIF Fund. **SB 343** also establishes the Missouri Quality Jobs Program to provide incentives to businesses in return for new tax revenues and other economic stimulus that will be produced by new

jobs. For five years, qualified companies may retain from 3% to 5% of the new payroll from withholding tax if the average wage of the new payroll equals or exceeds the county's average wage.

Further provisions of **SB 343** provide that any city or county is authorized to levy a sales tax of up to 0.5%, upon voter approval. This tax must be in lieu of the economic development sales tax. Revenue collected from this tax will be deposited by the director of the Department of Revenue in the city's or county's local option economic development sales tax trust fund. These funds will not be continued.

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considered state money and will be distributed monthly to the city or county which levied the tax. The act specifies how the funds are to be spent and requires that the city or county establish an economic development tax board. Funds cannot be used for retail development except for the redevelopment of downtowns and historic districts.

SB 346 - In this act limits, and in most cases exempts, the liability of paddlesport outfitters for injury or death caused by the inherent risks of the activity. Paddlesports are understood to be canoeing, rafting, tubing, and kayaking.

SB 347 - Requires applicants for licensure as a professional counselor, after August 28, 2007, to complete a minimum of three hours of graduate level coursework in diagnostic systems. All licensed professional counselors will be required to pay a renewal fee and submit evidence of the completion of the coursework.

SB 355 - Contains several sections, all related to agriculture. The first extends the Missouri qualified ethanol producer incentive fund to expire in 2015. Another section adds to the circumstances when a motor fuel is exempt from the fuel tax, namely when bulk sales of one hundred gallons or more of gas is made to farmers and delivered by the ultimate vendor to a farm location for agricultural purposes only. A further section adds llamas, alpacas, and buffalo to the definition of livestock; and yet another section provides that sellers of jams, jellies, and honey whose annual sales are less than thirty thousand dollars shall not be required to construct separate facilities for the manufacturing of such food. They will also be exempt from health regulations if certain requirements are met. There is, however, a new list of label requirements for all jams, jellies, and honey. **SB 355** also establishes the Missouri Wine and Grape Board, whose purpose is to further the growth and development of the grape growing industry.

SB 367 - Changes the requirement for payment of overtime hours for nonexempt state employees from within the calendar quarter to within the calendar month following the request for payment. Also provides that state employees, members of the General Assembly, elected officials, and members of the judicial branch who fail to pay their state income taxes must submit a payment plan in the form of a payroll deduction. Non-compliance may result in disciplinary action or job termination.

SB 372 - Provides for various measures relating to bicycle safety. Motorists may not block or park on designated bicycle lanes. Motorists must leave a safe distance when passing bicyclists. Bike riders must signal in the same manner as other vehicles. Bicyclists may operate on the shoulder if they are traveling at less than the posted or prevailing speed. A bicycle is defined as a two-wheeled vehicle, 14 inches or more in diameter, propelled by human power.

SB 378 - A person replacing stolen license plate tabs may receive two sets of two license plate tabs a year at no cost. A citation will not be issued for missing license plate tabs if the person indicates to law enforcement that the tabs have been stolen and a check of the person's motor vehicle registration record reveals that the vehicle is properly registered.

SB 394 - Repeals the law requiring the state treasurer to maintain information on financial institutions, in which the state invests funds, doing business in Northern Ireland.

SB 396 - Extends the transfer of jet fuel sales tax revenue into the State Aviation Trust Fund from December 31, 2008 to December 31, 2013. Also increases the amount that certain individual airports can receive for air traffic control towers from \$125,000 to \$167,000 per year.

SB 401 - Removes a provision in the police pension system that limited increased allowances to a total of three

children. This act also no longer requires that the ordinary disability retirement allowance not exceed seventy percent of the member's average final compensation.

SB 402 - This act has several sections relating to substance abuse for minors. First, every school district must develop a policy regarding students who possess or drink alcohol on school property. Second, it is a Class B misdemeanor for the owner or occupant of a house to allow a minor to drink or possess alcohol. This is in regard to open house parties. Third, a minor is guilty of possession of alcohol if he or she is visibly intoxicated. Fourth, minors may be used in investigations of illegal liquor sales under certain guidelines. Next, anyone who makes or sells fake IDs is guilty of a Class A misdemeanor. Finally, a minor in possession of alcohol may have his or her driver's license suspended or revoked.

SB 407 - The term "owner" when used to define a person having a right to create a beneficiary deed will include any such person, regardless of the terminology used to refer to the owner in the deed. This act will apply to all beneficiary deeds.

SB 420 - A multi-faceted bill relating to judicial procedures and personnel. Requires a notice of foreclosure in suits for delinquent land taxes in Kansas City and St. Louis to be posted on the affected property. Prohibits a child, who has been taken into the custody of the state or the jurisdiction of a juvenile court, from being reunited with a parent or being placed back in the home in which the parent or any person living in the home has been found guilty of certain sexual offenses or offenses against the family when a child was the victim. Establishes the Task Force on Alternative Sentencing with the primary duty to develop a statewide plan for alternative sentencing programs for nonviolent offenders. Authorizes a court to appoint a standby guardian to temporarily assume the duties of guardian of a minor child, which becomes effective on the disability, incapacitation, or death of the appointing parent or guardian. Increases the number of circuit judges in the 11th and 23rd judicial circuits from four to six. Health care providers and employees of religious institutions may be excused from jury duty upon timely application to the court. A peace officer may be disciplined for engaging in gross misconduct while not on active duty that involves moral turpitude or a reckless disregard for the safety of the public or any person. Individuals who are determined to be innocent because of DNA testing after August 28, 2000, have five years from the date of release to file a petition for restitution.

SB 422 - Provides that when a court enters an order of expungement for arrest records or alcohol-related driving offenses, the expunged records shall be confidential and only available to the parties or by court order for good cause.

SB 423 - Exempts traffic violations cases from the \$15 criminal case surcharge used to fund the DNA profiling analysis of convicted felons. Requires that the sheriff of the county assigned to an offender perform the DNA sample collection when the offender is under the custody and control of a company contracted by the county or court to perform supervision or treatment. Every individual who pleads guilty or is convicted of a felony or sexual offense, or has been determined to be a sexually violent predator, must have a sample collected for purposes of DNA profiling analysis upon entering or before release from a detention facility.

SB 431 - Permits the city of Independence to levy up to a two percent sales tax on food to be known as the "Museum and Tourism-Related Tax", pending voter approval.

SB 450 - Authorizes the governor to convey various pieces of state property in St. Louis.

SB 453 - Extends by five years the

provisions of a previous law regarding derelict vehicles within city limits.

SB 462 - Allows the Public Service Commission to order a capable public utility to acquire a smaller water or sewer corporation in the event that the smaller corporation violates standards that affect the safety of the service provided, or if they have failed to comply with commission orders related to the safety of the service provided. The process that is allowed under current law, but changes in this act make this more expedient.

SB 480 - Requires the State Board of Education to adopt a policy that encourages effective involvement by parents and families in support of the education of their children.

SB 488 - If an insurance company pays a claim on a salvage vehicle and the insured is retaining ownership of the vehicle, and the vehicle has sustained only cosmetic damage, and reconstruction or rebuilding is not being made, the vehicle will not be subject to the examination conducted by the Highway Patrol in order for a title to be obtained.

SB 490 - Allows the City of Warrensburg to annex areas along a road or highway up to 2.5 miles from the existing city boundary, for the purpose of promoting economic development.

SB 500 - The state will maintain a system of early intervention services for children up to three years old, through the First Steps Program. This act outlines funding for various procedures and interventions.

SB 501 - Establishes an "Office of Comprehensive Child Mental Health" to implement a comprehensive child mental health service system plan. The office shall provide oversight, support, training, and coordination with other teams in the implementation of the service system plan. This act also creates the Comprehensive Child Mental Health Clinical Advisory Council, which will include members from the following disciplines: pediatric medicine, child psychiatry, child psychology, social work, clinical counseling, school psychologist, research, financing, and evaluation. Members of the council will share information, identify funding and research opportunities, and advise the department on how to provide a comprehensive child mental health system.

SB 507 - Raises from \$250 to \$1,000 the value of property for which the county auditor in counties of the first and second classification is required to inventory.

SB 516 - Eliminates the provision in a previous law, which states that any district providing emergency services shall be entitled to reimbursement from the special allocation fund in the amount of at least 50% but not more than 100% of the district's tax increment.

SB 518 - Creates the Assistive Technology Trust Fund, which will consist of gifts, donations, grants, and bequests from individuals or groups given for the purpose of assistive technology. The monies in the fund are to be used to establish and maintain assistive technology programs and services provided by the Advisory Assistive Technology Council. The council is required to employ staff as necessary, enter into grants and contracts with public and private entities, and administer the fund. Assistive technology relates to the needs of individuals with disabilities.

SB 521 - Expands the membership of the Community Service Commission to include the lieutenant governor.

SB 539 - Modifies certain provisions dealing with various health care and social services programs, including Medicaid and the Missouri Senior RX program. Requires an institutionalized spouse applying for Medicaid and who has a spouse living at home to divert income to the home spouse. The Missouri RX plan may select one or more prescription drug plans as the preferred plan for purposes of the coordination of benefits between the program and the Medicare Part D

drug benefit. The department will give initial enrollment priority to individuals who are eligible for Medicare and Medicaid. The next priority will be medicare eligible participants with an annual household income at or below one hundred and fifty percent of the federal poverty guidelines. The program is a payor of last resort, and is meant to cover costs for participants who are not covered by the medicare part D program. Ineligible persons include those who are qualified for coverage of payments for prescriptions drugs under a public assistance program, and persons who are qualified for full coverage under another plan of assistance or insurance.

Provisions of **SB 539** also establish the "Medicaid Reform Commission" to study and review the current Medicaid program and make recommendations for reforms. The commission will make recommendations to the General Assembly by January 1, 2006 on reforming, redesigning and restructuring a new innovative healthcare delivery state Medicaid system to replace the current state Medicaid system, which will end on June 30, 2008.

HOUSE APPROPRIATION BILLS

HB 1 - Appropriation for the Board of Fund Commissioners.

HB 2 - Appropriation for the State Board of Education and Department of Elementary and Secondary Education.

HB 3 - Appropriation for the Department of Higher Education.

HB 4 - Appropriation for the Department of Revenue and Department of Transportation.

HB 5 - Appropriation for the Office of Administration, Department of Transportation, Department of Public Safety, and Chief Executive.

HB 6 - Appropriation for the Department of Agriculture, Department of Natural Resources, and Department of Conservation.

HB 7 - Appropriation for the Department of Economic Development, Department of Insurance, and Department of Labor and Industrial Relations.

HB 8 - Appropriation for the Department of Public Safety.

HB 9 - Appropriation for the Department of Corrections.

HB 10 - Appropriation for the Department of Mental Health, Board of Public Buildings, and Department of Health and Senior Services.

HB 11 - Appropriation for the Department of Social Services.

HB 12 - Appropriation for statewide elected officials, the Judiciary, Office of the State Public Defender, and General Assembly.

HB 13 - Appropriation for real property leases and related expenses.

HB 14 - Appropriation for supplemental purposes.

HB 15 - Appropriation for capital improvements and other purposes for the several departments of state government.

HB 18 - Appropriation for capital improvement projects involving the maintenance, repair, replacement, and improvement of state buildings and facilities.

HB 19 - Appropriation for major additions and renovations, new structures, and land improvements or acquisitions.

The House appropriation bills, summarized above, largely follow Gov. Matt Blunt's model. K-12 education received \$170 million over the previous year, while Medicaid cuts eliminated coverage for 90,600 of the 1 million people in the government health-care program for the poor. The total Missouri budget for the fiscal year starting July 1 is \$19.2 billion.

HOUSE BILLS

HB 33 - The North American bullfrog is selected as the official amphibian of the state of Missouri.

HB 40 - Allows counties of the second classification to admit industrial development corporation board mem-

bers from anywhere in the county.

HB 43 - Designates a portion of U. S. Highway 160 in Taney County as the Rick Harmon Memorial Highway.

HB 47 - Requires consolidated public library district trustees to reside in both the district and the county they represent.

HB 56 - Exempts certain pharmaceutical company programs from providing partial rebates to patients taking certain medicines for multiple sclerosis or other chronic, disabling, or life-threatening conditions when there are no generic equivalents.

HB 58 - In numerous sections, this act makes changes to laws regarding political subdivisions. This includes the establishment of mutual aid systems for emergencies; outlines provisions whereby a county commission may purchase supplies in an emergency; permits a city or county to institute a 0.5% sales tax, with voter approval; permits cities and counties to establish geographic information systems and charge for the use of the system; permits cities with a population of 100 or more to institute a transportation sales tax, with voter approval; in some cases permits county assessors to enter upon land to determine valuation, but prohibits them from entering buildings for the same purpose without permission; allows fire protection districts to bill individuals who live outside the district for services rendered in the district; and states that a property must be deserted for six months before it can be declared abandoned.

HB 64 - Authorizes an annual state sales tax holiday in August.

HB 69 - Allows insurance companies to invest in certain types of stocks, bonds, and corporations.

HB 114 - Extends the expiration date of the Kansas City transportation sales tax.

HB 116 - Makes it a crime to harm service dogs used by the disabled.

HB 119 - Requires continuation of life insurance benefits for state employees and retirees who are called to military service.

HB 127 - Attendance fees for fire protection district members to attend board meetings are limited to one calendar week.

HB 163 - Removes the application deadlines and revises the residency requirements for the World War II and Korean War Veterans Medallion programs.

HB 174 - Prohibits the issuance of a real estate license if the applicant has been found guilty of certain felonies. Allows a broker to act as the exclusive agent on behalf of a client. Specifies services that must be provided by the broker.

HB 186 - Authorizes various local taxes. Municipalities and counties may impose a local economic development sales tax not to exceed 0.5%, with voter approval. Counties with significant lake shoreline, including Lake of the Ozarks, may more than one retail sales taxes not to exceed 1.5% for water quality, infrastructure, or tourism, with voter approval. Allows cities and counties to create a sales tax, for providing counseling, family support, and temporary residential services to persons 19 years of age or younger, with voter approval. Defines a "city" to mean any incorporated town Missouri with a population of 100 or more. Exempts motor vehicles leased for a period of one year or more to a religious, educational, or charitable organization from state and local taxation.

HB 209 - Authorizes the simplified municipal telecommunications business license tax and establishes the State Highway Utility Relocation Act.

HB 215 - Allows the City of Warrensburg to annex areas along a road or highway up to 2.5 miles from the existing city boundary, for the purpose of promoting economic development.

HB 219 - Requires the Secretary of State to name a reading room in the Missouri State Archives as the "Alex M.

Petrovic Reading Room."

HB 229 - Changes the application procedures for the Missouri Homestead Preservation Act for the elderly and disabled.

HB 232 - Increases the fees health care providers can charge for copying a patient's health care record.

HB 236 - Designates the armory located in Pierce City, Lawrence County, as the "Lawrence A. Witt National Guard Armory."

HB 243 - Designates a portion of U. S. Highway 63 in Phelps County as the "Korean War Veterans Association Memorial Highway."

HB 248 - Allows lenders of motor vehicle time sale loans to collect a fee in advance for permitting the debtor to defer monthly loan payments.

HB 258 - Repeals the requirement that school districts conduct an annual census of children with disabilities up to age 21 that reside in their school district.

HB 260 - Authorizes the Governor to convey state property located in Cole County to the Regional West Fire District in Cole County.

HB 261 - Creates two new retirement benefit options in the Local Government Employees' Retirement System.

HB 276 - Changes the laws regarding special education to comply with the federal Individuals with Disabilities Education Act.

HB 280 - Requires election judges to take voting ballots and equipment to physically disabled voters unable to enter polling places.

HB 297 - School districts that opted out of the Career Ladder Program may rejoin at the same matching level as when it last participated. Also, in order to be included in the teacher tenure act, pre-kindergarten teachers must teach in a program in which no fees are charged to parents or guardians.

HB 323 - Recodifies the laws regarding the Police Retirement System and the Civilian Employees' Retirement System in Kansas City.

HB 342 - Allows the Cass County Commission to submit the formation of a board of election commissioners to a public vote.

HB 345 - Makes the county commissioner and county highway engineer non-voting members of the county planning board in Cass County.

HB 348 - Establishes the Missouri Military Preparedness and Enhancement Commission. The commission will advise the Governor and the General Assembly on military-related issues, and will provide an annual report. The act asserts that spouses, and children under twenty-four years of age, of military members assigned within the state shall receive in-state tuition at Missouri public higher education institutions.

HB 353 - In several sections, this act changes or creates crime prevention laws. Defendants are to be sentenced according to the law that existed at the time of the crime; creates a special security division within the Highway Patrol for the transportation and protection of the governor and his family; local law enforcement agencies may perform a criminal record review of applicants for city or county employment; allows cities or counties to require fingerprints of certain job applicants; prohibits anyone found guilty of a federal crime to run for public office; requires lifetime supervision of any sex crime offender with a prior sex crime record when the victim is under 14; increases the penalty for failure to yield to an emergency vehicle; permits the State Water Patrol to include chemical urine tests in order to determine the blood-alcohol content of a person operating a watercraft; increases to \$500 the damage amount that requires the filing of an accident report involving watercraft; prohibits the use of any device that makes a boat muffler to exceed the maximum decibel levels allowed by law;

Legislative Wrap-up: A complete listing of bills that passed during the 93rd Missouri General Assembly (cont.)

allows law enforcement agencies to hold a suspect arrested without a warrant for up to 24 hours before charging the person with a crime; makes sexual contact with a student by a teacher as class D felony; expands the scope of crimes included in endangering the welfare of a child; expands the definition of crimes involving illegal copying of sound recordings and illegal tampering of cable TV systems; makes it a crime to operate a video camera in a theater without permission; and allows courts to order restitution for damages incurred in the theft or tampering of an automobile.

HB 365 - Allows moneys from the county sheriff's revolving fund to be used to cover the costs associated with the processing of concealed carry endorsements.

HB 379 - Certain financial institution regulators working for the Department of Economic Development are exempted from merit system rules.

HB 388 - Makes certain documents that are submitted to the Department of Insurance non-public.

HB 393 - Tort reform law, in several sections. Establishes venue in the county where the victim was injured; establishes venue in the county where the victim resides, if injured outside of Missouri; establishes venue in the case of wrongful death or loss of consortium; defines punitive damage award and sets a limit on it; sets a cap for non-economic damage to plaintiffs; and specifies that physicians who provide free care in certain health clinics cannot be held liable for civil damages in most cases.

HB 395 - Allows all public water supply districts to sell district property to cities.

HB 402 - Changes the laws regarding the licensing of podiatrists.

HB 413 - Requires the Department of Health and Senior Services to offer a vaccination program for first responders deployed to disaster areas as a result of bioterrorism events.

HB 422 - Conveys the National Guard armory located in Mississippi County to the City of Charleston.

HB 431 - Allows certain buildings located within the 100-year flood plain in the City of Springfield to receive Missouri Downtown and Rural Economic Stimulus Act benefits.

HB 437 - Authorizes a contribution check-off on state income tax forms for the Missouri Military Family Relief Fund and modifies the educational assistance grant program of the Missouri National Guard.

HB 441 - Changes the laws regarding the sale of compounds containing ephedrine and pseudoephedrine. Similar to Senate Bill 10.

HB 443 - Changes certain provisions of the

Public School Retirement System and the Non-teacher School Employee Retirement System.

HB 445 - Allows municipalities to adopt by reference any state statute relating to vehicle equipment regulations.

HB 448 - Increases the salary scale for police officers in the City of St. Louis.

HB 453 - Authorizes the governor to convey state property located in Phelps County to the City of St. James.

HB 455 - Removes the requirement that watershed districts trustees must live in the district.

HB 461 - Authorizes the Homestead Exemption tax credit for personal property; creates depreciation tables for studio broadcast equipment; also defines 'business personal property' and establishes guidelines for its assessment.

HB 462 - A person trained in suicide prevention is immune from civil liability when trying to intervene in a possible suicide.

HB 479 - Authorizes the disincorporation of a regional recreational district in Clay County.

HB 486 - Allows persons who provide assessment services in sexual offender cases to be related to any person who has a financial interest in the counseling program.

HB 487 - This act, in several sections deals with motor vehicle registration and driver's licenses. Responsibility for conducting criminal background checks on school bus drivers shifts from the Department of Revenue to the individual school district; the districts must also require an annual physical for each driver; each district must provide eight hours of bus driving annually for each driver. Next, a fee office may reduce the fee charged for certain types of driver's licenses and permits. The act sets back the reissuance date of new license plates by two years to 2010. The process for a lienholder to obtain a repossessed vehicle title has been changed. A car dealer may purchase or accept a trade-in and later resell a motor vehicle without a title from the original seller under certain conditions, but if the original seller misrepresents to the dealer that he or she is the owner of the vehicle, the seller is liable to the dealer or purchaser for damages resulting from the misrepresentation. Commercial driver's licenses issued to individuals between the ages of 21 and 69 will expire in six years, expiration will be in three years for CDL holders under 21 or over 69. And, finally, when car dealers advertise in print or electronic broadcast, they may provide disclaimers and disclosures by referring to a web site or toll-free phone number, rather than stating it all in the advertisement.

HB 500 - Changes the laws regarding the transfer of a business and its unemployment experience rate by an employer.

HB 513 - Designates a portion of State Highway 370 in St. Louis County as the "Officer Scott Armstrong Memorial Highway."

HB 515 - Increases the number of members of a tourism community enhancement district to seven; members need not live in the district, but most work or own property there; tourism tax may not be assessed on food and utilities; when a tourism tax is assessed, 98% of it must be spent on marketing, advertising, or promotion of tourism.

HB 524 - Removes the requirement that lobbyists provide information twice a year to the Missouri Ethics Commission regarding legislation they support or oppose.

HB 525 - Changes the laws regarding ethics and campaign contribution disclosures.

HB 530 - Allows students taking courses in American Sign Language to receive foreign language academic credit.

HB 531 - Authorizes the Governor to convey property in Greene County to the Greater Ozarks Association for Retarded Citizens.

HB 563 - Allows a court to reinstate and extend the life of drainage and levee districts up to five years after lapse of its corporate charter.

HB 567 - Changes the time limit for filing an exception to a commissioner's award in a condemnation proceeding from 10 to 30 days.

HB 568 - In several sections, this act changes or clarifies laws regarding the protection of minors. Clarifies prohibitions against placing a minor back into a home with a parent who is guilty of certain sexual offenses against a child; specifies the use of discretion when placing a minor back into a home with a parent who is guilty of any crime. This act also establishes the Model School Wellness Program, which is intended to encourage students to avoid tobacco use, balance their diets, get regular exercise, and become familiar with chronic medical conditions resulting from being overweight. These programs, funded by grants when available, generally will address kindergarten through fifth grade levels. This act also permits the Department of Social Services to treat the physical and mental health needs of abused or neglected children under the age of 10, who are under state custody.

HB 576 - Changes the laws regarding the procedures of the Small Business Regulatory Fairness Board and the procedure for obtaining judicial review of administrative decisions.

HB 577 - Increases from \$1,500 to \$5,000 per annum the amount that public officials or employees can accept for services or for selling, renting, or leasing property to their political subdivision.

HB 596 - Allows employers to provide or contract for health insurance at reduced rates for employees who do not use tobacco products.

HB 600 - Requires applicants for licensure as professional counselors, after August 28, 2007, to complete a minimum of three hours of graduate-level course work in diagnostic systems.

HB 617 - Provides a method for Douglas, Ozark, and Wright counties to be removed from a watershed improvement district and changes the laws regarding well-volume monitoring and sewage disposal systems.

HB 618 - Exempts members of the State Highway Patrol assigned to the Division of Drug and Crime Control from personnel caps.

HB 630 - Allows a not-for-profit corporation to apply for reinstatement if it had been forfeited after 1978 for failure to file an annual report.

HB 631 - Authorizes the governor to convey state property located in the City of Manchester.

HB 638 - Repeals the requirement that the chief executive and administrative officer of an urban public library district be a duly qualified graduate librarian.

HB 678 - Allows a corporation to specify that classes or series of its stock will be uncertificated shares.

HB 681 - Renames the Office of Advocacy and Assistance for the Elderly to the Office of Advocacy and Assistance for Senior Citizens.

HB 685 - Authorizes the Board of Governors of Southwest Missouri State University to convey property located in Howell County in West Plains and property located in Greene County in Springfield.

HB 688 - Changes the laws regarding the continuance of a judicial proceeding when an attorney is a member of the General Assembly.

HB 700 - Changes the laws regarding endangerment of individuals at a correctional facility and authorizes the Board of Probation and Parole to charge offenders under their supervision a monthly fee.

HB 707 - Changes laws regarding banks and financial institutions. Bank examiners no longer need be members of a political party; defines a financial institution; specifies that at deposit drop

box is not considered a branch bank; requires that a bank post notices in the bank lobby and on the doors when the bank is to be temporarily closed for repairs and other purposes; and, if out-of-state or foreign-owned banks do not satisfy certain capital requirements and maintain a bond for faithful performance, the Division of Finance director may require a bond of at least \$1 million.

HB 738 - Changes the laws regarding the licensure of real estate appraisers. They must complete all experience requirements for licensing within two years of completing the qualifying examination.

HB 743 - Authorizes the governor to convey state property located in Madison County to the United States government for forestry purposes.

HB 824 - Changes the laws regarding air contaminant fees, the Land Reclamation Commission, and certain appeals before the Administrative Hearing Commission.

HB 866 - Changes the laws regarding insurance fraud and the penalties imposed.

HB 972 - Restricts the operation of sexually-oriented businesses. Any such business can be declared a public nuisance if it exhibits films of sexual activity, unless subject to specific restrictions; the business may be ordered closed if the owner allows criminal activity to occur on the premises. It will be a class A misdemeanor to appear in the nude or depict, simulate, or perform a sex act in any such business; or for an employee to appear semi-nude unless at least 10 feet away from any customer, on a stage at least two feet from the floor and behind a railing no less than two feet in height. In any instance, semi-nude employees may not touch a customer. Further sections of his act clarifies the crime of sexual misconduct involving a child; creates the crime of tampering with electronic monitoring equipment; changes laws of driving while intoxicated, especially in those instances resulting in a fatality; changes the definition of a 'persistent offender' and creates the categories of 'aggravated' and 'chronic' offenders, as relates to intoxicated drivers. This act also makes it a crime for a property owner to allow a person under 21 to drink or possess alcohol on the owner's property.

The Associated Press contributed to portions of this article. ■

Sobriety checkpoints planned this summer

Highway Patrol warns of summer DWI enforcement.

Highway Patrol, Sergeant Paul Reinsch of Troop F Jefferson City told the Lake Area Business Journal that the Missouri State Highway Patrol, in cooperation with local law enforcement agencies, is cracking down on dangerous drivers.

"We have thirty-two law enforcement agencies within the Troop F area that are participating. We're having DWI checkpoints and saturations, as well as hazardous moving saturations in areas where we see a lot of accidents. We're putting extra officers there, looking out for traffic violations, intoxicated or impaired drivers, there's going to be different projects throughout the summer in different areas. Each

of the agencies is having their own target times and areas."

Lieutenant Todd Davis of the Osage Beach Department of Public Safety echoed Sergeant Reinsch warning drivers that his department will be stepping up enforcement of traffic and speeding laws during the summer months throughout Osage Beach.

Merging from the turn lane, rolling stops and running traffic signals were items of particular concern. The departments will not divulge exact dates and locations for the sobriety checkpoints and saturations, but overall information can be obtained from the Missouri State Highway Patrol website at: www.msdp.dps.missouri.gov.

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Fujitsu's Touch Notebook



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Equipped with a 12.1-inch XGA touch screen display, the LifeBook B6000 notebook makes it easy to navigate swiftly through menus and applications with a stylus or fingertip. Up to six hours of extended battery life, built-in microphone enables convenient dictation. Under the hood, the slightly under-powered Pentium M running at 1.2 Ghz comes standard with an acceptable 512 MB of RAM and a 40GB hard drive.

Franklin's Pocket SAT Prep



\$179.95

With all of the education features in this month's issue, a look at this gadget is in order. Designed to help students get higher scores on the new SAT, Franklin's Princeton Review Pocket Prep features a complete study system that includes verbal, math and essay tutorials. Features full-length practice exams with complete answers, a timer, diagnostic reports, dictionary, thesaurus, grammar guide, word games, math calculator.

Nokia's 770 Internet Tablet



About \$350

The 770 is a dedicated device optimized for internet viewing and email, with a 800x400 color display with zoom and on-screen keyboard. Bluetooth and Wi-Fi come standard for connecting. Taking a cue from the open-source movement, it runs on Linux. Includes an internet radio, RSS news reader, image viewer and media player. A free update later this year is expected to bring instant messaging and VOIP.

Datexx Pavio

\$600

Here's the sexy, if a bit over-priced Datexx Pavio PVRT30, measuring 5.5 by 3.2 by 1.2 inches. A little bulky, but weighs just 12 ounces. The unit features a bright 3.5-inch, 480x234-pixel TFT LCD, and plays DIVX encoded AVI files, (comes with a converter) music files- MP3 and WAV only, records audio and video at 640x480, records audio only at 128 kbs in mono, and displays photos in JPEG format. The MiniJack-to-RCA connector allows you to view and listen on a TV monitor (either NTSC or PAL) that is equipped with A/V inputs. Comes with a cradle (must be used to record and to use the included remote control). Built-in microphone, USB and AV out. The cradle is equipped with AV in and out, S-Video in and RF in. Plenty of room for your files, with a 30 GB internal hard drive.



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