

LAKE OF THE OZARKS BUSINESS JOURNAL

NEWS IN BRIEF

Panera Bread

Mike Gillespie takes a look. Page 4.

On the Rise Bakery

A local eatery has big plans. Page 6.

Family run jewelry store

Since 1948, the Henley's have been on Main Street in Eldon. Page 8.

Small business loans and lines of credit

We look at what it takes. Page 10.

Eddie's undergoes change

The new owner talks about plans. Page 14.

New Gadgets & Tech

Our monthly selection of the new gizmos and gee-whiz products. Page 16.

Mid-life career changes

Look before you leap. Page 18.

Tomorrow's Jobs

Choose your career path. Page 22.

Crossover Music Festival

Annual Christian event brings big names to Stoneridge Amphitheatre. Page 24.

Golf—Irons reviewed

Along with a new GolfTECH section for game improvement. Pages 34-39.

Glimpses of the Lake's Past

Dwight Weaver's photo feature. Page 31.

Mike Gillespie's Lake Stories

A monthly look back at the Lake. Page 12.

Golf Tech

First in a series of four articles on the basics with PGA Pro Larry Salsman. Page 36.

Boaters could face increase in registration fees

By David A. Lieb, AP

For many Missourians, Memorial Day weekend marks the traditional start of the summer boating season. But before this year's season ends, boaters could be paying more for the privilege of revving their motors on Missouri's rivers and lakes.

Missouri's boat registration fee would more than double for small boats and nearly quadruple for the biggest ones under a bill passed by the Legislature and awaiting a signature decision by Gov. Matt Blunt.

Fees also could rise for the millions of Missourians who get their drinking water from public systems, as opposed to private wells. Convicted drug dealers could pay higher fees. And various state and local governmental bodies could gain new discretion to raise fees on everything from honorary highway signs to the landowners in local drainage districts.

The Republican-led Legislature remained opposed to new taxes during its legislative session that must constitutionally adjourn Tuesday. But lawmakers found fee increases not quite as repulsive. And as a result, Missourians could nonetheless have to give a little more of their money to the government.

The higher boating fees are perhaps the most obvious increase.

About 315,000 boats are reg-

Based on the number of boats in each category, the fee increase should generate almost \$5 million annually for

improved police force.

Because of that, Blunt—a staunch opponent of what he derides as "job-killing taxes"—



istered in Missouri, excluding canoes, rowboats and other solely paddle-powered vessels. Depending on the size of the boat, owners now pay a fee ranging from \$10 to \$40 every three years.

The legislation would raise those fees to \$25 for the smallest boats (shorter than 16 feet) and \$150 for the largest boats (stretching more than 40 feet long).

the state—\$3 million more than the state now receives. The new money would go to Missouri State Water Patrol, which has lamented for some time its low salaries and high mileage on its trucks and boats.

The higher boat charges essentially are user fees, meaning the people who use the waterways are the most likely to benefit when the fee revenues are spent on an

may sign into law the higher boat fees, which would take effect Aug. 28.

"He does support better pay to improve retention and moral for the water patrol," said Blunt spokeswoman Jessica Robinson. "He is reluctant to increase the fee, but he would consider this legislation."

continues on page 64

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BUSINESS JOURNAL



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A journey to a nameless grave for a man who never knew his father

By Mark Sommerhauser
The Fulton Sun

AP Member Exchange. Fulton, MO (AP)— Sidney Wood never knew his father.

But among the hundreds of nameless, whitewashed grave-stones that line the Fulton State Hospital Cemetery, there's a small granite marker that bears his father's name.

"I just felt, a person came onto this earth," 90-year-old Wood said. "He shouldn't pass out of the picture without a trace."

Wood's father, also named Sidney Wood, is one of more than 700 FSH patients buried in the hospital cemetery, located just north of the Biggs Forensic Center.

"We're here for the generations of people who lived out their lives on this campus, suffering with the terrible trials ... of mental illness," Department of Mental Health director Dorn Schuffman said at a Memorial Day observance.

The event, organized by FSH administration, commemorated those patients as well as the FSH employees and patients who have passed away in the past year.

"There are many names we can't say here today," said FSH Chief Operating Officer Marty Martin. "But we need to remember that we can say those names inside our hearts."

Indeed, Wood's father's tombstone is one of just a few in the 154-year-old cemetery that specifies a name, and no one can be

certain of its proximity to his father's exact location on the grounds.

The mystery was one of many Wood came across several years ago, when he decided to investigate the life and death of his father, who separated from his mother when Wood was just 3.

As the years passed, Wood says he learned little about his father's whereabouts.

"I never met him," he said. "I guess I just got curious."

By tracking down family members and other sources, Wood discovered his father had spent time at Fulton State Hospital before passing away there in 1954 and being buried in the cemetery.

However, the search couldn't uncover many of the details that Wood sought.

A 1956 fire that ravaged the hospital's administration building destroyed most of its remaining patient records, some of which dated to the 1800s.

According to FSH administrator Ken Lyle, the fire also destroyed the only remaining plot that recorded who was buried in the cemetery, and where.

"All they could find out was that he came here and died here," Wood said.

Nevertheless, Wood arranged for a tombstone to be placed at the site three years ago. And every Memorial Day since — with one exception for his granddaughter's marriage — Wood says he has made the 2,000-mile trek from Tacoma, Wash., to pay tribute.

Wood wasn't the only attendee at Wednesday's ceremony with an interest in remembering the cemetery's occupants.

Lyle, the hospital's chief financial officer, is one of a group of employees who decided six years ago to work together to improve the cemetery's appearance.

"We adopted the cemetery as a group project," Lyle said. "We felt it was important to respect them, even though we didn't know their names."

They began regularly mowing and trimming, landscaping the grounds, whitewashing the stones and placing American flags there each Memorial Day.

They even erected a sign on Wood Street to mark its location, Lyle said.

"This is also to show respect for the facility's past," Lyle said. "Because if we don't show that, no one else will."

The ceremony on Wednesday paid special tribute to the sacrifices of the United States armed services, and offered all present an opportunity to acknowledge their own loved ones who have passed away.

It also offered Wood another chance to ensure that his father's memory is permanently preserved.

"We actually don't know where he's buried," Wood said, gesturing down the hill to the rows of anonymous markers. "But there's his tombstone. He'll be remembered."

Black drivers still stopped more often than white drivers on Missouri highways

By David A. Lieb

Jefferson City, MO (AP)— Black motorists in the state of Missouri continue to be pulled over by police at a higher rate than white and Hispanic drivers, according to an analysis of more than 1.5 million traffic stops made last year.

The annual report released Thursday by Attorney General Jay Nixon shows black drivers were 46 percent more likely to be stopped than either white or Hispanic drivers. The disparity has widened since 2004, when blacks were 38 percent more likely than whites to be stopped.

Racial profiling is an issue across America, with many cities and states reporting that black drivers are pulled over more frequently. Several cities have been monitored by the federal government with the aim of ending the practice.

Although Hispanic motorists were stopped at the same rate as white drivers last year — an improvement from a slight disparity the previous year — they were 98 percent more likely to be searched than white drivers.

Black motorists who were stopped were 78 percent more likely to be searched than

whites" up from 71 percent in 2004.

The regional leader of the National Association for the Advancement of Colored People said the report's figures are disturbing.

Black motorists "are being humiliated by the law. They are being subjected to searches when clearly whatever predisposition the officer had when they stopped them is not being validated by the hard evidence of the stop," said the Rev. Gill Ford, of St. Louis, director of a 10-state region for the NAACP.

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Newspaper: FBI looking into license-office practices

Kansas City, MO (AP)— Federal authorities have opened an investigation into the state's license fee offices and whether they were improperly awarded to Gov. Matt Blunt's political supporters, a newspaper reported.

A spokeswoman for Blunt's office denied any knowledge of an investigation into fee-office practices, the *Kansas City Star* said.

"Your question is the first I've ever heard of that," said spokeswoman Jessica Robinson.

The Star reported that two sources familiar with the investigation said the fee-office investigation is being handled out of the U.S. attorney's office in the Eastern District of Arkansas.

"I cannot confirm or deny the existence of an investigation into any matter that may have come to our attention," said Bud Cummins, the U.S. attorney for that district, which is based in Little Rock.

Contracts to run license fee offices, where citizens renew

their driver's licenses and obtain license plates, are viewed as patronage plums handed out by new governors to reward political allies. The 182 fee offices in the state collect money from residents who renew driver's licenses and make other fee payments on motor vehicles.

Exactly which fee-office operations might be under examination was unclear Friday.

Whichever party is removed from the governor's office has traditionally complained about fee-office abuses by the winner, and 2005 brought several complaints.

Under normal practice, the Department of Justice would assign an investigation to an out-of-state office if the in-state office recused itself because of a potential conflict of interest. The U.S. attorney in St. Louis, Catherine Hanaway, is a Republican and former speaker of the Missouri House. An attorney in her office refused to comment on any recusal.

A spokesman for the U.S.

attorney in Kansas City could not be reached. Jeff Lanza, a spokesman for Kansas City's FBI office, said: "I wouldn't be able to

confirm or deny an investigation."

Calls by the Star to the operators of seven fee offices garnered

consistent replies that they had no contacts from federal investigators.



Governor Matt Blunt talks to soldiers during his visit to Iraq in May.



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Good bread for less dough—Panera Bread

By Michael Gillespie

Leading a national trend known as the café-bakery concept, Panera Bread is a chain of restaurants based in the St. Louis area. The company as a whole currently does business in thirty-six states.

Panera refers to its style as quick-casual, which the customer will recognize as a fast food format. Customers order their food, and then choose their table as the order is prepared. The patron's name is called when the meal is ready. Paper cups are provided for drinks, which are self-service from a side fountain area. The store has a neat, comfortable atmosphere, with none of the plastic ambiance of the big fast food chains.

The real difference is the food. This is not a hamburger outlet. True to its name, Panera Bread offers freshly baked breads — no less than eighteen different types, classified into three groupings: artisan, lower-carb, and specialty. Most of the take home breads are available in loaf size. Several also come as

demis and miches. The former is an oval; the latter is best described as a grand loaf.

The artisan breads, which comprise the larger selection, are made from four basic ingredients — water, natural yeast, flour, and salt. No preservatives or chemicals are used. Some are multigrains, featuring rye, caraway, poppy, and sesame. Others are additionally flavored with molasses, cheeses, olive oil, or honey.

Styled after the traditional European methods, Panera features a stone deck baking oven in the store. Rather than using a pan, the dough actually bakes on a hot stone slab. Bakers work throughout the night to produce fresh bread daily.

The company showcases its breads by providing sample slices and suggesting a means by which to judge the quality. According to Panera, the bread should pass the tests of sight, smell, taste, and touch. Look for a rich, golden brown crust, the company explains. The interior crumb should be porous, like a sponge — both moist and elas-



tic. The aroma should be sweet, multi-layered and plentiful — almost wine-like. Expect a slightly tangy taste. The crust should be crisp and should crackle as the bread breaks

open.

In addition to its breads, the menu features sandwiches, paninis, soufflés, bagels, salads, and soups. One of the more popular soup servings comes in a sourdough bread bowl. Beverages include espressos and cappuccinos, and cold drinks.

The J.D. Power and Associates' 2004 Restaurant Satisfaction Study of 55,000 customers ranked Panera Bread highest among quick service restaurants in the Midwest and Northeast in all categories, which included environment, meal, service, and cost. And Panera Bread was rated among the best of 121 competitors in the Sandleman & Associates 2005 national customer satisfaction survey of more than 62,000 consumers.

The Osage Beach store has been in business for about five

years. The restaurant has ample seating for lunch and dinner rushes, and will accept phone-in orders at 302-0024. The store also accepts fax orders at 302-0120. Upon request, they will fax a menu.

The price structure is family friendly. Sandwiches range from \$3.49 to \$6.29; single servings of soup are in the \$3 and \$4 bracket. Salads generally run from \$4 to \$6, but a small fruit bowl costs only \$2.29. (Patrons from the Kansas City, Topeka, and Wichita areas will find that the Osage Beach pricing is five to ten percent less than at home.)

The Osage Beach Panera Bread is located at 4840 Highway 54. It's the first building north of the Grand Glaize bridge, on the east side of the roadway. ■



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A real alternative to area dining on the rise

By Michael Gillespie

Step through the solid wood-
en door and into On the Rise
Bakery and Wood Fired Bistro,
and chances are good that you
will be personally greeted by the
owner, Michael Castle. He's a
friendly, urbane man with
impressive credentials and a
successful niche in the world of
lake area dining.

"We bought an existing bak-
ery that had been in business for
a few years," Castle says. "But
they didn't have any breakfast,
they didn't have lunch, they didn't
have the gourmet pastries, or
espresso, or anything. So we just
took that and kept building year
after year after year until we got
to what we have now."

What he has now is a well-
appointed eating establishment
for morning and midday diners.
"A bistro is almost like French
fast food, but without the table
cloths," he explains. "It's upscale
good food. Everything is top-
notch, the china, glassware, and
the service, but it's not formal
dining."

A visit to the restaurant is an

enjoyable experience. Michael
leads his guests to their places,
which vary from heavy wooden
tables to more traditional café-
style furnishings.

The menu is large with
detailed descriptions of the vari-
ous salads, sandwiches, and
dishes from which you may
choose.

The restaurant motif is clearly
French, yet not overstated. Red
and white striped awnings hang
over the kitchen entrances. The
dining floor is recessed a
step below the counter area. An
iron railing separates the two
areas.

Shades of brown and gold,
accented with brick and stone
vener, make for a tasteful, com-
fortable atmosphere.

When the meal is brought to
your table, the servings are more
than ample. Everything is fresh,
colorful, aromatic, and delicious.

During a lull at the door,
Michael Castle came by our table
to inspect our progress and
inquire of our needs. We asked
how this café came to be. How
did he learn his trade?



"We bought this land and put
the building up seven years ago,"
he responds. "I'm originally from
Columbia, Missouri. I went to
the Culinary Institute of Ameri-
ca, in Hyde Park, New York,
which is the Harvard of culinary
schools. It's the best in the Unit-
ed States.

"I came from a family of nine,"
he continues. "I'm one of seven
boys. If we wanted to eat, some-
body had to do it. You can imag-
ine the amount of food we went
through. So, from the age of nine
or ten years old, I started cooking
in the kitchen and making meals
and preparing for large groups,
and it just kind of got in my
blood."

The fare is obviously health-
ful. We asked if the menu were
designed with a diet plan in
mind.

"No," says Michael. "We don't
follow those fads too much.
Those things come and go. I'm a
firm believer in quality, fresh
food. We have real butter, and
real sugar, and real ingredients
that are far healthier than what
you're going to get in processed
foods, and in diet and low-cal. I
had two grandparents live until
they were well into their nineties.
They lived on a farm, they ate
bacon, they ate lard, they ate
grease; they ate all the stuff we're
not supposed to eat now. But it
was real food, there was nothing
processed, no chemicals, no
additives. So we believe in serv-
ing the purest and freshest form
of food -- that's the trick.

"We make everything here
from scratch, except we get
chocolate truffles flown in from
San Francisco. Everything gets
baked everyday.

"I think when people come to
the lake, they're not necessarily
going out for a diet," he contin-
ues. "They come to get away,
they come to splurge, and they
come to live a little bit, and that's
what we try to provide."

Michael explained his cus-
tomer base.

"We have a pretty good local
following," he responds, "but I'd
say a majority of our business are
Kansas City, St. Louis, Chicago,
Columbia, and Springfield sec-
ond home owners. We advertise
... but word-of-mouth, that's the
way to go. We have more people
that walk in here because some-
body told somebody else that
you've got to go to this place."

The restaurant opens at 7:30
a.m. and closes for the day at 3
p.m. "Strictly breakfast and
lunch," Michael said.

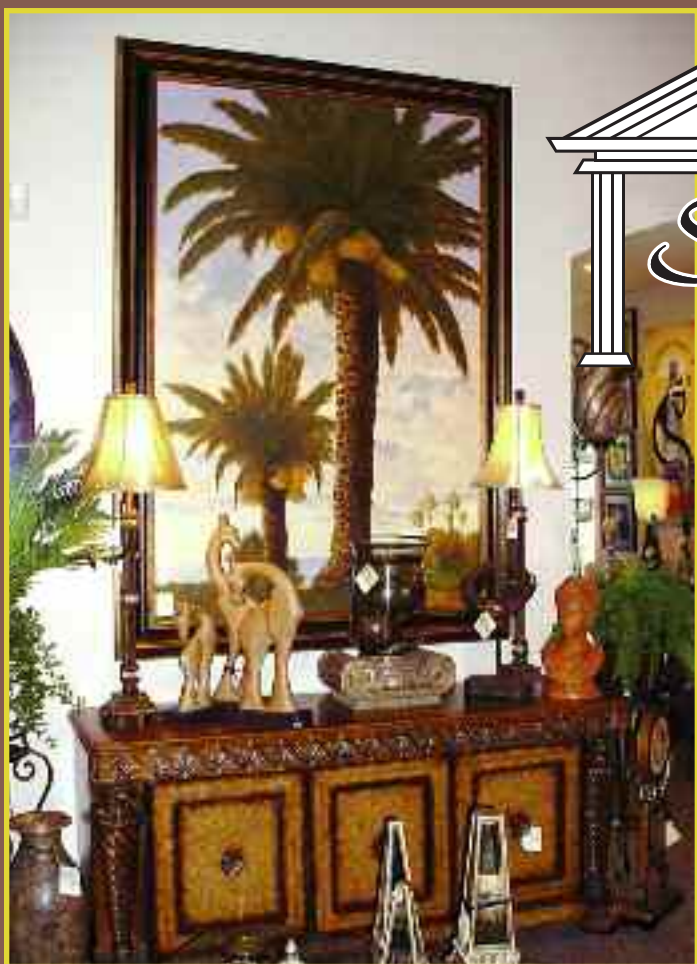
On the Rise Bakery closes in
the winter time. "We close the
week before Christmas, and we
reopen about the first Friday in
February," says Castle.

Michael tells us of his work-
in-progress. "We're opening a
new restaurant next year," he
said. "It's going to be on HH —
Horseshoe Bend Parkway.

"We've bought the land. It's on
two acres... on the bluff down
HH, right at the first traffic light
on Horseshoe Bend. The name
of the restaurant is "Vanille,"
which is the French word for
vanilla.

"It will open next spring. It
won't be a cookie cutter chain-
style restaurant. We want to do
original menus and ideas. We're
trying to take care of the lake
area and do first quality things
here."

On the Rise Bakery and Wood
Fired Bistro is located about a
mile south of the Grand Glaize
Bridge, at 5439 Highway 54,
Osage Beach. ■



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"Best Quality Best Value slogan serves Henleys well

By Mike Bissell

Quick. Without a lot of forethought, scan your memory and try to recall how many businesses in the Lake area have been in continuous operation under the same basic name since 1948. Or, if you wish to take it a step further, name the number of businesses that have been in continuous operation in the same location since 1955. Whether you're able to come up with any names or not belabors the point; the list is going to be a rather short one. Henley Jewelers and Hallmark Cards and Gifts in downtown Eldon would be a prominent member of your roll call.

If you were to look up the phrase "family business" in the dictionary, there should be a picture of Henley Jewelers storefront next to the definition.

Founder Norman Henley was in a similar situation to many young men after the conclusion of World War II--what to do with the rest of their lives? After receiving a medical discharge from the Army in 1945, Norman returned to his home in California, Missouri and tried his hand

at a few different jobs. An Army aptitude test had suggested he might be successful as a watchmaker, so he began training at the Kansas City School of Watchmaking and then began serving as an apprentice to Albert Strother at Strother Store Jewelry in California.

"When Dad decided to go out on his own in 1948," current owner Norris Henley explains, "he selected Eldon. His store was called Strother-Henley Jewelry Store for the first few years, as Mr. Strother helped to back him to get the business started. Then, later on, Dad bought out Strother's interest."

Selecting Eldon as the site for his own venture was not as simple a decision as it might seem, as there were already four jewelry stores in operation in Eldon at the time. The original location, (1948-55) was a block north on Maple Street. The construction of the current location, the Century Building, was completed in 1955 and housed several other businesses and offices in addition to the new Henley Jewelers.

Norris Henley joined his

father in the family business in 1970, after having worked for the City of Eldon as City Clerk for less than a year. Before that, Norris served in the Army for two years, which included a year's tour in Viet Nam with the 25th Infantry Division.

Norris attended CMSU for three years, studying business administration and has training from the Gemological Institute of America in diamonds, grading and colored gemstones. This

education is invaluable in the industry, as it allows the jeweler to understand and speak the international language of diamonds and colored gemstones and purchase the best quality.

Norris' wife Dianne joined the operation in 1979. "I came to the store to help out a couple of days a week," she laughed. "It soon turned into a full time job." Dianne received her degree from CMSU and taught in Jefferson City in 1969, at School of the

The last to join the family venture is Norris' younger brother Donn, who came aboard 1989. Donn graduated from SMSU with a Master in Fine Arts and from the Gemological Institute of America with training in diamonds, colored gemstones and gem identification.

The workload is evenly divided at Henley Jewelers. Norris, among many other duties, sizes rings, replaces watch batteries and crystals, repairs watch bands and attends to most of the accounting. Dianne takes care of most the engraving, some accounting, special orders and customer relations. Donn is involved with most of the major jewelry repairs, ring sizing, stone setting, re-mounting and also creates custom designed pieces. The one non-family member of the staff is Donna Lacey, who has worked at Henley Jewelers for six years and specializes in customer relations, along with helping with the engraving.

Another Henley, who hasn't been mentioned yet, is Roselyn, Norman's wife, who has seen a lot in the 58 years the store has been in operation and still helps out a few hours a week with the books.

So, how does a business stay successful in the same location for all of these years? "Customers get the best quality and the best value when they come in our store," Dianne Henley concluded. ■



Henley Jewelers has been in downtown Eldon since 1948.

Osage from 1970-72 and pre-school at the lake until 1976. Dianne is a Jewelers of America certified management professional and has spoken several times at the G.I.A. business school in Santa Monica, California.

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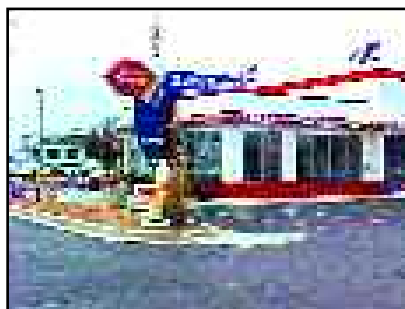
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THE CHRISTENSEN TEAM

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

A look at obtaining small business loans and credit

By Michael Gillespie

There is a time in the life of every small business when a loan or line of credit becomes imperative. In the mind of many business owners, it can be a humbling experience. Knowing ahead of time what to expect, and preparing accordingly, will help ease the anxiety and speed up the process.

The first decision you will need to make is whether you want a straight loan, or a line of credit. "A loan is something that is going to have a term to it and is going to be one transaction," says Bill Martin of Great Southern Bank. "You apply for a certain amount of loan — X amount of dollars — you get approved, you sign the paperwork, and you use that money to purchase something."

"A line of credit is going to be more like a revolving line. We still use the business or some other asset for collateral, but then we hand you a checkbook and say there's your loan for \$20,000. Now you can spend it however you see fit."

A line of credit typically is used for things like inventory — something that's going to be charged and paid off. It's going to have a rate that revolves around prime, which currently is around 7 — percent. With a line of credit, the business owner has the flexibility of using the money for a variety of needs. "It's like a credit card with a checkbook, with collateral," says Martin.

But what about the application process? Will you have to bare your soul to the lending institution?

Chad Doerhoff, head of consumer lending with Central Bank of Lake of the Ozarks, demystifies the process: "Most small businesses are owned by people — a couple, or an individual. We always initially ask for a personal financial statement on the owners and a couple of years of tax returns. We want to see where the people are because they are the bread and butter behind the deal; they're the ones that have got to make it work. If we've never had them as a customer before, we're going to ask them for their past three years of financial statements. That could be their tax returns, or something their accountant has prepared for us."

Due to the seasonal nature of many lake area businesses,

Doerhoff says he may need to see something very recent. "Say their fiscal year ends on December 31 and they're asking for a loan in August. Especially down here we may ask for some statements through July. What have you done this year? Some people, some businesses, have quite a bit on that, others just have their checkbook and they can tell you sales. We get as much as we can to determine the health of the business."

Be prepared for some pointed questions during the application process. If you say you need working capital, the bank will want to know why. Why do you need the cash right now? Are your customers paying you too slowly? Some reasons, such as the need to buy new equipment, are accepted at face value. Other reasons may require an honest and convincing explanation.

The rules are a little different for lines of credit. It will depend a lot on the nature of the business. Again, many local businesses have seasonal needs, and the banks are aware of this.

Says Doerhoff: "The borrower may need to stock up inventory in March or April, and get some help hired on, but they haven't had any cash flow until after May. So they're paying wages through May, and they don't have any cash on hand, and they've had to go through the winter. We're going to ask the same things; the difference is that the purpose is a working line of capital. So we're going to evaluate the health of the business the same way. But a lot of our lines of credit to small business owners are secured by something else. We use collateral outside the business — say a second mortgage on the home, or a piece of property they own, or something else outside the business."

Some borrowers will offer inventory as collateral. But the fluid nature of the inventory makes it a very difficult proposition from the standpoint of the lender. "It's not really feasible for us to constantly inspect that inventory and ask them where they're at now," notes Doerhoff. "If we did that we would have to compare their loan balance to their inventory. The easiest thing to do, and what most people elect to do, is use a piece of collateral outside the business, or even inside the business — say

the business — building. We'll use that as collateral. That makes it easier to do a line of credit. We don't have to track it. We know the value of this building or lot that secures it."

Small businesses fall into certain obvious categories. One of the most common is the restaurant business. One might think that there can be too many restaurants, and that banks would be predisposed toward denying loans to overrepresented businesses. That's not necessarily the case in a tourist desti-



nation such as the lake area.

"We're going to look at each deal," says Doerhoff. "That's the fun thing about the commercial side. Every deal is a little bit different. And again, there's an individual behind it. That person might make or break a deal. We may not be crazy about a certain type of business, but this person has done well in the past, or they have some personal equity, and it makes it easier because they're putting themselves at risk."

"We've been monitoring the mom and pop restaurants because of all the restaurants that came in. We look to see which ones are opening or closing to see if there is any issue there. But we look at each deal on its own merits."

It's one thing for an existing business to ask for a loan, but then there are the start ups. Doerhoff emphasizes that it all begins with the person. He'll want to know what you own and what you owe. He'll ask what your house is worth, and if you have any personal debt. And what you plan to use the money for. Then he will ask about your business plan.

"Sometimes with smaller loans they don't have a business plan," says Doerhoff, "but they

have a general idea of what they want to do. And the purpose of their loan tells us part of the business plan. But at the very least we ask for some kind of projections — and what kind of assumptions they used. Did they assume that they are going to have one hundred people walk in the door each day with an average purchase of twenty-five dollars? How did they arrive at those numbers? The expense side is a little easier. They can call and find out how much utilities are going to cost. And payroll — they can project that pretty well."

With start ups there is the question of how much of your own money you will inject. Many lenders would like to see the borrower put in about twenty percent of personal money into the business. "It depends a little bit on the type of business," Doerhoff says. "It could be thirty percent. If they come in and want \$50,000 for advertising, well, there's nothing really behind that for the bank, and so that's a time when we would like them to invest more or pledge a personal asset."

And if you're starting up a new business, don't be surprised if the lender wants to know what you know about the business. Doerhoff explains: "If the person doesn't have much experience in it, what do they have to fall back on? If they're coming into this cold, that's usually when the percentage we want from them or the extra collateral we need them to offer goes up. We will ask for some references to find out how this person knows about their business. If they don't have the right background, and they don't have any references that show they have some expertise in it, well, then we will probably elect not to make the loan, or else require something to where the bank will feel really secure, collateral-wise."

Inexperience in a start up can be mitigated in if the bank can feel protected. "Our job is to protect the depositors money," says Doerhoff. "If this doesn't work, can the collateral pay us back? Because we have a lot of out of town people who come down here who want to start up a business, almost invariably we try to get a reference from a banker they had, or just any kind of reference to find out who they are and what they've done."

Some prospective borrowers

assume that banks don't want to bother with small business loans. A recent series of TV commercials for an e-loan company has helped foster this impression. But that's not necessarily the case. Banks can, and often do, utilize the Small Business Administration to obtain a loan for the little guy. The program is called the SBA 7 (a) loan.

Here's how it works. Say you need \$100,000 to start up a restaurant. Your collateral is a little light. Normally, the bank might turn it down, but they are willing to take the risk if the SBA will approve. The SBA looks at the deal and says it's reasonable and they are willing to guarantee either eighty or eighty-five percent of the loan amount. What they are saying is that if your business fails, and you are unable to pay back the loan, the government will pay back the bank for all but fifteen or twenty percent of the balance.

"That makes an acceptable risk to the bank," says Doerhoff. "We're very willing to take some risks."

It's a great deal, but it is the government, and there are parameters that might disqualify some potential borrowers. There are also guarantee fees that the borrower must pay. Usually it's one-and-a-half percent of the loan amount. But a lot of businesses go through the process, pay the fee, and come out ahead.

"It is more work," Doerhoff admits. "I'm not saying we don't like to do them. We don't turn them away. We want to do them if it's the only way we can make the loan. We're trying to make the loan."

Any bank can participate in the SBA 7 (a) loan program by paying an ongoing participation fee. Indeed, most banks do. Over the past six months, there were seventeen approved SBA loans in Miller, Camden, and Benton Counties. In terms of dollar amounts, over half of all 2005 SBA loans in Osage Beach, Camden, and Lake Ozark were made by Central Bank of Lake of the Ozarks.

The SBA hosts a web site that shows who has gotten those loans, and in what amount. The information can be found at <http://www.sba.gov/loans/businessdetail/output/2005/busmo.html>. ■

continued on page 20

LAKE STORIES *With Michael Gillespie*

"The Slicker War"

by Michael Gillespie

Ozark traditions seemed to mirror those of Appalachia, whether in music, crafts, or ... feuds. West Virginia had its Hatfields and McCoys; Benton County Missouri, featured the Turks and the Joneses. Their feud, and its aftermath, lasted about twelve years. It started as a family affair, but soon drew in many others. It spread across county lines and became something akin to a vigilante movement. It was known, in fine Ozark style, as the Slicker War.

The Turks and the Joneses both came to Missouri from Tennessee and Kentucky. The families had settled in Benton County by the 1830s. The Turks owned a store and saloon south of Warsaw. Old Colonel Hiram Turk and his three boys were said to be well educated and courteous, but with a disposition to fight at the drop of a hat. The Jones boys, four of them, lived along the Pomme de Terre River, and were fond of horse racing, gambling,

and counterfeiting — though not necessarily in that order.

The clash began, it is said, on election day of 1840. The polling place was the Turk store. Andy Jones and Jim Turk got into a fight at the store, started by a dispute over one or all of the Jones' family habits. The day's entertainment ended in a draw, though not before Hiram and all the Turk boys had entered the fray. Brother Tom had even introduced a knife into the contest. The Turks were charged with assault and starting a riot. A neighbor, Abraham Newell, was to be a witness against them. That was Newell's first mistake.

On the day of the trial, Jim Turk stopped Newell at a creek ford and announced at gunpoint that he was going to take Newell down a notch and prevent him from testifying. But Newell got the drop on Turk and shot him dead. Newell wisely sought other horizons.

Sometime later, a bounty hunter came looking for a fugi-

tive from Alabama. The fugitive, one James Morton, was indeed living in the area, married and peaceable. He had fled to Missouri because he was related to the Joneses. The Benton County sheriff wouldn't help the bounty hunter — but the Turk family was more than happy to put away any kin of the Jones family. Morton was abducted by the Turks and their bounty hunter friend and taken back to Alabama to face murder charges, for which he was acquitted.

For his part in the forcible extradition, old Hiram Turk was charged in Benton County with kidnapping, but the indictment was quashed. The vengeful Jones clan, together with Morton's friends, swore to do something about Colonel Turk. And they did. The old man was shot and killed, supposedly by Andy Jones, on July 17, 1841. Jones was charged, and acquitted. It was the beginning of many court actions against both sides. Nearly all of them ended in acquittals or dropped charges.

Now came the Turks' turn. They announced publicly that they and their friends were going to "drive out horse thieves, counterfeiters, and murderers from

the country" — meaning, of course, the Joneses.

Folks in Benton and surrounding counties began to take sides. Typically, the Turk riders — for these groups had escalated into vigilante posses — would pay an unwelcomed visit to a Jones ally. They'd tie him to a tree and proceed to whip him with hickory switches. These were bloody assaults known as "slickings."

Sometimes the victim died of his wounds; more often he survived, but with a painful and passionate desire to leave the area for good. The Jones clan, and friends, responded in kind. Pretty soon the area was at the mercy of those allied with the Turks, the "Slickers," and those siding with the Joneses, the "anti-Slickers."

In April, 1842, Abraham Newell had returned to Benton County — his second mistake. He was tried for the murder of Jim Turk, and, of course, acquitted. But the Slickers had their own system of justice. They shot Newell in October, 1841.

Then the Slickers went on a wild rampage to find Andy Jones. In their fury they nearly killed a hapless farmer named Samuel Yates. Finally, the governor called

out the militia to put an end to the lawlessness. Thirty-eight Slickers, some of them quite prominent Warsaw men, were charged with the Yates beating. All but one was acquitted. The Turk boys were also charged, but the case never went to trial.

Slowly the situation unraveled. One of the Turk boys — big, strapping Tom Turk, the leader of the Slickers — was shot dead by one of his own vigilante members. Andy Jones fled to Texas, only to be hung for stealing horses. A key witness against him was Nathan Turk, who had followed Jones there. Nathan Turk was killed, in turn, in a Louisiana gunfight. Eventually all the Joneses fled the area. Ma Turk, said to be a grieving mother, took her youngest son and returned to Tennessee. (Other accounts paint her as vengeful matriarch who led some of the more violent Slicker raids, until she was killed by a fall from her horse.)

The wild, revenge-driven acts of frontier justice that had been triggered by the Slicker War spread across much of the Missouri Ozarks. Though the Turks and the Joneses were either dead or gone, hard feelings and

continued on page 64



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Eddie's Sports Bar gets new owner, facelift

Mark Sten from Belleville Illinois, located just outside of St. Louis has been coming down to the Lake since the late 1980's. Mark liked the lifestyle and wanted to get out of the city and try something different. So why not buy a bar & grill?

But he also took on remodeling the local hangout going for a more open appearance, along with adding a stage and a game area where the old dining room used to be. The construction was supposed to take three or four weeks, but Mark says it will be a bit longer until the grand opening.

"It's going all right. It's taking a little bit longer than what we expected, but that's how everything goes. Grand opening is going to be after the 4th of July, probably be around the 5th or 6th."

The weekend surrounding the fourth is traditionally a very good period for businesses at the Lake, but Mark says it's worth it to miss the holiday opening.

"Not enough time. I'd rather it be right than not right."

Remodelling was just part of the plan for the "new" Eddie's however— Mark is planning on catering to a slightly different crowd than the previous owners.

"We're going to have some live music, but we're going to have the same menu. We'll try and do the same thing that Laura and Dave did, we are just going to go after a little bit later crowd and have live music more often... do the sports bar and have the food," he said.

Live entertainment seems to be the trend this year at restaurants and nightclubs around the Lake as owners cater to city visitors used to much later outings.

"We're going to go for a happy hour between 10 p.m. and midnight with half price appetizers and stuff to get more people in. That's just one thing that I found that they didn't (the previous owners) have. I mean they had everything else going on, but that was the one part that they missed," Mark said.

Sten is also trying to attract the local entertainment workers, looking for someplace to go



when they get off work. "We're trying to get Chili's and some of the other businesses in here—the waiters, the wait staff, bartenders— after they close," he said.

Mark detailed the work they've accomplished so far. "We resurfaced the bar, added some more seating by the bar, around

it and put ceramic in both bathrooms to make it nice and updated. We're going to put ceramic tiles in the entry, and overall just paint it up. Freshen it up. We also plan on putting seating out front, putting some sliding glass doors in. That way we can have an outdoor patio as well. We have an 'O.K.' from

Stonecrest Mall and the Corporate group to go ahead and put a one man band or live music downstairs in front on the weekends."

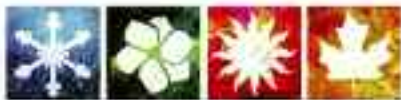
Look for Mark and the staff of Eddie's Sports Bar & Grill to launch the new establishment the first week in July. ■

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The new Pentax K100 and K100D digital SLR cameras will be the first pro/consumer single lens reflex cameras sporting high resolution (6.1 megapixels) CCDs and interchangeable lenses at a \$600 price point. The K100 will sell featuring 11-point auto-

focus, a 2.5-inch 210,000-pixel LCD screen, top shutter speed of 1/4,000 second, and sensitivity up to ISO 3,200. The models ship with the Pentax SMC 18mm-to-55mm zoom lens. The K100D adds images stabilization and retails for \$700. ■

Miglia TVMax for Mac Mini



Miglia is making up for Apple's shortcomings. The box adds DVR to the Mac Mini. The TVMax fits perfectly underneath the Mac Mini. It allows you to watch television and record to MPEG-2, MPEG-4 and even DivX movies. It is shipped bundled with EyeTV 2.0 for \$249. The TVMax connects via USB 2.0, has an analog

tuner that supports up to 125 channels, supports the standard definition resolutions (PAL/NTSC or PAL/SECAM), allows for antenna or direct cable connection and has an external power supply. One of the key features is the ability to capture VHS and Hi8 tapes. ■

Watch This



Got a lot of expensive watches that wind themselves by the movements of your body, but don't have enough time to wear them all long enough to keep them wound?

Here's the answer! These state-of-the-art watch winders from Steinhäusen are as big and bold as they come. They're guaranteed to be the ultimate conversation piece in any home. Their cherry finish is piano lacquered to produce a look that will enhance any décor.

What are you waiting for? Snap one of these up for a mere \$600. ■

An audiophile's dream come true



You say you still have hundreds if not thousands of those funny round black things left over from the 70's (or whatever decade)? But you just can't bear playing them on your phonograph because each time you do, the needle scrapes off a bit more,

eventually making them useless. Good news, record collectors and serious audio aficionados. The IT-ILRC from Japan-based ELP Corporation, which was previously released in Japan and has now been released to the U.S. and Canada, promises to play

any records you still have without damaging the grooves, as it uses five lasers to play them. Grooves are tracked with lasers for the left and right sides of the groove; two other lasers read the music, and the last laser measures the height of the groove to cope with warped records.

What could be better? Two problems. One, the lasers will read 'data' from dust and dirt, and ELP says "the IT cannot differentiate between an audio signal or dirt on the record".

So your records must be really, really clean.

The second problem: the price, which runs from \$15,000 for one that plays LPs and 45s to \$19,000 for one that plays LPs, 45s and 78s of any size.

For that kind of money, you could buy a lot of replacement records. ■

Radar Golf



The RadarGolf System "uses proprietary, state-of-the-art radio-frequency technology" to allow you to find your ball, no matter what. The "RadarGolf Handheld device talks to a tiny microchip implanted in the core of each RadarGolf Ball."

Depending on obstacles, it works up to 33 yards away. "Just point the RadarGolf Handheld toward the area where you think

your ball went; move it left and right and a pulsed beeping indicates when you are getting closer to your ball; an LCD gives you visual indicators, too." USGA-conforming. Includes the handheld and a dozen RadarGolf Balls (\$39.95 for a dozen more). How much to never lose another ball you ask?

Just \$250.

The Sharper Image. ■

Are you legally licensed?

by Brenda Christen

Tips From TNT Computer

What kind of question is that? Well...it is a good one, and one that everyone truly needs to understand. This license gives you the right to use that particular program. The program is not to be shared with all your friends and family.

Microsoft licenses in three different ways:

1. The full retail package in a box, shrink wrapped, sold at retail stores
2. OEM – This is short for Original Equipment Manufacturer, usually software pre-installed on the computer system
3. Volume Licensing is for larger corporate offices that need to use the same operating system on several machines. Microsoft grants "licenses."

Every computer needs to have a Certificate of Authenticity, a COA for short. This is the little rectangle sticker that is stuck, or should be stuck to your computer. (For some Windows 98 Computers, the COA is on the front of the Installation book, or CD Case Sleeve) This sticker can be found almost anywhere on the outside of the machine. If you have to reformat your hard drive, a call to Microsoft may be necessary to get a new installation code.

Why is this so important? If you do not have a sticker, book, or CD sleeve, is it a pirated copy of the operat-

ing system? Microsoft is cracking down and to get the Windows updates, it will validate your license. If it does not pass, you cannot get the critical updates. So what? Well there are several patches and critical updates that Microsoft puts out to keep the operating system in good working order or to "patch" a security risk in the program that can allow hackers to get access to your computer. People are constantly saying that the icon pops up on the lower right hand of the task bar, but they don't know what it is so they don't mess with it. Please download and install the critical updates! Just click on the icon and tell it to download or install.

If you do not have a legal COA, software, etc. and your computer needs to be reformatted or you need to repair your operating system. A computer company cannot legally reinstall your operating system without the COA.

This also brings up the area of businesses that have servers. Please keep your server operating system in a safe place. If your server goes down, there are times when the software must be used to run diagnostics or must be reinstalled. If your favorite computer technician cannot get to you for another day, the server is down, you call in another technician, right? If you don't have your software, or the technician does not, then, the company is down just because you failed to have your software. This can cost businesses LOTS of money with downtime and repair! The company purchased the software, so keep it safe, away from magnets and hot areas, ready for the next emergency!

AIM June 27 St. Louis meeting deals with the role of business in the 2006 election

JEFFERSON CITY -- The role of the business community in the upcoming election will be the topic of a special meeting sponsored by Associated Industries of Missouri (AIM), Emerson, Business Industry Political Action Committee and the National Association of Manufacturers (NAM) scheduled for 9 a.m. to 10:30 a.m. on June 27 at Emerson, 8000 W. Florissant Ave., St. Louis.

The 2004 election brought sweeping changes in Missouri, and for the first time in more than 50 years this state had a pro-business governor and General Assembly.

During the following two legislative sessions, long-sought reform efforts were finally passed and signed into law including tort reform, workers' compensation reform and unemployment compensation reform. In addition, important economic development tools such as the Quality

Jobs Act were developed.

The meeting is part of the Prosperity Project, a national non-partisan effort by companies and organizations to provide information and tools Missourians need in order to cast an informed vote. AIM is Missouri's partner in this national project, which in 2004 reached 19 million employees, delivered more than 40 million messages and helped 1.7 million employees with voter registration and early ballot information.

"Polls show that the more employees hear from their companies about political subjects, the more they approve of and want the information – and the more inclined they are to participate in the election process," said Marble. "At this meeting, businesses can learn more about how the Prosperity Project can help them to get their employees involved in the political process."

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Plan, plan ... and leap; tips for mid-life career changes

By Meg Richards, AP

Fluorescent lights, cubicles and office politics are things of the past for Cindy Oman. A freelance technical writer, she says being laid off from her corporate job three years ago was one of the best things that's ever happened to her.

Oman now works out of her house, spends more time with her husband, a stay-at-home dad, helps home-school their 7-year-old son and takes 10 weeks off a year. Perhaps best of all, she makes more money than she did before, and her former employer is now one of her clients.

"The biggest thing is, I am a grown-up. I am free. No one tells me when I can take vacation or go to a doctor's appointment or anything," said Oman, 39, of Mesa, Ariz. "Will I ever go back to the gray cubicle where it's so depressing? I don't think so. I'd have to be at the point of losing my house."

Oman, who spent almost two decades on a

corporate payroll, is among a growing number of workers who are questioning their career choices and taking dramatic steps to change their lives. Whether motivated by an unexpected job loss, a freshly emptied nest or a final mortgage payment, the thing mid-life career changers seem to crave most is that sense of freedom.

"The words I hear over and

over again are flexibility, balance and control. People want control over their own time and life," said Valerie Young, a career counselor in western Massachusetts. "There's a lot of lip service in the corporate world about balance and being family friendly, but the reality is, you go to leave at 5 p.m. and people say, 'half day?'"

A former cubicle-dweller her-

self, Young abandoned her marketing job — and 90-mile commute — in 1995 to found Changing Course, a career counseling service. The decision to switch gears is rarely easy, she said. To do it successfully requires careful planning and, often, a leap of faith.

Waiting until you can't take it anymore isn't smart, she said, because there are no overnight solutions. Most of us can't afford to just quit our jobs, so you'll probably have to keep plugging away while you make your transition.

"I don't encourage people to just leap off career bridges," Young said.

"It takes time and effort."

When you're really unhappy in your job, an honest self-assessment is critical, said Randall Hansen, an associate professor of marketing at Stetson University in DeLand, Fla., who runs a Web site called Quintessential Careers.

"If you love what you do but you hate your boss or coworkers or company, you may not need a career change. Maybe you need a job change," Hansen said. "If you like your coworkers but hate what you're doing, it may be time to change your career."

At his Web site, Hansen hears most from people age 18 to 25 who are just starting out, and from those over 40 who are considering radical career changes. Some unhappy workers started out doing something they loved but shifted into jobs they never planned on as they moved up the ladder, he said. This might be true of a teacher who winds up as a school administrator, or a writer who becomes an editor. Others stayed in jobs they hated out of a sense of obligation.

"There are a surprising number of people who sort of come to a mid-life career crisis," Hansen said. "They reach that final straw, whatever it is, and say, 'I need to do something for myself now.'"

If you're among them, here are some practical tips:

1. Plan ahead.

continued on next page



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I have a lot in life to be thankful for, and so much of it is because of the lake. I met and married my wife here; I have three wonderful children who are very privileged to grow up here and attend the fantastic schools that are here at the lake, I have made some great friends, and I have been fortunate to be able to build some incredible businesses.

Year after year, I meet more and more people discovering their dreams here at the lake as well. I am fortunate that the businesses I am involved in put me in direct contact with so many wonderful people that are living this fantastic life that only the lake can offer. Regardless of whether we are designing and building peoples dream homes, selling them their vacation getaway, or wining, dining and entertaining them at the Horny Toad, they all have one thing in common; they are living the life, Toad Life!

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continued from previous page

If your new career requires updated skills, training, certification or an advanced degree, you might need to start the process while still in your old job. Before taking the leap, consider doing an internship or seeking part-time work to see if you really like the field. And prepare yourself financially by socking away extra savings.

2. Dust off your resume and job-search skills.

If it's been a long time since you looked for work, a couple mock interviews with a career coach could be helpful. You might also seek the advice of a resume doctor. Older workers might keep in mind, Hansen said, that a resume should not necessarily document every job you've ever held. Many experts suggest including just 15 years of experience. And consider removing dates from the education section; they're not relevant.

3. Eliminate attitude.

In interviews, show flexibility and a willingness to learn new things. "There's a big stereotype

about older workers — that you can't teach an old dog new tricks," Hansen said. "If the job seeker comes off as a know-it-all, they're not going to get the offer."

4. Consider a "portfolio" career.

Instead of trying to replace your entire income with one job, look for several. "It's much easier to find three \$25,000 income streams than one \$75,000 job," said Young. You may have to provide your own health insurance, noted Hansen, but you'll probably enjoy greater flexibility.

5. Don't go it alone.

"Career change is dramatic, and if you're not successful initially, it can be pretty ego-bruising," Hansen said. Find someone to lean on.

Be aware, however, that the people who love you most may be the least supportive, because they don't want to see you get hurt. "Fear goes with the territory," Young said. "But if you start doubting yourself, this isn't going to work."



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Powerball ruling could have broader implications

By Kelly Wiese, AP

Jefferson City, MO— Lottery officials are worried about the potential national implications of a court ruling that Missouri must pay out a \$100,000 Powerball ticket claimed long after its six-month redemption window had closed.

Powerball is played in 28 states, including Montana, and the timeframe for claiming tickets is generally six months or a year. Jo Berg, a spokesman for the Montana Lottery, said the timeframe for claiming a winning ticket under Montana law is six months.

Paul Barnett, of Dyersburg, Tenn., bought a winning Powerball ticket in Missouri on Dec. 21, 2002, but lost it in his pickup truck for several months before trying to redeem it Nov. 1, 2003 — missing Missouri's recently enacted six-month deadline.

In upholding a lower court order to pay Barnett anyway, a Missouri appeals court this week said information printed on the back of the lottery ticket describing the six-month window was not a valid contract because players wouldn't know the deadline until after they purchased the ticket.

Chuck Strutt, director of the Iowa-based Multi-State Lottery Association, which oversees the Powerball game, said he has yet to review the decision, but that deadline information is generally a matter of law or rule to which the courts should defer.

"Should it stand, it would certainly change the way lottery tickets are sold in this country," he said. "You would have to sign a contract to buy a lottery ticket. Certainly all the lotteries are going to talk about it."

Berg said the Montana Lottery has always made an effort to make sure lottery players know the timeframe in which they must turn in winning tickets. In addition to printing this on the backs of tickets, it's posted on the state lottery's Web site and in brochures, she said.

Additionally, if a large cash prize isn't immediately claimed, Berg said lottery officials routinely send out news releases and even post notices in the store where the ticket was sold as the deadline for claiming the prize approaches.

"We really do try to make sure

people are aware of the deadlines," she said Friday. "And there really aren't that many that go unclaimed in Montana."

Missouri Lottery officials are pondering their next legal step, but for now have not paid Barnett's ticket nor changed how they handle winning tickets, executive director Larry Jansen said Thursday. But he noted few people would fall into Barnett's situation, because most claim lottery prizes within a month.

"We don't have any outstanding jackpots. This was kind of a unique situation," he said. "We're advising people that we are continuing to process tickets as we always have."

Barnett isn't the only winner to come forward too late. A man bought a winning \$5.8 million Connecticut Lotto ticket in October 1995 and missed the one-year deadline to redeem it by three days. Lottery officials refused to pay, and lawmakers in that state have made several unsuccessful attempts to allow him to collect the money. Some Connecticut lawmakers raised concerns about the cost and poor precedent.

As part of its ruling Tuesday, the Missouri appeals court also said the lottery misinterpreted state law and did not take proper steps to change its rules to require winning tickets to be claimed within six months.

Lottery officials said the deadline information is included in lottery brochures, and it's on the Web site.

"You purchase the ticket for a specific drawing. Only if it's a winning ticket do the 180 days apply," Jansen said. "That's two separate and distinct issues. I don't know why somebody would make a purchase decision based on the time they have to claim a prize."

Jansen said if people have a winning ticket that is more than six months old, they can hang on to it, or send it in to the lottery, and it will be sorted out once court action is final.

Missouri used to give people a year to claim lottery winnings, but lawmakers changed that to six months in 2002 as one of many ways to scrape together enough money — estimated at \$2 million for this change — to balance the state budget.

Former Sen. Jim Mathewson,

D-Sedalia, recalled asking various agencies to help free up money here and there. He said lottery officials assured him it was rare for major prizes to be claimed after six months had passed.

"It didn't appear to me we were going to hurt anybody, but we were going to pick up some money that was badly needed," he said.

Jansen said the number of unclaimed tickets hasn't changed with the shorter claim window, the state just gets to use that money elsewhere sooner.

A redemption period "keeps the money tied up. Usually states have some other purpose for unclaimed money," Strutt said. "It's a very small number of tickets that might come in that late. It's always a question of reasonableness."

The Missouri law says the lottery commission must hold unclaimed prize money for 180 days, and then it reverts to another fund that goes toward public education.

The court determined the law's wording does not bar people from claiming prizes after that.

"The statute is not worded in terms of when a prize must be claimed," the ruling from the Missouri Court of Appeals' Western District said. "It mandates only how long the commission can retain unclaimed prizes before the money reverts to the State Lottery Fund."

Al Elam Column

With Greg Tolbert

Why Isn't My Home Selling?

Let's say your neighbor's house sold in about 15 minutes for way over the asking price. His house had a bit of a view and yours has none. But your house seems fairly priced, the inventory is low and yet your home is unsold. Why isn't your home selling when others are? Are all home sellers in your area really selling their homes quickly?

To find out what really is going on ask your agent to provide you with a list of all the homes in your price range that were listed around the time your home went on the market, and all those that have come on the market since then.

How many of these listings are pending or sold? How long did they take to sell? This data is easily retrievable from the Multiple Listing Service (MLS). Then find out if the pending and sold listings received multiple offers, or only one? This information isn't readily available from the MLS, so your agent will have to ask other listing agents for the information.

The next step is to compare the list price and amenities of your home with the listings that sold. If you see a big difference between your price and your competitor's

prices, and you're on the high side, the answer to why you're home isn't selling is simple. Your asking price is too high for the market.

This may be difficult to accept, especially if you thought you had priced your house right for the market to begin with. Your agent is able to speak with the buyer's agents who have shown your home. This will give you valuable feedback regarding why their buyers turned your home down. It may be because of a fixable condition that you can do something about, like a garish paint color or pet odor. If the common theme is that there's something about your home that buyers can't live with, like traffic noise or no yard, you should seriously consider reducing your list price. Everything sells at the right price.

If you have any questions or concerns regarding the buying or selling of a 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

"I know I'm dying." Former meth addict hopes his agonizing death changes lives

continued from page 11
him going through his "nightmare, so the kids can see the pain I'm feeling."

"I know I'm dying," Walls recalls Bridges saying. "But he had a real desire to live to get his story out."

Walls eventually contacted Rossetti, a videographer for WSIL-TV in Carterville, Illinois. To Rossetti, the project wasn't "about just what drugs did to his entire family and everyone he knows."

For now, the documentary — available for \$20 (euro15.60) from the Web site of Rossetti's production company — closes on the note that Shawn's fate is "yet to be determined." If he dies, that signoff will be updated.

ed.

Mike Townsend, who heads the Partnership for a Drug-Free America's programs to curb meth demand, said any impact by the documentary would hinge on whether teens or others could relate to Bridges and "see themselves in that world" someday.

Jonathan Bridges wouldn't wish that on anybody.

"It just really hurts seeing him the way he is," he says in the documentary, wiping away tears. "As soon as he knows he's done good, he'll be able to go home."



Shawn Bridges lies dying

McCaskill unveils "military bill of rights"

By Sam Hananel, AP

Washington D.C.— Democratic Senate candidate Claire McCaskill unveiled a "Military Bill of Rights" on Wednesday during her latest campaign swing through Missouri's heartland.

The plan would boost the size of the U.S. Army, increase funds for equipment and improve benefits and pay for military personnel.

The state auditor, who is challenging incumbent Republican Sen. Jim Talent, is shifting her campaign's focus onto military and national security issues after spending much of the past few months criticizing the Bush administration's Medicare Part D prescription drug plan.

In her first major foreign policy speech of the campaign last week, McCaskill called for moving U.S. troops from Iraq to neighboring Middle East countries over the next two years.

This week, McCaskill is focusing on the treatment of U.S. troops. She contrasted the needs of soldiers today with letters that her father — once a corporal in the U.S. Army — sent home during World War II requesting canned fruit and new combs.

"Our troops in Iraq are writing home requesting the very equipment they need to stay alive," McCaskill said in a written statement. "Not one of our serv-

ice men or women in Iraq should have to ask for more than my father did."

Despite three years of fighting in Iraq, McCaskill said thousands of troops still complain they don't have adequate body armor to protect them. Her plan would fund body armor for all U.S. troops.

Her plan would boost the pool of deployable U.S. Army troops by 30,000 soldiers to prevent forces from being stretched too thin. It also would help National Guard and Reserve members make up for pay cuts they face when they are called up for service.

For veterans, McCaskill offers up a modernized GI Bill with better benefits, including more money for college or vocational training and assistance with a down payment on a first home. She would block proposed increases in health care co-payments and enrollment fees.

Talent spokesman Rich Chrismer said the senator, as a member of the Senate Armed Services Committee, has pushed for larger defense and Army budgets.

"Last week Claire McCaskill proposed Howard Dean's retreat plan for Iraq and now she's adopting John Kerry's military bill of rights without a plan to pay for it," Chrismer said. "He (Talent) does not believe in using the needs of America's servicemen and women and America's veterans as an excuse for raising

taxes."

Spokeswoman Adrienne Marsh said McCaskill's plan is "nothing like Kerry's" and would not rely on higher taxes. She said McCaskill would save defense dollars by probing fraud and

wasteful spending in Iraq.

McCaskill's 10-city tour, which began Wednesday, takes her through Hannibal, Macon, Lexington, Belton, Springfield, Branson, Houston, St. Robert, Jefferson City and Washington.

As she has in earlier campaign stops this year, McCaskill is traveling with her 77-year-old mother, Betty Anne, who has proved a popular speaker. She also is being joined by her sisters, Lisa and Anne.



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Where are tomorrow's jobs? Health care, computers, accounting

By Meg Richards, AP

The help-wanted section of your local paper offers a snapshot of today's labor market, and a glimpse of the hot jobs of tomorrow. As the baby boomers — born between 1946 and 1964 — amble into retirement, employers will be racing to fill the positions they vacate, and to provide for the needs of America's fast-graying population.

Over the next decade, the greatest need for higher skilled workers will be in health care, education, accounting and computer services, according to the Bureau of Labor Statistics.

Those trends can already be seen in today's job market, said Steve Pogorzelski, group president, international, for Monster Worldwide, operator of the job search site Monster.com.

"Over the next three years, there are three areas we'll see in high demand: accounting and auditing, health care and Internet technology," Pogorzelski said. Right now, "it doesn't seem the occupational trends can keep up with demand."

The demand for accounting and auditing is driven mostly by two things: corporate compliance with tougher financial regulations, and

baby boomers' demand for retirement services, he said.

Despite worries that out sourcing would reduce the number of U.S.-based technology jobs, there continues to be strong growth in that field as well, according to the Monster employment index, which measures online job postings and availability on 1,500 Web sites each month. Demand is greatest for workers in databases, security, privacy and news media, Pogorzelski said.

Many government jobs — from postal employees to police officers — are dominated by baby boomers, who will start turning 65 in 2011. Shortages are also projected among transportation workers, from airline pilots to truck drivers, and among some of the traditional skilled trade professions, such as plumbers, carpenters and mechanics.

Roughly half the auto technicians working in the nation's repair shops will be eligible for retirement in the next decade, according to the bureau. There's already a shortfall of people to replace those leaving the field, said Tony Molla, spokesman for the National Institute for Automotive Service Excellence, the industry's certification

organization.

Wages for the job, which has become increasingly technical as cars include more electronic parts, range from about \$25,000 at entry level to more than \$100,000 for the highest-skilled master technicians.

"Vehicles are being built better and require less repair, so we've been getting by with a shrinking work force," Molla said. "But the number of cars in this country keeps increasing. There is definitely going to be more demand for automotive technicians when these large numbers start retiring."

Health care, projected to be the fastest-growing area in the next decade, is also seeing skill shortages in many positions, including registered nurses, respiratory therapists and occupational therapists. The Bureau of Labor Statistics projects a growing need for lower-skilled health care jobs, including assistant nurses, home health aides and other technicians, who may assume duties once performed by more highly paid workers as employers try to cut healthcare costs.

Overall, the bureau projects growth of 30.3 percent in the health care profession through 2014, or 4.7 million new jobs. That means one

out of every five new jobs will be in health care. The numbers "are almost hard to comprehend," said Dennis V. Damp, author of "Health Care Job Explosion," first published in 1995 and appearing in its fourth edition in May.

In addition to filling vacancies left by retiring boomers, Damp said the need for more medical workers is due to advances in technology, the rise of obesity-related problems and the needs of an aging population. The number of Americans over age 65 is expected to grow to 40.2 million by 2010, and to 71.5 million by 2030.

"Older Americans spend more than twice that of all others on medical services," Damp said.

Keenly aware of such opportunities, Al Maiolatesi, 58, of Montague, Mass., became a registered nurse four years ago after a long career as a carpenter. The father of three was drawn to the profession largely for the steady work, job security and benefits. And while he's likely to stay in his job until he retires, he sees nothing but opportunity for younger colleagues.

"Someone could graduate as an RN at 21 years old and, without overtime, easily make \$60,000 a

year, which is not bad money," Maiolatesi said. "There's just so much potential ... a four-year degree gives you more mobility, more opportunity. A Master's does the same, and then there's an incredible need for people to teach nursing. The progression is terrific."

Of course, college-age students contemplating careers may not give a lot of weight to labor force projections and demographics. Still, the trends create a favorable job market for young people, particularly those who are geographically flexible, said Wayne Wallace, director of the career resource center at the University of Florida.

His advice to young workers is to keep their options open.

"The odds are extremely great that you will change the job you're doing and change your career multiple times during your work life," Wallace said. "We all have to be lifelong learners. We need to prepare for changes in our society and in our economy, and be able to adapt. As you accrue ability, new avenues will open up to you. And that's actually pretty neat. It means you have a lot of freedom."



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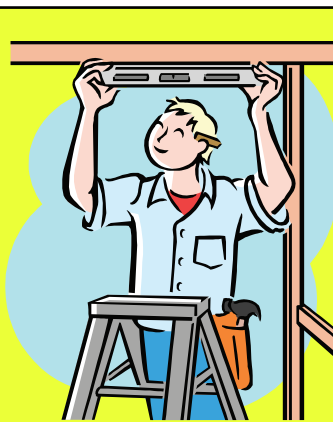
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Crossover Christian Festival brings in big-time entertainment

By Libby Page

Each year during the second weekend in June, the tranquil, forested area near Stoneridge Amphitheatre in Camdenton, Mo. is inundated by thousands of wide-eyed fans. Buses from Oklahoma, Arkansas and Iowa carry eager youth groups, and guests from Springfield and St. Louis mingle with Lake of the Ozarks locals. They vie for glimpses backstage or sway to the music of some of the biggest names in contemporary Christian music.

This is Crossover Christian Music festival, a unique blend of faith, love and rock & roll, that has mosh pit-filling teenagers, parents, kids and seniors all enjoying the beat. The three-day, open-air music festival is a family event.

"There's nothing that any family wouldn't enjoy," said Alan Sullivan, director of the Crossover Organization, which puts on the event. "This concert's more geared toward the contemporary music, but really we have audiences of all ages."

Crossover runs June 8-10, and is expected to pack in more than 8,000 attendees. Every night features a different musical style.

"Thursday's our special praise night that is totally geared toward praise and worship," said

In Springfield the James River Assembly performs with a band and 200-voice choir. The choir couldn't make it, but the debut should still be a powerful show.

Friday the style switches to rock, with headliner Jeremy Camp performing. Nominated for five Gospel Music Awards and with nine number one hit songs on the Christian lists, Camp is at the top of his game. He performed at the show last year, and was a hit. "Jeremy camp was an excellent performer and just a phenomenal human being, so he was contacted to return this year and will," Pirtle said. "We don't do that with all the artists."

Other Friday acts are Barlow-Girl, Day of Fire, Joanna Martino and Monday Morning.

Saturday, powerhouse band Audio Adrenaline is making Lake of the Ozarks a stop on their farewell tour. The four-person group has been together for fifteen years, had 18 number one singles and sold more than three million records. They are also a returning act to Crossover.

"This is the last time we'll get to hear Audio Adrenaline play because they're not going to be a band any more after this year, so we're honored to have them," Sullivan said.

Thousand Foot Krutch, Ana Laura, Jessie Daniels, Cross Cul-

made possible by the small army of volunteers that help with parking, setting up equipment, booking bands, final cleaning and more. About 200 people are needed to staff the event. Except

not had any injuries due to over exuberant concert goers," Sullivan said. "We don't want anybody to be trampled in the mosh pit so we sort of lightly control that; we just want to make sure

we receive. The community really pulls together in many different areas to assist the festival."

The Monday after the Crossover festival, volunteers will have a cleanup day to take



Crowds enjoy a rapping act featured at last year's Crossover Christian Music Festival



Crossover's 2006 headliner, Jeremy Camp, performs at last year's event.

Kim Pierce from Spirit FM 91.7, the concert's radio sponsor. Missouri artists shine brightest this night with local gal group Color of Mercy, headliner Mark Colmum, and the James River Assembly Praise Band in from Springfield.

"They have a huge reputation for a very powerful performance," said Kelly Pirtle, marketing director for Crossover. "We're hoping we bring a lot of people from that region to attend."

ture and Red also play Saturday.

For eight years Crossover has been growing. It started when Joel Pottinger and Jim McDermott from Spirit FM wanted to bring a Christian event to Lake of the Ozarks and decided to "do some concerts." Today the compounding effect of word-of-mouth, publicity and consistently good shows, has created a first-class concert in the heart of Missouri.

The show is not-for-profit and

for the artists and a few additional workers, the team is entirely volunteer.

"It's mostly volunteer; the people that plan it year round are all volunteer," Pirtle said.

The organizers start directly after the previous year's event occurs. Several committees made up of teams work on issues such as maintenance, ticket distribution, marketing or financial. The teams are lead by professionals from the community with expertise in the area they serve.

The festival is the only one the Crossover Organization puts on all year. "We literally work all year to put on that festival, and we're pleased with the type of festival we can bring and with the quality of the artists," Sullivan said.

Crossover enlists volunteers right up until the day of the festival. They can register on the Crossover Web site at www.crossoverfestival.org, and many volunteers get in to see the show for free. For example, parking attendants can work for an hour, go in to see their favorite band, and come back to help for a few more hours.

With any major concert, loud music and high energy leaves a fine line between safe fun and uncontrollable crowds. Yet in its seven years Crossover has kept a very clean track record. "We've

everybody's safe and enjoys the festival." The occasional troublemaker might show up, but the show has several security points throughout the amphitheatre to make sure people stay in their areas. Sullivan said the people who come are there to have fun, and they create a positive atmosphere.

Vendors sell t-shirts, posters and food while the bands perform onstage. The bands themselves are treated to a hospitality room backstage with food prepared by more volunteers. "The artists always brag on our food," Sullivan said.

Besides the new acts, changes for 2006 include a remodeled Stoneridge Amphitheatre and a Crossover DVD available from Spirit FM. Tony Oddo and John Civitate bought the amphitheatre, which seats approximately 10,000, last year. They were happy to work with Crossover to keep the show at the same location.

"Stoneridge Amphitheatre is under new ownership now; it's undergoing a facelift throughout, and we're very excited to be working jointly with the new owners to see that the event is bigger and better than ever," Pirtle said. "This event could not happen without the local business and personal financial community sponsorships that

down equipment and make sure they return the place to the new owners in as good a condition as they found it.

Spirit FM, which started announcing the show back in January, offers its DJs as the MCs of the event.

Along with the fun, Sullivan said Crossover stays true to its ministry focus. "We want to give people an opportunity to accept Christ, and we will have people who can counsel and pray with them if they want to do that, so we feel like we're in this for the right reasons," he said.

But whatever your beliefs, the impact of Crossover at the Lake is undeniable. It's the largest annual outdoor concert in the area bringing thousands of visitors each year. For many it's a tradition.

"I take my kids every year and they have a good time, and then you see people all they way up to grandparent age, and they're having a good time; the music is just so much fun," Pierce said.

Tickets are available at local Christian bookstores, online at www.crossoverfestival.org or by calling (800) 901-6977.

Sullivan hopes the music festival will be around for years to come. "We'll continue Crossover as long as people want to attend it." ■

Golfers give Lake of the Ozarks positive rating in online survey

Lake of the Ozarks, MO—
(press release)

The Lake of the Ozarks earned an impressive rating from golfers who responded to an online survey conducted this spring by the Lake of the Ozarks Golf Council. Ninety-five percent of survey respondents rated their overall experience at the Lake a "5" or a "4" on a 1-to-5 satisfaction scale, with 5 being "excellent."

"More and more golfers are choosing the Lake for their golf vacations and family getaways, and this spring's survey shows why," said Golf Council President Paul Leahy. A high satisfaction rating from 95 percent of golfers is a positive indicator for the future, according to Leahy, who also is director of golf at Tan-Tar-A Resort in Osage Beach. "Golfers who enjoy their experience at the Lake are likely to return," Leahy noted, "and returning golfers- along with new visitors- are keys to the Lake's growing popularity."

The 10-question survey focused on potential visitors who

had contacted the Golf Council over the past year to request information about golfing at the Lake. Approximately 2,000 surveys were e-mailed to those who provided their e-mail address.

Survey respondents who received the Council's free Lake of the Ozarks Golf Guide gave the 40-page booklet high marks. Eighty-one percent said that the guide was helpful in planning a golf getaway to the Lake- selecting a course, choosing lodging, etc.

Golf's impact on the Lake-area economy was another survey highlight. Of those responding, 43 percent spent at least two or three nights at the Lake. An additional 37 percent spent four or more nights.

Time spent at the Lake translates into money spent at the Lake, according to Steve Walker, executive director of the Golf Council. "The average expenditure on golf per person was \$290," Walker noted, "and those who spent multiple nights said they spent an average of \$413 on

lodging." Other beneficiaries included restaurants (food costs averaged \$203 for those surveyed) and merchants (49 percent of respondents said they went shopping while at the Lake, spending an average of \$194).

Also impacting the Lake-area economy is golfers' propensity to visit the Lake in groups. Over one-third of those responding to the survey said there were between three and five people in their golfing party. Nearly another third reported more than six people in their party. "All these multi-person parties increase the positive economic impact of golfing throughout the Lake business community," Walker said.

The future of golf at the Lake looks bright, based on the survey results. Eighty-four percent of respondents said they plan to golf at the Lake within the next 12 months. Of those who came within the past year, over one-third (33.9 percent) said it was their first trip to the Lake. Based on their high level of satisfaction

with the Lake golf experience, many of these first-time visitors are likely to become return visitors, Golf Council officials believe.

Founded in 1990, the Lake of the Ozarks Golf Council works to promote the Lake area's golfing opportunities. Among the Council's promotional effort are participation in early-spring golf shows throughout the Midwest, advertising in "niche" media targeting frequent golfers, and host-

ing golf journalists who visit the Lake. The council also promotes golf on its website, www.golfing-missouri.com, and works with the Lake of the Ozarks Convention & Visitor Bureau to feature golfing in the Bureau's annual Vacation & Service Guide.

Currently, 13 Lake-area golf courses are members of the Council, featuring a wide range of facilities and golf experiences. Four member courses offer accommodations for visitors, as do eight lodging members not affiliated with golf courses. An additional 33 nonmember accommodations participate in the Golf Council's popular Golf-A-Round Package program. Area lodgings also will be invited to participate in "Shop and Stay" golf packages being developed by the Council in cooperation with Osage Beach Premium Outlets.

More information about golf at the Lake of the Ozarks is available by calling the Golf Council at 800-490-8474 or online at the Council's website, www.golfing-missouri.com.



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How to hold a lucrative, effective — even therapeutic yard sale

How to hold a lucrative, effective— even therapeutic— yard sale

By Melissa Rayworth (AP)— Holding a lucrative and efficient sale takes planning, patience and a willingness to let go of the miscellany that clogs your basement or attic.

According to Joe Rosson, co-host of the syndicated series "Treasures in Your Attic," the hardest thing for most people is letting go.

"Clutter is the enemy of the modern household," he says. "If it's cluttering up your house and you ain't using it, it's time to get it gone. The problem is that so many people have separation anxiety."

Deciding to sell your unwanted stuff— anything from the snowboots you wore in college to the scratched frying pan your mom used for omelets— ought to be simple. But acknowledging that you'll never use these things again requires acknowledging the passage of time, a difficult thing in our youth-obsessed society.

John D. Schroeder, author of "Garage Sale Fever!," advises sorting your possessions gradually over several months, gathering unwanted items in one location. Late winter and early spring can be the perfect time to comb your closets and cupboards in preparation for a spring yard sale. "You can take a couple of weeks to price it, or price stuff as you find it," he says. "It doesn't have to be work if you string it out over a long time."

Pricing can be the trickiest step.

Yard-sale shoppers want bargains, so prices must be kept low. "People come wanting to spend a quarter or two dollars," Rosson says.

But with potential antiques, it's crucial to research the value before you price it.

"Toys, for example, can be exceedingly collectible," he says. "Those dolls your child played with 30 years ago might be valuable."

Some items— in our case, "Six Million Dollar Man" toys circa 1975— may be better off sold on eBay than on your front lawn.

Rosson and Schroeder both advise putting price tags on each item, something my husband and I planned to do but ran out of time for. Our compromise was

to group things by asking price: One table held an assortment of \$10 items and several boxes were clustered together, all filled with books costing \$5 each.

Arrangement can be as important as asking price. Pieces of kitchenware displayed on a card table may catch someone's eye and get sold, but those same items thrown in a box on the ground will likely go unnoticed. "Pretend you're a retail store owner," says Schroeder, who spreads items out on blankets only if he runs out of table space.

Once a crowd forms, it often grows exponentially. "It's like a self-fulfilling prophecy," Schroeder says. "If you have a lot of stuff and a lot of people stopping, then more people will stop because they see all the people."

Many come seeking books or dishware or children's items, but there's no telling what people might buy or request. Shoppers may ask to use your bathroom or even attempt to let themselves into your home to see what other items might be available.

At our sale, a woman asked for used perfume bottles and didn't believe me when I said we had none. "You must have some," she said. "Could you go check in your bathroom right now to be sure?"

But despite the crowd, not everything sold. As the afternoon wore on and the number of visitors dwindled, we dropped our prices sharply. The goal was to eliminate clutter— not bring it back in the house again.

It was hard not to feel a twinge of sadness when things we once loved were sold for a single dollar or weren't wanted at all, but by now these things had become simply merchandise we wanted to get rid of. Finally, we grouped what little remained into a single pile and scribbled "FREE STUFF" on a sheet of posterboard.

Half the pile disappeared within minutes. The other half we placed on the curb and it was gone by midnight.

We were nearly a thousand dollars richer, and bits of our past had taken on new life as someone else's possessions. I could hardly remember much of what we'd sold. I was too busy thinking of all the new things we'd buy with the thick stack of bills we'd earned.

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Commemorative crossing of the dam celebrates the 75th Anniversary and the kick-off to the Street Meet Nationals



The commemorative crossing of the Dam, in celebration of the 75th Anniversary of the Lake, kicked off the 18th Annual Street Meet Nationals.

On the first day of the three-day event, Friday, May 5, 2006, over 200 cars, led by the Ameren-UE 1930 Model AA Ford truck; originally used by Union Electric, with Grand Marshall Tennyson DeGraffenreid, Lloyd Sloan and Mayor Paul Sale, and representatives depicting the characters of Oma and Noma De Graffenreid, led the procession of vehicles of ascending years.

The celebration of the 75th Anniversary of Bagnell Dam, and the largest show of its kind in Central Missouri; the Street Meet Nationals, also set records in its 18 years, with over 680 cars participating in the three-day event. The Street Meet Nationals is a shoulder season event, created to attract revenue the first month of May for the lake.

This Lake Area Chamber of Commerce ribbon cutting was in celebration of the Anniversary and a great kick-off for the Street Meet Nationals.

Participating in this historical ribbon cutting ceremony were Tennyson DeGraffenreid, Grand Marshall; Lloyd Sloan, Grand Marshall; B.J. Page; Kathy Vanderved; Mayor Paul Sale; commemorative coordinator Don Cook; and Ron & Darline Schmitt, Lake Area Chamber Active Volunteer Ambassadors.

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GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

UNION ELECTRIC EXCURSION BOAT DOCK

During the construction of Bagnell Dam, Union Electric formed a subsidiary called the Union Electric Land & Development Company for the purpose of disposing of some 40,000

acres of surplus land along the shores of the Lake of the Ozarks. It was property acquired during the purchase of basin lands. The company was also concerned with the development of land within Horseshoe Bend, Shawnee Bend and the incor-

porated area of Lakeside.

Toward these ends, the Company built a road into Horseshoe Bend; built Holiday House, a luxury hotel on the bluff overlooking the dam; built the Lakeside Casino Restaurant at the west end of the dam; and built

the Union Electric Excursion Boat Dock. The adjacent photo, by an unknown photographer, shows the Union Electric Excursion Boat Dock in the 1930s. It was sold to private owners in the early 1940s and became the Loc-Wood Boat Dock, which sat where the Tom Sawyer Excursion Boat is docked today.

The company also sold Holiday House and the Lakeside Casino Restaurant, both of which no longer exist. The new observation deck above the dam is located near where Holiday House once stood. Casino Boat Dock preserves the name of the Lakeside Casino Restaurant.

This vintage postcard image is from the collection of H.

Dwight Weaver. The photographer and publisher are unknown. Weaver is the author of three books on the history of Lake



of the Ozarks. "History & Geography of Lake of the Ozarks, Volume One," his newest book, is now available from Stonecrest Book & Toy in Osage Beach or by mail. For information, contact the author at dweaver@socket.net or call 573-365-1171. Other books on the Lake by Weaver are available online at www.lakeozarks-bookandphoto.com



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Dollar Deals Opens at Stone Crest Mall

The Onarheim family recently moved to the Lake area and felt it needed a reasonably priced store with a large variety of items. Dollar Deals opened recently at Stone Crest Mall in Osage Beach. Dollar Deals offers a large selection of greeting cards, party goods, toys, jewelry, make-up, housewares, food, candles, books, candy, baby items, pet items, balloons, stationary and automobile items. Shop Dollar Deals offers 99% of the items for only \$1! Dollar Deals is open from 10AM to 8PM Monday–Saturday and on Sunday from noon to 5PM. Participating in this recent Lake Area Chamber ribbon cutting ceremony were Gary & Nancy Onarheim, Co-Owners and Managers; Erik Onarheim, Co-owner and Manager; Jazmyne and Tamathia Onarheim, daughters; and the Lake Area Chamber Active Volunteer Ambassadors.




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A Better Understanding of Food and Wine Pairing:

Food and Wine pairings are evolving as multi ethnicities from around the world discover new food and wine. This can tend to make for choosing the right food and wine pairing a complicated task. If you stick to a few ground rules, you should be able to feel comfortable with your decisions. Here are a few tips that I give customers when they need the right wine for a dinner or party:

When you are taking wine to a dinner party, match the quality of food with the quality of the wine. If the wine is for a gift, the pairing is not important, just bring a nice wine.

The order wine's are served is important. Serve light wines before full bodied wines, Dry wines before sweet wines, and lower alcohol wines before high alcohol wines.

Balance the flavor of the food with the wine. Light food = light bodied wine, rich & flavorful food = fuller bodied wine.

Balance sweetness. But, beware of pairing a wine with food that is sweeter than the wine,

Consider pairing opposites. Very hot or spicy foods — some Thai dishes, or hot curries for example — often work best with sweet desert wines. Opposing flavors can play off each other, creating new flavor sensations and cleansing the palate.

Match by geographic location. Regional foods and wines, having developed together over time, often have a natural affinity for each other.

Pair wine and cheese. Red wines go well with mild to sharp cheese. Intensely flavored cheese is better with a sweeter wine. Goat Cheeses pair well with dry white wine, while milder cheeses pair best with fruitier red wine. Soft cheese like Camembert and Brie, if not over ripe, pair well with just about any red wine including Cabernet, Zinfandel and Red Burgundy.

Adjust food flavor to better pair with the wine. Sweetness in a dish will increase the awareness of bitterness and astringency in wine, making it appear drier, stronger and less fruity. High amounts of acidity in food will decrease awareness of sourness in wine and make it taste richer and mellower — sweet wine will taste sweeter.

Bitter flavors in food increase the perception of bitter, tannic elements in wine. Sourness and salt in food suppress bitter taste in wine. Salt in food can tone down the bitterness and astringency of wine and may make sweet wines taste sweeter.

Whether it is a party, dinner with friends, or a night out, these ground rules should help when making plans for your next occasion, but don't be afraid to break the rules. You may find that you like to pair a certain wine with a certain flavor that is outside of the norm. This is only natural as you develop your palate for its flavor with food and wine. Remember what is most important is to find what you like. Your palate is yours to use. With a little knowledge and experience you will become your own wine food pairing expert!!!

Steven Hermann
Paul's Supermarket



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Tips to business owners

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 help 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



Steve Naught, CIC

\$100,000 building and only wants to cover the building for the bank loan of \$50,000. A fire destroys half of the structure. Which half burned down, your half or the companies' half? 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.

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

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"A word to the wise ain't necessary, it's the stupid ones who need the advice."

— BILL COSBY

Adams Idea a2OS irons the "all-in-one" for game improvement



Adams new Idea a2OS irons. \$599 as tested.

Adams idea a2OS irons for this review, come surprisingly well-equipped for the average golfer seeking game improvement. As you may know, Barney Adams founded Adams Golf in the late eighties based on the hugely-popular Adams Tight Lies fairway clubs.

At the time, they were fairly expensive, but everyone who had one raved about their performance and they were eagerly sought after on the new and used

markets alike. They incorporated a low, wide smooth sole design that allowed the golfer to get under the ball in all sorts of conditions and get the ball in the air. Clever patented design, great marketing, Adams flourished.

In the 90's, looking to expand their offerings, Adams moved from the plains of Texas into the heart of Dallas and began producing irons, drivers, fairways, etc. Since then, the line has grown and the name has

changed—from a company that sold one product to a golf manufacturing OEM that leads the industry on several key fronts.

Their clubs are becoming increasingly popular among touring professionals in the PGA. The new Tight Lies inspired low profile fairways and driver and remarkable, and the hybrid irons are number one.

The Idea a2OS irons are marketed as game improvement clubs that have taken the hybrid trend to heart and incorporated not one, but four hybrids into the full set. The seamless progression from 3 hybrid down to the deeply undercut pitching wedge lends itself to making these sticks the easiest to hit ever.

Struggling amateurs looking to get the ball into the air more and have fewer bad shots need a few features included in their clubs. A wide, beveled sole that will let them get it through the grass and into the ball. Perimeter weighting with a large cavity to make the face more forgiving—off-center shots can still end up playable. A deeply undercut cavity placing the weight low and in back, promoting ball flight. Off-

set design to allow the club to get to the ball before it gets tangled in the grass—and to compensate for the "out-to-in" slice producing swing path many amateurs struggle with. Light-weight, moderate flex shafts to generate better club head speed. Oversized faces that make it easier to hit the "sweet-spot". Add all of these features up and throw in the easier-to-hit hybrids replacing the difficult long irons, and you've got the a2OS irons in a nutshell. The all-in-one swiss army knife of game improvement. Everything the average weekender needs to help him out of the stuff and onto the green is in there.

If you have trouble hitting the three and four irons in your bag, you're not alone. Hybrids and utility clubs are booming right now for this reason. Adams takes those out of the bag and gives you a fairway-like hybrid with a large offset and low wide profile. These hybrids are easy to hit and look and feel much like the Tight Lies Adams is famous for.

The five and six are treated slightly different, called an "iron-wood", these clubs have a fat

back, generous offset and an iron-styled face. They resemble a utility club more than a wood. A very wide sole and low in back weighting. These are similar in play to the irons they replace. The weighting change and the wide sole make them easier to get the ball aloft, however.

Finally, the seven through pitching wedge are iron-style clubs, but with enormous cavities and wide soles. Big, oversized faces, perimeter weighting, progressive offset, smooth hosel transitions—perfect for the average player. So if you have trouble with the big irons and have been considering extending the fairways in your bag—these are the panacea. By all means, get some additional fairway woods—they're great for high handicappers. But also take a long, hard look at the Adams Idea a2OS.

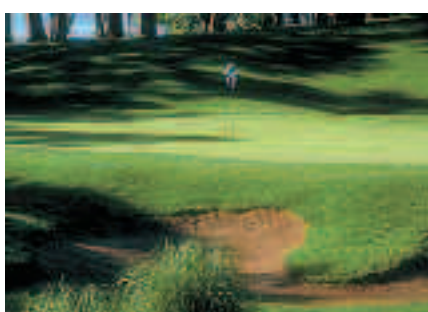
Their list of game improving features is a long one.

How do they play? We took this set out to the course on a nice day and played a round, along the way handing the sticks to random players to let them try

continues on next page

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Tees	Par	Yards	Rating/Slope
Blue	72	6,447	71.4/130
White	72	6,020	69.3/124
Yellow	72	5,461	66.6/120
Red	72	4,617	67.2/115



On-site facilities include a practice putting green and large driving range. The facility offers professional club fitting and a full-service pro shop with lessons available. Seasons Ridge Grill open daily. All advance tee times are available with credit card guarantee.

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Witch's Cove



18 Holes Public

Tees	Par	Yards	Rating/Slope
Blue	71	6,557	71.0/133
White	71	5,879	69.6/124
Yellow	71	5,547	66.1/118
Red	71	5,190	70.8/124



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The 3 and 4 iron hybrids have a wide, shallow design.

continued from previous page
them out. I found it very easy to hit the 3-4-5-6 transitional clubs, even more so than a fairway wood. They're longer and lighter than a lot of irons and get through the chop better than a fairway wood, especially the 5 and 6. The graphite (Graffaloy ProLaunch throughout the set) shafts were top-shelf and had great response.

Up close, the 7-PW were well-weighted and I had no trouble at all getting under the ball. The cast heads were a change, but had good feel.

The other players along the way gave us very similar and positive comments. Almost all of them had no trouble hitting the irons, a few had trouble with the hybrids. The difficulty was most

likely due to not having previously played with hybrids or utility clubs. The players we spoke



Seven iron through PW are traditional although deeply undercut.

with had handicaps from as low as 8, ranging to not handicapped. Understandably, the better players preferred steel shafts, but the majority were impressed with how light the clubs were. Most noticed better ball flight or distance. Most told us they were better able to hit the ball with these clubs compared to the sets they played. A few were reluctant to part with them.

In all, we recorded 17 amateurs who hit at least one of the Adams clubs. 89% had a positive overall impression of the clubs based on five parameters weighted with 20% each, making up the 100% total. They were "overall game improvement", "ball flight", "ease of use", "confidence" and "performance versus price". With a solid nine out of ten from the crowd, we'll go along with them and give the Adams Idea a2OS five stars out of five for game improvement, and "Editor's Choice" for the best value in clubs for amateurs. ■



The 5 and 6 hybrids have a "fat" back iron look.

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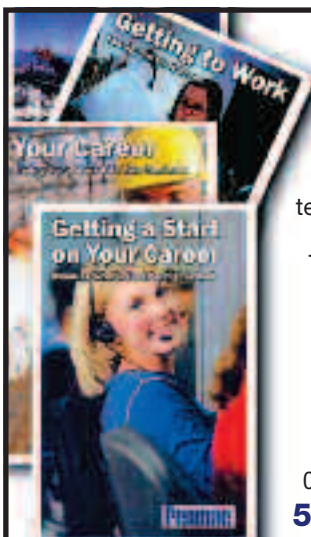
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GOLFTECH: A Better Game in Four Steps

With Larry Salsman
PGA Professional

by Darrel Willman

The best money you'll ever spend on golf isn't necessarily a new driver or putter. Yes, you can buy a lot of technology to help with your game— after all, just like a plumber isn't going to go out without a wrench, you need the proper tools.

But there aren't any magic wands on the market— they're just clubs. If you don't have a grasp of the basics you won't have as much fun. The best money you'll spend on golf is for lessons with a Pro.

Getting a solid start with a trained professional lets you develop solid "muscle memory" training, so that you can go out and play— not have to think about every shot. Although some may argue, this is a game, not a



discipline— we're supposed to have fun out there.

We're doing four articles covering the basics of golf— grip, swing, stance/posture and ball position. In this installment, let's look at the most fundamental, the grip. Salsman says the grip controls many aspects of the swing, and thus the ball's flight.

"The grip itself, is really important and probably overlooked more than anything else. Simply because it is what is your link to the golf club at any point. If your grip is wrong, then you'll have a problem with everything else in your swing because it controls a lot of things in the swing— returning the club back to square."

The basic grip is divided into three types, interlocking, ten-finger and overlap.



The interlocking grip, most common, (for right-handers) is started with the left hand, held outstretched, palm up.

(See Position One photo)

"Basically, you're going to lay the grip of the club across your lifeline — these lines on your palm running from the first knuckle diagonally to the base of your hand. When you then bend



your thumb over, you want to form a V with your index finger and your thumb." (Position Two photo)

The right hand is then placed in front of the left, with the pinkie finger wrapping around (or

interlocking with) the left index finger. The thumb of the right hand points straight down the grip toward the clubface. The



two "vees" formed by thumb and forefingers "line up" going down the grip. (Position Three and Four photos) This forms the interlocking grip.

The ten-finger grip is almost



the same. Instead of interlocking the fingers, the golfer holds the club more like a baseball bat, with the fingers next to one another (Position Five photo). Finally, the overlapping grips has the thumb and forefinger of the right hand overlapping the left thumb instead of interlocking with the fingers (Position Six photo).

While the ten-finger and overlapping grip styles are not as commonly used, Larry explains that some people may want to use them. "Basically what it comes down to most of the time



is — if you have small fingers, you will interlock. If you have larger fingers, you will overlap, if you are trying to get a little extra distance. Seniors, females or young children, they'd benefit from the ten-finger grip. That's kind of the standard, but not always. It doesn't make any difference, it's whatever feels good to you. More important is to make the "vees" with your hands point in the same direction. This is the classic neutral position."

Your hands and arms naturally return to this 'neutral' position at the bottom of the swing with the clubface properly aligned to the ball.

Larry explains: "Whenever you make your swing and you take your hands and arms up in the swing, they want to come back to a neutral place, which is palm to palm. That's why grip's so important. If you're not gripping correctly, then you can't control the club face. You need to grip it somewhat firmly, but not in a strangle hold. Not so you turn your knuckles white, but I think you need to have a firm grip on it. If you take a divot, if your grip is too weak, the club's going to flip open and turn."

This guide to the golf grip is with Larry Salsman, Director of Golf at the Sycamore Creek Golf Club, and is not intended to take the place of the real thing— golf lessons.

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If you haven't visited the same. Instead of interlocking the fingers, the golfer holds the club more like a baseball bat, with the fingers next to one another (Position Five photo). Finally, the overlapping grips has the thumb and forefinger of the right hand overlapping the left thumb instead of interlocking with the fingers (Position Six photo).

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Kansas City based Innovex making a name

by Darrel Willman
In two short years, Innovex Golf has went from Midwest obscurity to national renown. The award-winning club design and low retail cost have made Kevin Downey's clubs some of the most popular in the country.

His "Revolutionary Loft Specification" (RLS) irons rethink the traditional lofts in a set of irons. With this system, there's always a club in your bag with the right yardage—especially when you add the extensive range of fairway woods (3, 4, 5 and 7), hybrids (3 through 6) and wedges.

Innovex forgoes the two and three irons. They replace them with either fairways or hybrids, your choice. On the bottom end, there are four wedges. Does it work, you ask? Yes—the even distribution along the line combined with the forgiving design results in a playing experience any golfer can enjoy.

What about Innovex Golf and Kevin Downey—what's his story? Kevin worked for Slazenger and Callaway before building Innovex. His approach was simplicity itself. "With Innovex, we wanted to bring the price down on premium equipment, while making sure that our products were 'leading-edge' from a technological point of view," Kevin said.

He and a designer set out to redefine the iron as we know it (or bring it back).

Over the years, irons have gotten longer, with distance the primary concern. Kevin explains. "Today's nine iron is about the same as Ben Hogan's seven was. A guy will go buy a set off the rack, and



Kevin Downey

he'll hit the 3 iron 180, the 4 iron 175, the 5 iron 170, the 6 iron 164. Because they're only gapped 2-3 degrees of loft apart. That doesn't make any sense to have 4 clubs that go within 15 yards. That's where the loft system (RLS) came from. We've recently decided to redo it and do four degrees gap all the way down. Most of the set now is going stronger two degrees. The five iron is going stronger one degree and the three and four are going to remain the same."

They also wanted to make them affordable.

Says Kevin, "Our focus is to offer the best golf equipment for the money in the world—period. I believe that more and more golfers are looking for top-level, premium equipment that is priced more affordably. That is our specialty—original design, award-winning clubs that cost golfers less."

Judging from the response we received from our testers, he's succeeded. But don't let us sway you. Test one of their clubs for a while and see for yourself. The details are on the website at www.innovex-golf.com. And once you buy them, remember that Kevin and Innovex guarantee the clubs for life.

The clubs from Innovex are available separately, but are all designed to complement and complete one another.

"Anything that we design, we want to make sure that that fits in with the whole concept of a full set, so if a guy buys our driver and looks at the rest of our products later, our fairway would balance with our hybrid, which balances with our irons and wedges. It's all about putting together a set for a golfer. You pick and choose which clubs go in which slots of the bag. You know the bag is a 14 slot entity, and when you think of the 12 slots outside of the driver and putter, you fill those slots with the best clubs you can. And have them gapped evenly. So it might be a 7 wood for one guy or a 4 hybrid. For another guy it might be the 4 iron. You pick and choose the best for each golfer and that's how we build our sets."

Back to the sticks—the RLS irons aren't made for scratch golfers. But for everyone else, they have a solid, confidence-inspiring topline and wide soles to get in and out of the turf easily. A generous cavity combines with a progressive offset that tapers off on the short sticks (4.7mm in the 4-iron to 1.0mm in the wedges), with perimeter weighting all the way down.

The 431 steel casting isn't something we are familiar with, but they feel good and look good. Very comparable to a forged set. Want control

and forgiveness? Here you are, thank you very much. And don't let the off-the-shelf marketing discourage you.

We've wrote a lot in recent months about custom clubs, and the benefits a set made just-for-you can bring. Kevin's crew precisely fits you in their new headquarters in Overland Park or in the Innovex van when it travels to golf courses around the area.

They even have fitting online. Answer a few questions. If you have a tape measure, you can get pretty close. You can always have them lie-adjusted anytime after you've hit them.

The set as shipped included one of their new hybrids, designed to take the place of the three iron. Most golfers who fit into the 10 and over handicap category would

want a couple hybrids - three and four. They'd also probably benefit from having a range of fairway woods.

We encourage anyone who has trouble with big irons to fill their bags with fairways and hybrids for an easier hitting game.

But we haven't talked yet about the best part of Innovex RLS irons. \$39.50 per stick. With all four wedges and 4-PW, that's just \$435 bucks.

Their driver ranked among the top for quality and distance and retails for an unbelievable \$200. If you're after a basic set, you can slip these irons in your bag for just over \$300. Again, half the price you'd expect to pay for a great set of irons. The hybrids go for \$80-90 depending on steel or graphite, fairways \$120-140. www.innovexgolf.com

Innovex introduces new irons for '06

Kevin Downey, President of Innovex Golf, let it slip during our interview there's a new club coming for Innovex.

"Our new iron is set to launch in the fall. Mark, our designer had already done the work on them—before I even told him to. He knew the shape that he wanted to do. It's an undercut cavity—we redesigned the loft system a bit, from the 4 iron through to the new 46° pitching wedge. We've also got a new hybrid," he said.

The new Type "S" irons, utilities and wedges will feature four degree loft gaps from five through pitch. The new wedges are a "muscle-back" forged design with lofts available in 50, 54, 58 and 62 degrees.

Kevin explains the reasoning behind the change from an already popular design: "The 5 degree gap threw people off—the whole set from the six iron on down was too weak relative to the competition. We had to respond to that. We moved the pitching wedge to 46 and adjusted everything 4 degrees. The utilities will be 22, 26, 30, and 34 degrees loft. The Type S has a little wider sole—a real clean look. I like the look of it, it's very nice—and the forged wedge is, I think a dynamite feature."

For more information on the new Type "S" clubs, give Innovex a call,

visit their website or just stop in—Kevin says it's worth your while.

"It benefits the golfer if they come up and see us. And we do offer, one thing we want to make note of—is that we do offer to fit people for any brand of product. We do have people that come to us that get fitted who tell us they're going to go buy this Callaway set or whatever because that's what they want. We charge for our time. 50 bucks per half hour. Hundred bucks an hour—we'll fit them for anything they want. We'll spend all day with them. It's not a problem. We want stuff to fit people. The worst thing—drivers for example—is a guy goes out, buys a driver and he's playing a nine degree loft when he needs a 12. That's because the manufacturers and the retailers they just don't have the tools or the time—or both—to fit people properly. We're that confident in our fitting capabilities and what our products do."

The Type "S" clubs will be available for test-hitting in the fall, check for availability.

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Oh, and you can ask for Kevin!



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Counterbalancing aka Backweighting - Myth or Golf's "Little Secret"?

by Darrel Willman

Pure "mumbo-jumbo" or proven technique for adding feel and distance to your favorite club? Golf's professionals have known for years that adding some weight to the grip-end of a club produced an increase in head speed, and subsequently,

ly from C3-C7. One swingweight "point" in the club head (i.e. from C3-C4) equates to about two grams of weight change. In the grip, from four to five grams is needed to alter the swingweight. If you add five grams to the grip end, through the installation of say, a heavier, thicker



Nicklaus used counterbalancing.

USGA photo

greater distances. Most achieved it with lead tape secured under the grip with tape.

Nicklaus played exclusively with backweighted drivers throughout his prime years to eliminate hooks—the counterbalancing, he reported, 'slowed his hands through impact'. Other pros swear by backweighting, asserting it aids them in keeping the swing in plane. While the overwhelming majority of golfers out there may not know about counterbalancing, can they benefit from the technique? Is it best left to the pros—whose swings are so finely tuned that they can define and alter minute factors to "dial-in" perfection? Maybe—but some assert anyone can benefit from some backweight, the amount reportedly varies from golfer to golfer and can't readily be quantified. But what is it?

Here goes—the weight of a club can be described with two factors, swingweight and total weight. While counterbalancing alters the total weight of the club, it also changes the swingweight. Generally speaking, the more weight that is placed at the grip, the lower the swingweight of the club. Swingweights range from A1 to G9. Most men's clubs with steel shafts fall into the C9-D3 bracket. Women's range general-

grip, you've decreased the club's swingweight by one unit.

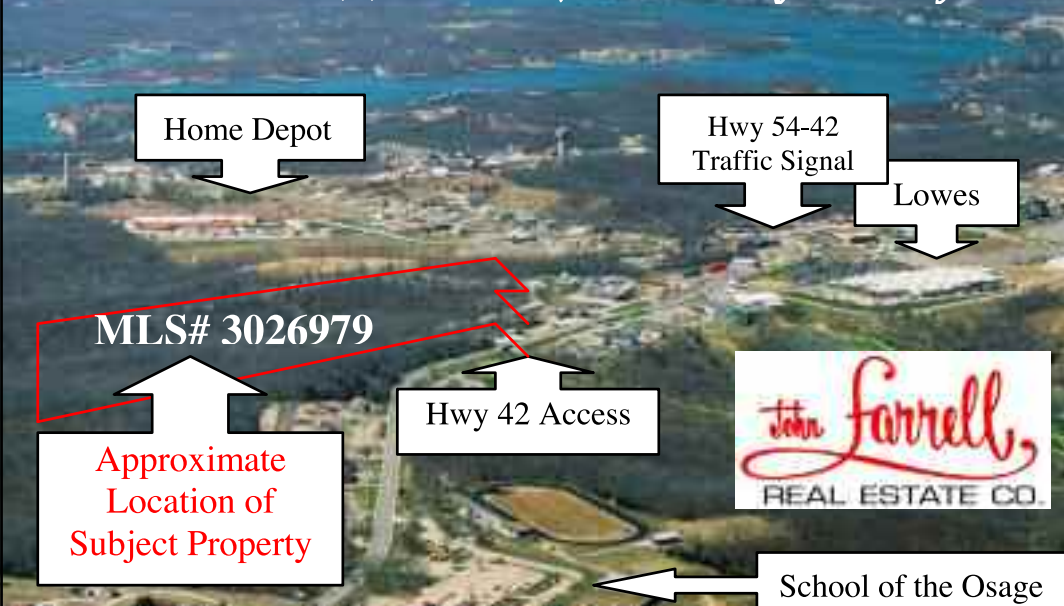
Experts say that as the club's balance point is shifted away from the player, they have greater difficulty in getting the swing going, which can result in an open face at the bottom, producing slices. 'Balance points closer to the hands make getting the hands through at impact easier, leading to more accurate shots'.

Players report longer, more accurate shots with the right amount of counterbalancing.

Irl Robinson of Custom Golf in Clinton MO, and I counterbalanced a set of irons and a driver for this article. The irons for Mike Cummings, professional at Eldon Country Club, were for him, weighted with 27 grams to produce a consistent swing plane.

For the driver, Irl was certain 32 grams of added grip weight would do a couple things. First, it would give a more 'visceral' indication of when the club was at the top of the swing and so needed to begin the down stroke. The weight serving as an indicator, so to speak. The player "feels" the weight shift. Second, the perceived decrease in head weight (and swingweight) would allow for more head speed and so greater distance. *continues*

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Counterbalancing aka Backweighting - Myth or Golf's "Little Secret"?

continued from previous page
Accuracy through counterbalancing for amateurs is a problematic conclusion, since shot consistency is a problem with most. Without a means of repetitive testing, say through the use of an "Iron Byron" swing machine, accuracy gains would be extremely subjective.

Feel is also a subjective thing. But I can say without hesitation, that the club "felt better". The balance I thought was improved, and the club actually felt lighter even though we had increased the total weight of the driver by 32 grams. My drives were longer, but I didn't notice any improvement in accuracy or control.

Mike was similarly pleased with his results. The irons he had backweighted worked so well, he was putting them into his new set of irons for the season.

Will it work for you? While most of the information available on backweighting is conjecture, a "scientific" series of tests was done, using a swing machine and launch monitor.

A series of drivers were weighted in various amounts



Robinson "loads" the insert with 27 grams of weights.

and numerous drives were hit on the machine with each. The data clearly showed the clubs that were weighted produced longer distances versus their stock factory counterparts. Unfortunately, the tests also included "purging"—their term for spline alignment. This doesn't allow us to say absolutely that backweighting produces distance. We know that spline alignment produces consistency in clubs and heartily recommend it for anyone. The difference is amazing.

Combine spline alignment with counterbalancing, such as in my driver, and expect consistency and perhaps some additional distance.

It is a relatively inexpensive process, and requires only a grip change. The old grip is removed, a weight 'packet' is inserted and cemented into the shaft, and a new grip installed. Pre-made weights can be purchased from businesses over the internet—we were able to find them easily. These however, looked to be



The assembled weight "package" is cemented into the shaft.

more complicated and expensive than they needed to be.

Golfsmith retails their C-Force grip for \$10, and includes 21 grams of weight. Alternate weights are available separately. This appears to be a cost-effective way for the average player to try it out, with installing a grip the only change required.

Shaft butt inserts are also available by the dozen for about \$15, but require weights to be bought separately. These require some additional know-how, as

they need to be sanded to fit in the shaft and cemented in place.

Robinson and other golf club repair shops will likely get between \$15-\$20 per club for the alteration.

Retro-fitting your set of irons will set you back about \$150, a driver \$20 or less. Whether or not it is worth the price is for the individual golfer to decide.

Thanks to Irl Robinson of Custom Golf, Mike Cummings, Director of Golf at Eldon Country Club and Golfsmith. ■

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By The Chief Nextel Team

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speed is available however the EV-DO overlay is scheduled for this region later this year.

The hardware known as an air card fits in the PCMCIA slot in your laptop and is backwards compatible meaning as the system is upgraded to EV-DO and then EV-DO 2 you need do nothing to your system with regards to either hardware or software, one day it will just be faster. Currently most major markets are at the EV-DO speed including K.C. and St. Louis.

If you travel or have a mobile work force this is the ideal tool. Air cards start at \$79.99 with service also \$79.99 per month. However if you have Sprint corporate liable individual voice service or corporate liable service, you will receive a \$20.00 per month discount off the \$79.99 price point bringing it to an affordable \$59.00 per month.

Many customers in the lake area are dropping their dial up service for the faster speeds knowing that within months they will also enjoy the EV-DO experience and can get those speeds when traveling to larger markets.

Don't be confused by all the latest technology, take a little time learning about it, embrace it and you will find old dogs can learn new tricks.

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Lake West Chamber Spotlight

Angie Uptergrove is the new American Family agent in Greenview. The Angie Uptergrove Agency is located in the American Family building across the highway from Wood's Supermarket where you'll see a familiar face on staff—Vickie Simpson who is the daughter of retiring agent Elmer Meyer. Whether it's auto, boat, home, health, or life insurance, she is there to serve your needs.

Angie and her husband, known as "Perkins", have relocated to the area and are excited about becoming a part of this fun and friendly community. A Tip-ton native, Angie feels her small-



town background will complement the service she will provide customers.

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Area Ribbon Cuttings



The Lake Area Chamber recently held a ribbon cutting in celebration of Glencove Marine adding two new locations in 2006. Pictured here is the Glencove Yacht Club Showroom location formerly Yacht Club Marina Showroom located 1/2 mile West of the Grand Glaize Bridge on Hwy 54. For more information call 573-348-2269 or visit us on-line at www.glencovemarine.com. Come see the Whole Picture!

Participating in the recent ribbon cutting ceremony were Lake Area Chamber Representative; Steve Beeny, Facility Manager; Willie Sieg, Co-Owner; Nick Devall, Salesman; Darrel Murphy, Parts; Julie Law, Marketing Director; not pictured: Adam Toalson, Salesman; Jan Thompson, Principal Owner; Carol Sieg, Co-Owner; Brian Pecenka, General Manager; Candy Wilson, Director of Marketing-Lake Area Chamber.



Pictured here is the Glencove Yacht Club Marina location formerly Yacht Club Marina at the 21mm. For more information call 573-348-2296 or visit us on-line at www.glencovemarine.com.

Participating in the recent ribbon cutting ceremony were a Lake Area Chamber Representative; Pam Cline, Financial Specialist; Troy Sage, Parts Manager; Toya Phillips, Service; Willie Sieg, Co-Owner; Steve Beeny, Facility Manager; Laura Tilling, Service; Jon Hovey, Salesman; Mike Walker, Service; Dawn Merrill, I.T.; Mark Niedergerke, Salesman; Larry Estes, Service; Caleb Sturgeon, Service; Bob Gustin, Service; Julie Law, Marketing Director; not pictured: Jan Thompson, Principal Owner; Carol Sieg, Co-Owner; Brian Pecenka, General Manager; Candy Wilson, Director of Marketing-Lake Area Chamber.

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Participating in this recent Lake Area Chamber and Camdenton Chamber ribbon cutting ceremony were Fran Quinn, Dinner Chairman; Jimmy and Starla Queen, Marketing & Promotions/Entertainers; Cindy Hight, Founder/ Event Coordinator; June West, Sales; Charli Allee, Promotions; Bruce Mitchell, Camdenton Chamber Executive Director; and the Lake Area Chamber Active Volunteer Ambassadors. Not Pictured: Roy Hight, Co-Founder/Director.



Four Seasons Sunrooms was welcomed into the Lake West Chamber of Commerce with a recent ribbon cutting. Harold & Judy Haines, owners, have installed over 600 sunrooms to people in central Missouri. Four Seasons is a leading manufacturer of high quality all-glass rooms. This has been an enjoyable business for the Haines'. They have been looking forward to retirement for the last few years and will be closing the business the early part of June. Pictured are Judy Haines, owner and Chamber ambassadors.

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Magic Dragon Street Meet draws thousands



Magic Dragon Street Meet draws over 680 vehicle entries and eight states

Participating beautiful vehicles of every make and model were seen in the Lake area to attend the 18th Annual Magic Dragon Street Meet Nationals.

With the largest number of vehicles ever entered, totaling 680, the largest show of its kind in Central Missouri just got bigger.

Nearly 12,000 people attended throughout the three-day event. Eight states brought cars for participation with Oklahoma, Illinois, Iowa, Kansas, Nebraska, Arkansas, Colorado and Missouri represented. The trophy for the farthest distance traveled was awarded to a Car Club from Colorado that not only brought one vehicle but six vehicles from the state of Colorado for the competition and all the family oriented fun.

The unique setting on Historic Bagnell Dam Blvd, Lake Ozark makes the car show fun for the whole family. Amongst the car show, was the opportunity for families to enjoy the variety of

shopping, along with the skee-ball, batting cages, and a wide variety of dining experiences.

The Jefferson City, MO Car Club enjoyed the show with the most participants- winning them the Car Club with the most in attendance. The commemorative crossing of the Dam in celebration of the 75th Anniversary of the Lake, kicked off the event on Friday evening with over 200 cars, led by the Ameren-UE 1930 Model AA Ford truck, originally used by Union Electric, with Grand Marshall Teenyson DeGraffenreid, Lloyd Sloan and Mayor Paul Sale leading the procession of vehicles, followed by vehicles of ascending years. The Street Meet Nationals presented by the Lake Area Chamber, and sponsor Ameren-UE, is a shoulder season event created to attract visitors to the lake, a fun family event, and great way to create additional revenue, while kicking off high season.



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Lake Regional honors auxiliary volunteers, medical students

More than 150 Auxilians attended a volunteer appreciation luncheon on Monday, April 24, hosted by Lake Regional Hospital.

Two hundred ninety five Auxilians volunteered a total of 42,243 hours last year.

Auxilians provide support throughout the hospital including staffing the Wish-U-Well Gift Shop and Xpressions of Flavor Coffee Shop and volunteering in various hospital departments.

Earlier this year, the Auxiliary began operating an information area on the second floor near Physical Therapy to help guide visitors to patients in the new private rooms on the second floor of the East Tower.

Auxilians also recently began staffing an information area near the new Emergency Department. The volunteers manning this desk have stayed very busy guiding patients and visitors to various hospital departments and assisting when patients are discharged, among other duties.

All of this growth has the Auxiliary looking for "a few good people" to help fill the many new



Left to right: Kitty McCarthy, Director of Volunteer Services, presents a check for \$220,000 to Lake Regional Health System's CEO Michael E. Henze and Chief Operating Officer Vicki Franklin. The donation will pay for the canopied entrance to the Center for Radiation Therapy and will help fund the new gift shop and coffee shop being built between the Emergency Department and Diagnostic Imaging.

time slots. The number of hours donated by Auxilians will grow from 3,500 per month to near 5,000.

At the luncheon, Director of Volunteer Services Kitty McCarthy announced that the Auxiliary raised \$220,000 during fiscal year 2005. They donated

this money to Lake Regional to pay for the canopied entrance to the Center for Radiation Therapy and to help fund the new gift shop and coffee shop being built between the Emergency Department and Diagnostic Imaging.

Volunteering is a key to staying young and becoming



Lake Regional Hospital's medical students were recently honored at an appreciation breakfast sponsored by the hospital's administration and medical staff. Pictured (left to right) are Doug Wilson, Jodie Hamer, Lake Regional Health System CEO Michael Henze and Lea Creekmur. Not pictured is Brett Sramek.

involved in your community. Studies have shown that older adults who volunteer live longer than their peers who do not volunteer.

You might consider reaching out to Lake Regional Hospital's patients and visitors. You'll not only get to meet and associate with some of the greatest people

at the Lake, you will have the opportunity to provide many services for patients, families, and the hospital. Senior volunteer orientation will be held from 9:00 am until Noon on Thursday, May 11. To become a volunteer, call the Auxiliary office at 348.8264. ■

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Missouri Credit Union ground breaking in Osage Beach

The Mid Missouri Credit Union Osage Beach Branch located at 5286 Highway 54, held its Ground Breaking Ceremony on March 24, 2006.

The Credit Union was founded in 1954 on Fort Leonard Wood and was started by 25 employees with only \$325.00 between them. In 1994 the field of membership was expanded to include a nine

county area which includes Camden, Pulaski, Benton, Hickory, Laclede, Maries, Miller, Phelps, and Texas

As long as you live or work in their field of membership you are eligible to join. Since, 1954 they have been offering the latest in financial products and services. It is their mission to continue offering those same products

and services. They are a hometown community credit union dedicated to fulfilling financial dreams one member at a time.

The credit union currently has over 1 million in assets and serves over 18,000 members. For more information, visit them online at www.midmocu.com.



Joe Adams - Credit Committee, Dale Summerford - Board Director, Jim Woods - Board Director, Paul Corbett - Board Chairman, Arleta Weber - Executive Vice President, Elizabeth Neese - Branch Manager, Sharon Ichord - President CEO, Kim Hancock - President/CEO Federal Protection, Ken Turnbow - Superintendent Federal Construction, Barb Painter, Lake Area Chamber Board; Trisha Roberts, Lake Area Chamber Executive Director; and the Lake Area Chamber Active Volunteer Ambassadors.



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Golfers can improve their game at summer golf clinics

Lake of the Ozarks, MO — Golfers of all skill levels can get pointers from the pros to help improve their game at the free Summer Golf Clinic Series sponsored by the Lake of the Ozarks Golf Council and Osage Beach Premium Outlets. The clinics will be held from 10:00 a.m. to 1:00 p.m. on Saturdays (May 27, June 17, July 8 and August 5) at the outlet center's pavilion area in front of Building CC.

"Our goal is to create awareness about the Golf Council locally and among Lake-area visitors, to let everyone know about our relationship with the community and about the great golf that's available at the Lake of the Ozarks," says Steve Belton, Golf Council member and general manager at Osage National Golf Resort.

The free clinics will cover all levels of golf instruction, Belton says. From how to hold the club to the psychology of golf." They will be led by pros from local golf clubs and exercise experts. Four one-hour sessions will be offered on each scheduled Saturday. The first 15 minutes of each session will include an introduction and demonstration possibly using a volunteer from the audience, followed by a 15-minute question-and-answer period. During the last half of the clinic attendees will team up with the pros and fitness specialists for one-on-one discussion and instruction.

We also want to focus on our Golf-A-Round packages which

allow golfers to arrange the accommodations they want plus guaranteed tee times on Lake of the Ozarks golf courses, all for one special price," Belton says.

The June 17 clinic will feature representatives from the Lake of the Ozarks Junior Golf Association. On August 5, the Golf Council will present Dr. H.A. Walmsley, who will discuss "The Mind Game of Golf - The Winning Edge."

"We are delighted to partner with the Lake of the Ozarks Golf Council to offer the summer golf clinics at the outlet center," says Osage Beach Premium Outlets General Manager Steve Jeanis. "We invite everyone who wants to brush up on his or her game to attend one of the 16 sessions that will be offered."

Notes Belton, "We want everyone to know that the Golf Council is an active part of the Lake community and if there's any way we can help people play better or introduce them to golf, we'd love to have them come by the clinics or contact us."

For more information about the free Summer Golf Clinic Series, Golf-A-Round packages or golf at the Lake of the Ozarks, visit www.golfingmissouri.com or contact the Lake of the Ozarks Golf Council at 800-490-8474. For more information about Osage Beach Premium Outlets, visit www.premiumoutlets.com or call 573-348-2065.

Area Ribbon Cuttings



Blinds & More Introduces the Hunter Douglas Window Fashions Gallery. Blinds & More now provides the ultimate shopping experience for custom window coverings with the installation of the new, distinctive retail boutique- the Hunter Douglas Window Fashions Gallery, located at 5509 Hwy. 54, Osage Beach at the Lake Shore Plaza, next door to the Osage Beach Post Office. Participating in this recent Lake Area Chamber ribbon cutting ceremony and Open House Celebration were Karen Kahrs, Sales Executive Lake Media One; Jill Tamm, Sales Executive KRMS Radio; Joni Walden, Blinds & More Owner; Clewis Walden, Blinds & More Owner; Dottie Thompson, Blinds & More Sales; Kevin Thompson, Blinds & More Sales; Sara Sturm, Blinds & More Sales; Maxine Eisen, Design Blinds Sales Executive; Lee Warner; Paul Raasch; Linda Raasch; Jay & Kay Boyd; Bud Warner; Rick Hoffmeyer; Blinds & More Installer; Dan Yount, GM Designer Blinds; Al Helmerichs, Blinds & More Installer.

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Midwestcoast™ Summerfest III attracts wakeboarders

Lake of the Ozarks, MO—With a new sponsor, new location and new events, the Midwestcoast™ Summerfest III presented by MasterCraft is expected to attract up to 4,000 spectators and participants to Central Missouri's Lake of the Ozarks, June 3-4. The biggest event of its kind in the nation's heartland, Summerfest will feature wakeboard competitions, demonstrations, music, exhibits, food and a lot of fun.

The event will be held at Public Beach #1 at Lake of the Ozarks State Park. Hours will be Saturday, 10:00 a.m. to 6:00 p.m., and Sunday, 10:00 a.m. to 4:00 p.m. Admission is free for spectators.

"Wakeboarding continues to be the fastest-growing extreme sport in the nation," says Ben Wiese, president of the Midwestcoast™ Association. "It's a newer sport for the Lake but each year more and more people find out about it and come out to take a look at it."

The highlight of the Summerfest will be the nation's top 15 to 20 riders competing in the by-invitation-only pro division, including several top names in

wakeboarding such as Shaun Murray, Andrew Adkison, Parks and Shane Bonifay, Nick Heaney, Danny Harf, Eric Ruck, Chad Sharpe and Shawn Watson.

In addition, the Maeghan Major Invitational will bring top female riders to the Lake, including Major, Tara Hamilton, Dallas Friday and Laura Lohman. More than 50 male and female amateur competitors also are expected to compete in divisions for all skill levels, from youngster (12 and under) to outlaw (semi-pro). Registration is \$35 prior to the day of the event, \$50 the day of the event.

Summerfest III Chairman Jonas Farrell notes, "With a new location, MasterCraft on board, a pro invitational and a slew of other changes, we really have a totally new event on hand. Also, the new location will mean smoother water and no blind spots, which should lead to a more exciting competition."

Exhibitors will include title sponsor MasterCraft, the official boat of Summerfest. Also, the top wakeboard manufacturers will offer demos and display their newest products. Ozarks Out-

doors will display its latest flatland and mountain bikes and skate gear. Local restaurants will offer food and beverages for sale, including a beer garden for adults. Children will enjoy face painting, crafts and other special activities. In addition, a beach volleyball tournament will be held at the Summerfest site and the Oz Epic Mountain Bike Race also will take place in the state park on Sunday.

Live bands will perform both days, including Flavor Country Turnpike, A Day Away and Entropy. DJ TrenRek will be on hand both days. Several area hotels and resorts will offer discounted Summerfest promotional rates.

Shuttle buses will transport visitors between the event site and parking areas inside the park.

In addition to the title sponsor, MasterCraft, other Summerfest III sponsors include the Lake of the Ozarks Convention & Visitor Bureau; Tri-County Lodging Association; Westport Yacht Club; World Wakeboarding Association; Zimmer Radio Group; Tan-Tar-A Resort, Golf Club,

Marina & Indoor Waterpark; Lake Area Chamber of Commerce; Central Bank of Lake of the Ozarks; Boater's World; Lake Lifestyles Magazine; and Lamar Outdoor Advertising.

The three-year-old Midwestcoast™ Association is a group of business professionals age 21 to 45, affiliated with the Lake of the Ozarks Convention and Visitor Bureau. The group, which meets monthly, helps support and promote the Lake of the Ozarks and provides networking opportunities. Members also participate in

the Spring and Fall Harbor Hops and have "adopted" five miles of shoreline. For information about the Midwestcoast™ Summerfest III, including discount lodging, registration and a full event schedule, visit www.midwestcoastsummerfest.com. And for complete information about dining, entertainment and attractions at the Lake of the Ozarks, call 800-FUN-LAKE or visit the Lake of the Ozarks Convention & Visitor Bureau web site at www.funlake.com.



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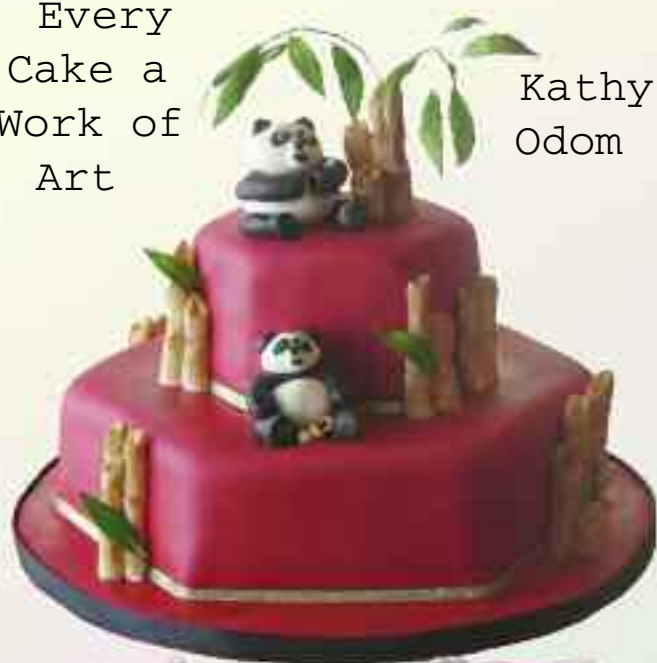
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Area Ribbon Cuttings



The Lake West Chamber is pleased to welcome Love Your Pets to their new location. Love Your Pets is now located at the corner of Hwy 5 and Singing Oaks Drive (Lake Road 5-36) across from the Lake West Chamber office. Please call 374-6210 for an appointment. Pictured are Ralph and Kathleen Paige and Chamber Ambassadors.



Natures Remedies was recently welcomed into the Lake West Chamber of Commerce. 107 South Main St., Laurie, across from Laurie Bank. Pictured are owner Karen Kane and Chamber Ambassadors.

The Lodge of Four Seasons receives "Perfect 10"

SUCCESSFUL MEETINGS magazine, the industry's leading meetings magazine, has named The Lodge of Four Seasons a "2006 Pinnacle Award" winner for industry excellence. Since 1984, the magazine has asked professional meeting planners who book meetings in the Midwest to vote for those properties which exemplify the highest quality in the industry. For 19 years, they have chosen The Lodge of Four Seasons to receive this prestigious award.

In 2006, a new ratings system was introduced to allow professional meeting planners to measure all Midwest award winners for quality in four categories including amenities, accommodations, food and beverage, and facilities and services. The Lodge of Four Seasons was the only property in the entire Midwest region to receive a perfect 10 in all four categories.

"The Pinnacle Award puts The Lodge in some very exclusive company," stated Lodge general

manager, Dean Chininis. "But, it's the perfect ten rating which proves we truly deliver on our promise of excellence."

That dedication to excellence has also earned The Lodge of Four Seasons the "Meetings MidAmerica: Best of Mid-America" award for 2006 - and the "Meetings and Conventions: Gold Key" award for 2006.

Chininis remarked that group and convention business accounts for 70 percent of the lakeside's resort business and is essential to further improving local commerce.

"To continually receive these important accolades in such a competitive industry is really a tribute to the hard work and dedication of our staff - and we are proud of this achievement," stated Chininis.

The Lodge of Four Seasons is a landmark golf resort and spa in Lake Ozark, Missouri. Call 1.800. THE.LAKE. Or visit them online at www.4seasonsresort.com.

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CHAMBER SPOTLIGHT

Central Bank of Lake of the Ozarks

From the Eldon Chamber of Commerce.

Central Bank of Lake of the Ozarks history began in a small town near Lake of the Ozarks, Missouri in the early 1900's when a group of men had the foresight to open an establishment to provide banking services for the area. The Bank of Brumley started in a one-room, concrete building in the town of Brumley, Missouri, where this original structure stands to this day. • It operated in that location until 1959 when another group of investors purchased the Bank spearheaded by Mr. James Franklin, Sr., who served as Chairman of the Board until his death on April 18, 2005. The bank relocated in temporary quarters in the growing lake community near Bagnell Dam, and the name "Bank of Lake of the Ozarks" was born. • By the end of 1960, the Bank moved to new and more permanent quarters on the bluff overlooking Lake of the Ozarks. • By this time total assets of the Bank had grown to a remarkable one million dollars but by the end of the decade the Bank's assets were well over 10 million. • Growth at Lake of the Ozarks was accelerating and this relocated facility had positioned itself to provide bank-



Central Bank's Eldon branch location.

ing services and grow with the community.

In May of 1971, the Bank moved to a new location at the junction of Highway 54 and 42 in Osage Beach, and a facility was added near Bagnell Dam. • To accommodate the growth of both the Bank and community, in March of 1984, the Bank moved to a new, larger building on Highway 54 and opened a second branch at the junction of Highway 54 and KK in Osage Beach.

Central Bancompany of Jefferson City, Missouri, had, over a period of years, looked at Bank of Lake of the Ozarks as a possible addition to its holding company and by 1986 had entered into negotiations for its purchase. These negotiations were finalized by December of 1986 and Bank of Lake of the Ozarks became part of Central Bancompany. • Because of this purchase, we are able to offer an expanded

range of financial services and continue to be a leader in both business and civic organizations.

In August of 1988, Central Bank of Lake of the Ozarks purchased Camden County Bank. This Bank founded in 1894, was the first bank established in Camdenton. • In December 1997 another full-service bank was built on the West side of the Lake in Laurie, making this the 6th location for Central Banks around the Lake. • In January, 2003, our seventh full service facility was added in Eldon and in March of 2005 we added our eighth bank location in Camdenton's Wal Mart Super Center. This has enabled Central Bank of Lake of the Ozarks to expand its services in the lake area, and now with 8 locations; 3 locations in Osage Beach, 2 in Camdenton, 1 in Lake Ozark, Laurie and Eldon, 19 ATM locations, we have grown to over 400 million in assets.



The Lake West Chamber recently welcomed Cool Stuff into their membership with a ribbon cutting. Cool Stuff offers gifts for all occasions and unique furnishings for your home, deck, and dock including the hand chair, flags, windsocks, palm trees, pink flamingos, and so much more. Cool Stuff is open Wednesday thru Saturday 10 - 5. Cool Stuff is located at 17291 N. Hwy 5 in Sunrise Beach. (573) 374-8850. Pictured are owner Kathi Leap with Chamber Ambassadors.

Area Ribbon Cuttings

Area Chambers of Commerce, city and county governments, civic groups and others are invited to send news releases regarding current events for inclusion.

Submissions can include a color photograph. Materials cannot be returned. Send your releases to: dband@charter.net or via mail to: Editor, Lake of the Ozarks Business Journal, 306 East Second St., Eldon, MO 65026.

Materials will be edited for content and length. We reserve the right to print any or all of the material, or to refuse based upon content without notice.

Lake Area Chambers of Commerce Showcase Member Businesses

AFLAC - Lori Thackston



From the Camdenton Chamber of Commerce.

Lorrie Thackston and her husband, Steve, moved to the lake area last year with two of their four children. They also wanted to have their daughters, both currently students at Camdenton, experience a smaller, close-knit community with a strong sense of values. Little did they know how much they would fall in love with the lake and all it offered. Both being from small towns, Lorrie in North Carolina and Steve in Illinois, it didn't take long to feel welcomed by its residents and realize they were home! They both feel very fortunate to be able to reside here and be a part of such an amazing community.

As local, full-time residents at the lake, Lorrie and Steve have a combined 40+ years of specialized knowledge working with Aflac. They both have a vast amount of experience working with all kinds of business, large to small. Lorrie's philosophy for business is to be a hands-on Aflac agent. She believes the client always deserves the best, from service to policies. That is why she personally takes care of her clients' individual needs.

Working in the insurance business for a number of years, Lorrie has seen that the rising concerns and needs of today's business owner have changed significantly over the last decade. Businesses may want to offer an expansive benefit package to attract and retain quality employees, but where do you get the funds? To "at least offer

something," you might opt for a package with higher deductibles or limited benefits. Or maybe the loss ratio has been so extensive that you simply aren't in a position to offer anything right now. The sad part is that there doesn't seem to be an end in sight. Who pays? Everybody, of course!

That's where Lorrie comes in. Aflac's policies are offered at little to no cost to the business owner. They are typically employee-paid. Lorrie can help you customize your benefits package to fit the needs of your business and the needs of your employees. If you've already cut out the medical benefit option, don't worry—you don't have to offer major medical to make Aflac available. Aflac has plans that are not only cost-effective, but also necessary when life just seems to "happen." Her experience has taught her that employees are already thinking about the "what if." With these plans, they can have reassurance that there is a backup plan.

As an independent agent, Lorrie would like to take a few minutes to show you how Aflac's policy benefits can be used to help cover many expenses, including deductibles, copayments, and out-of-pocket expenses that aren't covered by traditional major medical plans.

For more information about the benefits, costs, and limitations of Aflac's insurance policies, or to make an appointment, contact Lorrie at (573) 873-3531, or e-mail ladyharleyrider@sbcglobal.net.

Excellence Awards Honor Nurses

As part of the Nurses Day celebration at Lake Regional Health System, nurses were nominated by their peers to receive Nursing Excellence Awards in five categories. These nurses demonstrated extraordinary contributions to their patients, each other and the nursing profession.

Elizabeth Evans, of Eldridge, received the Excellence in Nursing Award for Clinical Care. Evans, a registered nurse in the Intensive Care Unit, was given this award for providing excellent direct patient care in a clinical setting.

Marcia Whitter, of Camdenton, earned her Excellence in Nursing Award for Advancing the Nursing

Profession. Whitter is a registered nurse in Lake Regional's ICU.

Martha Crews, of Linn Creek, received the Excellence in Nursing Award for being an advocate for others. Crews is a registered nurse in the hospital's obstetrics department.

The Excellence in Nursing Award for Mentoring was presented to registered nurse Ashley Duncanson of the Stepdown Unit. Duncanson is from Richland.

The Excellence in Nursing Award for Community Service went to Joan Poesse, RN, of Lake Ozark. Poesse is a Parrish Nurse in Lake Regional's Education Resource Center.



L-R: Regina Frohoff, RN, Joan Poesse, RN and Cheri Sisson, RN.



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Gina Calloway



Jeremiah Rogers

Calloway and Rogers Honored by Lake Regional Health System

Lake Regional Health System has implemented a new employee recognition program, the Beacon Award, to honor outstanding employees. The first recipients of Beacon Awards are Gina Calloway and Jeremiah Rogers. Calloway, a resident of Sunrise Beach, is a Certified Nurse Assistant on the Skilled Nursing floor. Rogers is from Lebanon and

works as a Network Systems Analyst in Lake Regional's Hospital Information System's department. Calloway and Rogers each received an acrylic award featuring a lighthouse which is a symbol of guidance and direction, a beacon of help and hope.

Beacon awards are given semi-annually to Lake Regional

Health System employees who truly embody and represent the LRHS values and provide excellent customer service to patients, guests and co-workers. Award contenders are nominated by their managers and peers. Other Beacon Award nominees were Foundation Assistant Tracie Patton and Surgical Technician Crystal Prater.



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A night with Branson Stars to benefit ER

Make plans now to enjoy "A Night with Branson Stars," Saturday, July 29, 2006, at the Laurie Civic Center behind the Osage River Bar and Grill.

Proceeds from this fundraiser will benefit the Lake Regional Hospital Emergency Department. The event begins at 6:00 p.m. with a social hour followed by dinner. At 8:00 p.m., entertainment by Branson stars Ronnie and Glory-Anne Prophet and their band begins.

Ronnie is one of the true finger-style guitar players akin to

Chet Atkins and Roy Clark. Glory-Anne had a variety TV show in Canada.

Sponsorships are available at \$1,000, \$500 and \$250, and include advertising, signage and tickets to the event. Individual tickets are available for \$60 each, with tables available for 6 or 8 people. Get your group together and join the fun! Seating is limited so reserve your tickets now. For information or tickets, contact Joyce Chorpene at 374-7000 or Lake Regional Hospital Foundation at 348-8265.

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Tonia Grein Team welcomes new members

The Tonia Grein Team recently welcomed Sherry Jackson-Jones as one of the newest members. Jones has lived in the Mid-Missouri area for many years and been a resident in Lake area for the last three. Sherry is a very outgoing person and a dedicated professional. We are extremely happy to have her and look forward to a lasting relationship.



Sherry Jackson-Jones

stated team leader, Tonia Grein. She possesses knowledge from extensive background in the banking industry that will be a great benefit to her clients. Grein continued. Jones can be reached at 573-365-9700 or at the Tonia Grein Team office in Lake Ozark located at Bus. Hwy 54 and Crossings West Drive.

John Riley recently joined the Tonia Grein Team as a

Broker/Sales member. He brings a wealth of knowledge and experience to the team, having lived in the area for 18 years and owning and operating real estate companies at the Lake. John's experience is a particular asset in any field but especially in the real estate industry. We feel very fortunate to have him working



John Riley

with us, stated team leader, Tonia Grein. Riley has previously owned and operated a development company and has become known as the "condo guy" to many people around the Lake area for his expertise in condominium sales. Riley can be reached at 573-365-9700 or at the Tonia Grein Team office in Lake Ozark located at Bus. Hwy 54 and Crossings West Drive.



Cops Corner

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of Public Safety is now a Child Safety Seat Inspection Station. The officers attending the 32 hour training asked themselves, "Why would it take that many hours of training to learn how to install a safety seat?" After the first day of training, it was obvious. Installing the seats was more difficult than first anticipated.

There are many things a parent or care giver needs to be aware of before installing a seat;

- What type of seat best fits the child and the vehicle you drive?
- What types of latch and belt systems do you have in your vehicle?
- Where do you check the seat to make sure it's secure?
- Do you buy or use a second hand seat?
- If so, do you know the history of the seat?
- Is your seat over 6 years old?
- What after market accessories can I buy for my seat? (you'll be surprised with the answer)

These are just a few questions you need to ask yourself when using a safety seat. If you have questions regarding your safety seat, we'll try and answer them.

If you want us to check your safety seat make sure that you have at least 30 minutes per seat or more to spend with us. Please contact Sgt. Arlyne Page at the police department ahead of time to make sure that certified inspectors are present.

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Diabetes Support Group meeting dates and topics announced

The Diabetes Support Group meets the 4th Thursday of the month; January-October from 10:00 a.m. - 12:00 p.m. on the 3rd floor of the hospital.

The support group is FREE of charge. • Date: May 25th, topic: A1C Champions—"Taking Control", speaker: Carolyn Crumpler, Sanofi Aventis

Date: June 14th, Annual Ha Ha Tonka Picnic Gathering with the New Horizons Support

Group.

Date: July 27th, topic: Diabetes Medications, speaker: Michael Dow, PharmD, Lake Regional Health System.

Date: August 24th, topic: Diabetes and Foot Care, speakers: Dr. Caldwell & Dr. Shemwell from Lake Podiatry Center.

Date: September 28th, topic: Stress & Heart Disease, speaker: Mike Sullivan, RN, Lake Regional Health System Cardiac Rehab.

Please bring a pot-luck dish of your choice. • The hospital provides hamburgers, hotdogs, paper products and beverages.

The picnic will be held at the spring shelter by the lake, park in the spring trail parking area.

BINGO will be played after lunch, so if you plan to participate, please bring a white-ephant-type gift as a prize. • For more information please call 573-302-2736.



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Premier Bank opens loan production lake office

Premier Bank announced the opening of a Loan Production Office on Palisades Boulevard in Osage Beach. A ribbon cutting ceremony was held on May 16, 2006.



Linda Allen

Premier also plans to build a full-service Banking Center at the corner of Highway 54 and State Road KK at 995 KK Drive in Osage Beach. The new state-of-the-art Banking Center is scheduled to open in late 2006. This new banking center will give Premier enhanced opportunity to expand and provide a convenient service for the Lake area.

Robert W. Kucsik, President of

the Lake Market comments, "The Lake of the Ozarks is a thriving dynamic market and our banking philosophy fits well



Robert W. Kucsik

there. Premier Bank believes in building strong long-term customer relationships. I've put together a great team of bankers including Linda Allen who joined Premier in late 2005 as the Executive Vice President of the Lake Market."

Kucsik and Allen can be contacted at the Premier Bank Loan Production Office located at 1026-12 Palisades Boulevard in Osage Beach or by calling (573) 302-1117.

New stylist joins Spa Shiki

Regina Steutermann has joined Spa Shiki's team as a stylist. Formerly from Spa Winghaven in O'Fallon, Steutermann has more than 20 years of experience in all areas of hair styling. Educated in four different lines



Regina Steutermann

of professional color, she has attended numerous cutting, styling and coloring classes in Kansas City and St. Louis, in addition to hands-on Redken training classes. She is experienced in various low-lighting and high-lighting styles and updos for proms, formal events and weddings. Spa Shiki is located at the Lodge of the Four Seasons in Lake Ozark. For more information, visit www.spashiki.com

Missouri Women's Golf Assn. Championship to be held July 10-12 at Porto Cima

The Missouri Women's Golf Association is pleased to announce the 68th Missouri Women's Amateur Golf Championship will be held at Porto Cima at the Lake of the Ozarks, on July 10-12, 2006. The field will consist of 120 players who must be members of the Missouri Women's Golf Association. The format is a 54-hole stroke play competition, with championship and open divisions, consisting of 36 holes of qualifying, followed by 18 holes played in flights based on the qualifying scores. The three day low total will determine the

Champion/Winners.

The MWGA promotes amateur golf among the women of Missouri and Johnson County, Kansas. Each year the MWGA awards scholarships to young ladies in the state of Missouri who play competitive golf.

2006 Champion Courtney Mahon from Grandview, Missouri is expected to return to defend her title against a stellar field of amateur players. Past champions such as Ellen Port and Barbara Berkmeier will challenge along with some of the best collegiate and amateur golfers in Missouri.

Jace Kentner Law Group opens Sunrise Beach office

Jennifer Collins Hansen is a member of the Jace Kentner Law Group, P.C., which is proud to announce the opening of its full-service law office in Sunrise Beach. Jennifer looks forward to practicing full-time on the west side of the lake, where she has found a warm and generous welcome. A St. Louis native, Jennifer gladly jumped at the opportunity to move to Sunrise Beach with her husband, a real estate broker, this March. Jennifer considers herself a general practitioner; however, she focuses her practice on litigation, real estate law, business and corporate law, the formation of corporate entities, contracts, employment law, estate planning, probate, traffic,

DWI/BWI, and personal injury matters. Jennifer looks forward to being an integral part of the community and serving the lake's residents and visitors. The Kentner Law Group strives to be a law firm for the people and prides itself on obtaining fair and prompt results for its clients. This means that we like what we do and our clients love that we promptly return their calls, regularly report to them on their cases, and are up front about what they can expect during the process. Jennifer and her paralegal, Tracie Smith, can be reached at 302-0800. The Kentner Law Group office is located at 16319 North Highway 5 in Sunrise Beach.

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— HENRY FORD, 1863-1943

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Area Ribbon Cuttings



Pictured at the recent ribbon cutting are Owner/President Terry Kelly, Jo Ann Kelly, Office Manager, Eric Heuer, Installer, Kristen Heuer, Ryan Kelly, Software Developer, Shawna Kelly, Jaelyn Kelly, Granddaughter along with the chamber ambassadors. Call Remote Vision at 888-447-8877.



Participating in the ribbon cutting from Remote Vision include. Terry Kelly, President; Jo Ann Kelly, Office Manager; Ryan Kelly, Software Developer; Eric Heuer, Installer; Shawna and Jaelyn Kelly. Others participating include Joyce Cooper, Advertising Impressions; Nate Dierking, Central Bank of Lake of the Ozarks; Mayor Kerry Shannon; Chamber Executive Director Bruce Mitchell; City Administrator Elmer Meyer. For more information contact Terry Kelly at 888-447-8877 or visit their website at www.remotevisionin.com.



Pictured at their recent ribbon cutting are Eric Mayer, President & Manager; Glen Gilbert, Assistant Manager & Counter; Bob Bueker, Sales; Glen Chad Taylor, Counter & Driver and Bobbi Gilbert, Office and Chamber Ambassadors. Lake Winlectric can be reached at 317-0420.



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Area Ribbon Cuttings



Participating in this recent Lake Area Chamber ribbon cutting were Linda Western, Sonya Morgan, Sandi Stegeman, Ruby Williams, Sheila Miller, Sue Panetti-Lee, Deanna Ford, Sharon Mangan, Vicki Silkwood, Angie Moran, Sharon Tuttle, Tammy Rinehart and baby Kelsie, Velvet Fackeldey, Nancy Jackson, Tami Benus, Ann Eck, Mary Lou Raynes, Lillian Boyer, Noel Elliott, Tammie Renfro, Bonnie Fay, Lorraine Whittington, Mary Theodore, Carole Parson, Nancy Gass, Ellen Hill, Avis Parman, Connie McGinness, Melissa Marksberry, Audrey Oldham, Phyllis Hunter, Sherry Jones, Betty Kershaw, Geneva Melcher.



Insurance Unlimited, Inc. was recently welcomed into the Lake West Chamber with a ribbon cutting event. Pictured are owner Beverly Whitworth and the chamber ambassadors. You can reach Insurance Unlimited at 800-736-5458.



Participating in this recent Lake Area Chamber ribbon cutting and Open House celebration were Pam Reis, Owner; Jim Reis, Owner; Al Oberbeck, Sales; Ken Johnson, Sales; Wendell Tyler, Archery; Tom Barnett, Sales; Larry Schenk, Sales; Gary Poelling, Sales; Doug Stockton, Cold Stone Creamery; and the Lake Area Chamber Active Volunteer Ambassadors. Not pictured-Dan & Roseann Bunch, Sales. For more information call Pistols Plus at (573) 348-5356.

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Area Ribbon Cuttings



Participating in this recent Open House and Lake Area Chamber Ribbon Cutting Ceremony were Terry Berry, DO; Annie Glascock, Spa Manager & Esthetician; Tami Wood, Clinic Director; Katie Adam, RN; Tammy Roney, Massage Therapist; Karen Knott, Stylist; Ashley Bick, Stylist; Shivaun McCann, Nail Technician; Misty Kern, receptionist; Candace McGee, receptionist; and the Lake Area Chamber Active Volunteer Ambassadors. Not pictured was David Huang, MD. For more information on their many range of services by phoning (573) 348-3882.



Participating in this recent Lake Area Chamber ribbon cutting ceremony for Touch of Dutch Custom Painting and Decorating were Dianne Van Eperen, Certified Faux Finisher/Owner; Dan Van Eperen, Painter/Owner; and the Lake Area Chamber Active Volunteer Ambassadors. For more information call (573) 346-5186.



Monty and Vicki King are the new owners of AOK RV and AOK Auto Repair in Laurie. AOK has been in business for nearly 20 years and is located at 621 N. Main, under the water tower on north Highway 5 in Laurie. AOK staff members include Office Manager, Karen Brantley, Auto Service Manager, Lonnie Ragain and RV Service Manager, Ronnie Thompson. 374-8113. Pictured are Monty King, owner with his staff and chamber ambassadors.

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Area Ribbon Cuttings

Participating in this recent Lake Area Chamber ribbon cutting ceremony were Holly Woodman, Central Bank of Lake of the Ozarks; Susie Glascock, Central Bank of Lake of the Ozarks; Jessica Fitzgerald, Owner; Ryan Fitzgerald, Owner; Ashley Fitzgerald, daughter; and the Lake Area Chamber Active Volunteer Ambassadors. Contact Ashley Carpet Cleaning & Painting by email-ryan@ashleycarpet.com, visit their website at www.ashleycarpet.com or phone (573) 302-4577 for more information.



The Lake West Chamber of Commerce welcomed Tropic Island Cruises, Inc. into their membership with a recent ribbon cutting event. Pictured are Omer and Jacquie Clark, and their crew Jerry and Debbra Boak with Chamber Ambassadors.



Participating in the ribbon cutting from left to right: Bruce Mitchell, Chamber Executive Director; Camdenton Police Chief, Laura Webster; Dan Johnson, Driver/Technician, OnSite; John Baremore; Diane Oltmann, owner of OnSite; Johna Stanfield, Central Bank of Lake of the Ozarks; Joyce Cooper, Advertising Impressions; Chris McElyea Central Bank of Lake of the Ozarks; and Camdenton Fire Marshall, Dennis Jones. For more information call Diane Oltmann at 573-873-5915.



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8 traits of a successful entrepreneur

By Francine Parnes, AP

To measure up to his official title of "marketing guru" at an Internet company, Mark Hughes hatched and rejected a lot of gimmicks before finally deciding that the business, Half.com, should pay the town of Halfway, Ore., \$100,000 to rename itself Half.com for a year. The national publicity was enormous.

Cameron Johnson of Blacksburg, Va., started his first Internet company at age 9, selling greeting cards. Next, he bought his sister's Beanie Baby collection for \$100, resold it on eBay for \$1,000, then expanded, and by age 12 had made \$50,000. As a high school freshman, he sold ads on the Internet, pulling in as much as \$15,000 a day.

Sig Anderman came out of retirement in Sonoma County, Calif., when his "eureka" moment told him that somebody should figure out how to provide mortgage brokers instant Internet access to all documents that comprise a closing. He talked up the idea to a venture capitalist and created a company called Ellie Mae. In 2004, his Web site made Inc. magazine's list of America's 500 fastest-growing private companies.

Seizing opportunities that no one else seems to notice is a defining trait — if not the core trait — of the American entrepreneur, according to Brent Bowers, who ferreted out the stories of such business swashbucklers for his new book, "If at First You Don't Succeed: The Eight Patterns of Highly Effective Entrepreneurs" (Currency/Doubleday).

"One surprising thing is that many of the products and services that entrepreneurs come up with seem like treasures that are hidden in plain sight," Bowers said in an interview.

Bowers covered entrepreneurs during a stint as small-business editor of The New York Times, and before that as a reporter and editor for the Wall Street Journal. He often wondered what set them apart, so he interviewed three dozen entrepreneurs over the course of a year. Next, drawing on the expertise of business consultants, academics and venture capitalists, he boiled down his research to 30 traits common to highly effective entrepreneurs, then identified eight patterns

that he considered most salient.

Besides seizing opportunities, they include: a desire to run your own show, innovative behavior since childhood, flexibility, doggedness, self-confidence, pragmatism and the ability to "fail upward."

"In most of the world, failure is seen as a disgrace," says Bowers. "But in the United States, nobody holds it against you. Some entrepreneurs almost brag about their bloopers. As one of the experts I talked to told me, they consider making a mess of things practically a badge of honor so long as they take stock of what went wrong and learn from it."

Judith Cone, vice president of entrepreneurship at the Ewing Marion Kauffman Foundation, a \$1.7 billion organization in Kansas City, Mo., that does research on entrepreneurial activity, agrees with Bowers' conclusions.

"His book takes the mystery out of being an entrepreneur and reveals it for what it is: being a leader who understands customers and markets, believes in the product or service, is dedicated, puts in hard work, is stubborn, resilient and lucky," Cone says.

It's important to understand entrepreneurs, Bowers says, because "America's culture is deeply and vigorously entrepreneurial."

"That vigor is a magnet. It pulls in so many immigrants eager to leave behind not only poverty, but also bureaucracy, corruption, over regulation and sometimes downright hostility to their entrepreneurial ambition. And besides attracting hardworking, hustling people to our shores, American entrepreneurialism gives us an edge in the competition for global markets."

There are nearly 24 million entrepreneurs in the United States, the author says. "That's 11 percent of the adult population. No other country scores that high."

Small businesses account for more than half of America's gross domestic product, he says, adding that hundreds of American colleges and universities now offer courses in entrepreneurship, up from just 16 in 1970.

8 traits of successful entrepreneurs

By The Associated Press

Do you have what it takes to be an entrepreneur?

According to "If at First You Don't Succeed," a new book by Brent Bowers, you're a natural-born capitalist if you exhibit all eight of these entrepreneurial traits:

1. Seizing opportunities.

Have a knack for spotting and grabbing opportunities that nobody else seems to notice? In the early days of the Internet, many people talked about starting an on-line auction house. Pierre Omidyar and his collaborators organized a business plan that created eBay.

2. Running your own show.

If you've had a lifelong, overwhelming desire to be in charge, you're probably already an entrepreneur. If job insecurity and workplace frustrations are driving you to be your own boss, you might be an entrepreneur-in-the-making.

3. Innovative behavior since childhood.

Shoveling the neighbors' driveways when you were a kid doesn't count. Hiring your buddies to shovel the driveways and taking a cut of the proceeds does.

4. Turning on a dime.

While many people are intimidated by the unpredictability of the marketplace, you spot angles in every messy situation and can shift direction in a heartbeat — without calling a meeting or hiring a focus group.

5. Tenacity.

Don't like rejection? Hate it when a bank says no to your loan request? Don't quit your day job.

6. Self-confidence bordering on delusions of grandeur.

Many entrepreneurs expect their startups will someday ascend to the Fortune 500. Don't scoff. One person's wishful thinking is an entrepreneur's self-fulfilling prophecy.

7. Pragmatism.

Can you stick to the game plan and resist impulse? While everybody thinks entrepreneurs are big risk takers, they are pragmatic risk takers: very disciplined, very calculated.

8. A knack for "failing upward."

Fumbles, setbacks even fiascos can be seen as opportunities. Says Guy Kawasaki, a venture capitalist: "Entrepreneurs never fail, they just run out of money."

Area Ribbon Cuttings



A Grand Opening and Ribbon Cutting Ceremony marked the recent opening of the newest location for Purcell Tire & Rubber Company, 990 Virginia Ave, at the corner of Hwy. 54 and KK, in Osage Beach. Participating in this recent Lake Area Chamber ribbon cutting ceremony were Fred Cooper, Goodyear Business Development Manager; Dennis Flynn, President Purcell Tire; Frank Costa, Goodyear Account Executive-Purcell; Steve Richardson, Purcell Store Supervisor; Rick Benson, Store Manager; Rick Osborne, Goodyear Wholesale Distributor; Delbert Horman, Community Sales Service; Mike Bragg, Goodyear; Dan Vandenbos, Goodyear; Tony Guile, Goodyear; and the Lake Area Chamber Active Volunteer Ambassadors.



Participating in this recent Lake Area Chamber ribbon cutting ceremony were Eric Heuer, Installer; Kristen Heuer; Kathleen Heuer; Ryan Kelly, Software Developer; Terry Kelly, President; Shawna Kelly; Jaelyn Kelly; JoAnn Kelly, Office Manager; and the Lake Area Chamber Active Volunteer Ambassadors. For more information call (309) 662-7407, (888)447-887or log onto www.theDockWatcher.com.



The Lake West Chamber was pleased to welcome Millstone Condos into their membership with a recent ribbon cutting. Millstone Condominiums - Developer, Bob Schrader - Builder, Johnson Contractors - Offered for Sale by, Lake Ozark Property and Development. Pictured are Dana Phillips, Millstone's Construction Supervisor from Johnson Contractors and Vicki Brown, Broker, from Lake Ozark Property and Development along with Chamber Ambassadors.

Area Ribbon Cuttings



Participating in this recent Lake Area Chamber ribbon cutting ceremony were Steve Coursey, Front Desk Manager; Claudette Wilson, Front Desk Manager; Tracie VanHooser, Head Housekeeper; Ruth Mansfield, Team Leader Housekeeping; Mark Randolph, Owner; Amanda Kampenga, Front Desk Clerk; Doug Stockton, Cold Stone Creamery; Benjamin Myers, Maintenance Engineer; John Mansfield, maintenance; and the Lake Area Chamber Active Volunteer Ambassadors. For more information call Howard Johnson Express at (573) 348-0600.



Participating in this recent Lake Area Chamber ribbon cutting ceremony were Christian Powell, Owner; Tabitha Powell, Administrative Assistant; Chloe Powell, daughter; Buddy Arnold, client; and the Lake Area Chamber Active Volunteer Ambassadors. Phone C.P. Courier Service at (573) 365-7768, for pricing quotes.



Participating in this recent Lake Area Chamber ribbon cutting ceremony were Ashley Turner, Financial Mortgage Consultant (FMC); Vicky Denny, Assistant FMC & Processor; Sabrina Parlin-Hanes, Senior FMC & Manager; Nick Sutterer, Certified Mortgage Planning Specialist (CMPS)/Owner; Donna Griffith, Secretary & Assistant Processor; Trisha Roberts, Lake Area Chamber Executive Director; and the Lake Area Chamber Active Volunteer Ambassadors. For more information call (573) 348-2333.

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The Missouri Federation of Business and Professional Women's Organization held their 85th Annual State Conference at Inn at the Grand Glaize April 27-30, 2006. The organization hosts 49 local organizations throughout the state of Missouri.

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Lake Regional Health Systems will be sponsoring a luncheon and informative meeting in anticipation of attracting local

business professional women and creating a lake chapter of the Missouri Federation of Business Professional Women.

The luncheon is scheduled for Wednesday, May 24, 2006 from 11AM to 1PM in Conference Room A at Lake Regional Health Systems, 54 Hospital Road, Osage Beach. Please RSVP by Monday May 22 for this free meeting and luncheon hosted by Lake Regional Health Systems by contacting Candy Wilson at the Lake Area Chamber of Commerce, (573) 964-1008 or email Candyw@lakeareachamber.com. For more information visit www.bpwmo.org or www.bpwusa.org.

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\$4 million paid to signature gatherers for Missouri petitions

By David A. Lieb

Jefferson City, MO (AP)—Professional petition circulators were paid around \$4 million to solicit signatures from Missourians in an effort to get five initiatives on the November ballot.

The total, calculated Wednesday by The Associated Press from campaign finance reports and interviews, went toward proposed constitutional amendments that would protect stem cell research, raise the tobacco tax, restrict eminent domain and cap state spending. Some also went toward a proposed change in state law that would raise the minimum wage.

Supporters of a sixth potential ballot measure—to reverse last year's cuts to the Medicaid health care program for the poor—relied solely on volunteer signature gatherers.

State law requires campaign committees to file financial reports with the Missouri Ethics Commission 15 days after the deadline to turn in petition signatures for proposed ballot measures. That Ethics Commission deadline passed Monday, yet only the stem cell and tobacco tax groups had complied before being contacted Wednesday by the AP.

Unlike penalties for candidates who file late, the Ethics Commission said there are no specific sanction for tardy ballot measure groups. But complaints still could be brought against them, leaving it to the Ethics Commission to decide whether—and if so, how—to reprimand them.

The finance reports show the Missouri Coalition for Lifesaving Cures paid almost \$1.3 million from November to May to Brighton, Mich.-based National Petition Management, which hires people to gather petition signatures.

The coalition supports a proposed constitutional amendment that would guarantee all federally allowed stem cell research and treatments could occur in Missouri, including a type of embryonic stem cell research that opponents contend destroys human life at its earliest stages.

The Committee for a Healthy Future Inc. supports a constitu-

tional amendment that would raise Missouri's cigarette tax from 17 cents to 97 cents a pack and increase taxes on other tobacco products by 20 percent. The revenues—projected at a minimum of \$351 million annually—would go toward health care for low- to middle-income Missourians, higher Medicaid payments to medical providers and anti-tobacco programs.

The tobacco tax group paid almost \$1 million from last September through early May to Ludington, Mich.-based National Voter Outreach, which also gathers petition signatures.

Payments by the tobacco tax and stem cell groups averaged about \$4 for each signature that was submitted to the secretary of state's office. Election officials are still verifying those signatures, but supporters assume the expense will be well worth it, said Connie Farrow, a spokeswoman for the Coalition for Lifesaving Cures.

"The fact is the lives of hundreds of thousands of Missouri children and adults who suffer from diseases ... are at stake," Farrow said. "We want to make sure that those who have the most at stake have their voices heard on this initiative."

Although the stem cell coalition boasts a membership of more than 46,000 individuals and 60 patient and medical groups, almost all of the roughly \$10 million it had raised through May 17 came from two people—James and Virginia Stowers.

The Stowers gave \$9.5 million, and the Stowers Institute for Medical Research in Kansas City—which conducts stem cell research—has contributed services worth more than \$43,000.

Opponents of the stem cell measure contend the source and use of the money reflect poorly on the ballot initiative.

"People say it has widespread support, but it's one very wealthy couple that own a medical research company and stand to win a lot if they can get something patented down the line," said Jaci Winship, executive director of Missourians Against Human Cloning. "It really just shows you can buy signatures—and that's what they did."

The Stowers founded the nonprofit institute with \$1.7 billion of their money and sit on its board of directors but do not own it nor stand to personally profit from the ballot measure, said Marie Jennings, a spokeswoman for Stowers Institute. Yet without passage of the ballot measure, they fear legislators could impair the institute's ability to conduct certain research, she said.

Besides the petition gathering, the stem cell coalition already has spent millions of dollars on TV, radio and newspaper advertising. It also has hired several political consultants, including ones intended to reach out to Republicans and social conservatives, Democrats and labor unions, and active and retired military members.

Funding for the tobacco tax initiative has come predominantly from the medical community. The group reported raising more than \$1.8 million for its campaign through May 17, \$975,000 of which came from a Missouri Hospital Association committee. The association also contributed more than \$51,000 in services.

The group Missourians in Charge paid more than \$1.5 million—mostly to National Voter Outreach—to gather petition signatures for the eminent domain and spending cap measures, according to figures supplied to the AP. Nearly all that money came from the Fund for Democracy, which is financed by New York Developer Howard Rich.

Opponents of the spending cap measure argued Wednesday that a judge should order its ballot language rewritten. Cole County Circuit Judge Richard Callahan said he would rule Friday.

The group Give Missourians a Raise spent about \$250,000 on petition circulators for its effort to increase Missouri's minimum wage from \$5.15 to \$6.50 an hour, said group consultant Jim Kottmeyer. Some of that went to National Petition Management, but the group also paid some signature gatherers directly, he said.

Ulrich man sued by Missouri Attorney General over alleged vending machine scam

By Chris Blank

Jefferson City, (AP)—Attorney General Jay Nixon has filed a lawsuit accusing a mid-Missouri man of lying about representing a charity created to help the children of soldiers killed overseas.

The lawsuit, filed in Camden County Circuit Court, was announced Friday and alleges that Darrel M. Sanders, of Ulrich, and an unidentified man approached at least 11 businesses in three counties asking for permission to place a candy vending machine that would send the bulk of the profits to the Armed Forces Children's Education Fund.

The suit claims that although Sanders never sent any money to the Washington D.C.-based charity or had any connections to it, he misled store owners to get permission to place vending machines in their stores.

Sanders on Friday acknowledged that he had placed about 50 vending machines in Camden, Morgan and Miller counties but denied ever claiming ties with the charity or even speaking with the store owners to get permission for the machines.

"A 'locator' got approval for putting them in there," Sanders said. "I don't know what he said to them. If he told them I was an employee of the charity, that's crazy."

Sanders said he contracted with the Miami, Florida-based Norwood Group and worked with an Ohio man to get permission to put the machines in mid-Missouri.

The lawsuit asks for permission to seize any remaining vending machines and a court order barring Sanders from maintaining or placing more vending machines.

Nixon in a written statement called the incidents "offensive" and said Missourians need to be able to know that the money they donate to charity goes to the right place.

"Those who seek to profit by fraudulently invoking the cause of fallen American war veterans,

or misusing the name of any other legitimate charity, will be held accountable," Nixon said.

No phone number could be found for The Armed Forces Children's Education Fund, and there was no response to a message seeking comment sent by e-mail.

According to information posted on the charity's Web site, the fund was created three years ago to help pay for the educational needs of children whose parents have died in combat since October 2001.

Maurice Clark, who worked with Sanders and is likely the unidentified man named in the lawsuit, said that he has located thousands of vending machines and often links his customers with charities. In exchange for placing a sticker on the charity on the machine, he said, the owner pays a couple of dollars per month for each machine to the charity but does not normally donate any portion of the actual proceeds.

"I've done it thousands of times, and I give them the stickers and always instruct my clients where to send the money," Clark, of Columbus, Ohio, said.

He selected the military children's fund because the husband of one of his girlfriend's friends had been stationed in Iraq. He said that when he worked with Sanders, he "did all the talking" with store owners and then told Sanders what he needed to do.

"I gave him the address, gave him the stickers and told him to send the money," Clark said.

Sanders said he was initially interested in helping out the charity but never agreed to do it because they could never get any contact information.

"It sounded like a good outfit, but we didn't know where to send the money," Sanders said. "We couldn't get the stickers, and there was no phone number."

Carnahan bars two initiatives from the ballot

By David A. Lieb

Jefferson City, MO (AP)—Two proposed constitutional amendments have been barred from the November ballot, because Secretary of State Robin Carnahan said Thursday their petitions were not submitted in the proper format.

Carnahan rejected initiatives proposing new restrictions on the use of eminent domain and an annual spending cap for the state government.

Both measures were sponsored by a group called Missourians in Charge, which spent more than \$1.5 million to gather the signatures. That money came almost entirely from New York real estate developer Howard Rich, a property rights advocate.

Missouri law requires petition signature pages to be sequentially numbered by county and to be rejected as insufficient by the secretary of state's office if they are not. It makes an exception only for clerical and technical errors.

For both the eminent domain

and spending cap petitions, supporters turned in some stacks of papers that were not separated by county nor properly numbered, said Carnahan spokeswoman Stacie Temple.

As a result, the secretary of state's office said it will not forward the petitions to local election officials to determine if they contain enough valid signatures from registered voters, and the measures will not be placed on the Nov. 7 ballot.

"We're not going to use taxpayer dollars to process a petition that state law clearly requires us to reject," Temple said.

Kansas City resident Patrick Tuohey, who coordinated the petition drive for both measures, said Thursday that he had not been notified by Carnahan that the petitions had been rejected. He declined to comment further, saying he needed to consult with an attorney about the group's next step. One option is to file a lawsuit challenging Carnahan's decision.

AFL-CIO seeks higher minimum wage in Missouri

By Jeff Douglas

St. Louis, MO (AP)—The AFL-CIO and other community leaders launched a campaign Tuesday to convince voters to raise Missouri's minimum wage to \$6.50 per hour.

Union leaders and others rallied Tuesday morning in St. Louis; another rally was planned for Wednesday in Kansas City, and was scheduled to include an appearance by John Edwards, the 2004 Democratic vice presidential nominee.

Union leaders say Missouri's minimum wage has been stuck at \$5.15 cents since 1997—the last federally mandated increase, while the cost of health care, housing and gasoline have risen sharply.

AFL-CIO activists in the state recently presented a petition with 210,000 signatures aimed at getting the minimum-wage increase on Missouri's November ballot.

State Rep. John Bowman, D-St. Louis, said the argument has been made that Democrats are using the minimum-wage measure to lure more Democratic supporters to the polls in November. He said the issue was more important than politics and would pump millions of dollars into the economy.

"Missouri jobs don't pay enough to keep families out of poverty," said

Bowman, who sponsored a failed effort to raise the minimum wage with a bill earlier this year.

Seventeen states have a higher minimum wage than the federal standard, according to the U.S. Department of Labor.

In 2004, Florida voters raised the state's minimum wage to \$6.15 an hour and annual inflation adjustments have put it at \$6.40 an hour today.

Missouri voters could do the same and raise the minimum wage to \$6.50 by Jan. 1, with annual increases to follow.

Some Missouri lawmakers, including Rep. Jim Guest, R-King City, have argued that raising the minimum wage could put some companies out of business, including his pizza business.

The Missouri Chamber of Commerce and Industry is concerned the increase would put a strain on supply and demand in the state. In 1996, that organization spoke against a failed minimum wage ballot measure that would have created a \$2 an hour increase, to \$6.25 an hour.

"With gasoline at \$3 a gallon, I think we will find enough voters to pass this," Bowman said. "The price of everything has gone up since then

except the minimum wage."

Chamber President Dan Mehan has said his group would campaign against a Nov. 7 ballot measure if it is approved by the Secretary of State's office.

"The simple fact is that Missouri's minimum wage should be tied to the federal level," Mehan said. "This campaign will artificially increase the wage base. This would translate into a cost increase for the consumer. The labor market in Missouri does a fine job of determining what the wage rate should be."

A report by the Missouri Division of Budget and Planning said raising the minimum wage would add \$85 million in income for workers in the state and return \$21 million to Missouri retail businesses.

An estimated 42,000 Missourians earn the minimum wage, said Robert Soutier, president of the Greater St. Louis Labor Council, AFL-CIO. More than 100,000 Missourians make less than \$6.50 per hour, he said.

"There's no evidence that it will create a loss of jobs. It's human dignity and common sense," Soutier said. "It's horrible to think that someone can try to raise a family on \$11,000 a year."

Ethics Commission expresses concern about Jetton arrangement

By David A. Lieb

Jefferson City, MO (AP)—The Missouri Ethics Commission has raised "serious concerns" about House Speaker Rod Jetton's work as a political consultant for another lawmaker.

Jetton's consulting business has been paid thousands of dollars by Sen. Jason Crowell, a friend and fellow southeast Missouri Republican. After questions arose about the arrangement, Jetton asked the Ethics Commission if it was legal for a lawmaker to run a consulting firm that gets paid by another elected official or candidate.

In an opinion released by the commission, it said the arrangement is not prohibited under Missouri's campaign finance or conflict of interest laws.

But "the commission has serious concerns about the ability of an elected official to avoid violation of these laws while conducting a consulting business for compensation in the manner described in the opinion request," the commission said in a two-page letter to Jetton.

The commission also expressed concern "about the appearance of impropriety that would be associated with such an arrangement."

Jetton, of Marble Hill, said in a statement that he was pleased with the commission's opinion.

"This final opinion makes it clear that all laws were followed and all business arrangements were publicly transparent, as I have stated all along," Jetton said.

His spokesman, Todd Abrajano, said Monday that Jetton would have no further comment.

The Missouri Democratic Party said both Jetton's question and the response reflected poorly upon him.

"If you have to ask whether something you're doing is illegal, you probably shouldn't be doing it," said Democratic spokesman Jack Cardetti, and "just because something's not illegal doesn't make it right."

Crowell, of Cape Girardeau, who was at the Capitol on Monday, said he planned to continue

using Jetton as a consultant despite the commission's concerns.

"I've hired the best political mind in southeast Missouri to help me as a political consultant," he said. "As long as he allows me to engage his services, I will continue to do so."

Crowell said he hadn't seen the commission's opinion and that he hasn't been told he's doing anything wrong.

Jetton runs a campaign consulting firm called Common Sense Conservative Consulting LLC. The company was created in June 2004, when then-Speaker Catherine Hanaway was running for statewide office and Jetton was seeking to succeed her. Crowell, then the House majority leader, was running for state Senate that year.

Crowell paid Jetton's firm \$21,000 during 2004, when he won election with about 66 percent of the vote in the predominantly Republican state Senate district. He paid Jetton an additional \$12,000 in 2005, according to campaign finance reports

filed with the Ethics Commission.

The Ethics Commission said that while the arrangement is not illegal, several provisions of the state's conflict of interest laws could be relevant depending on the details of Jetton's and Crowell's work together.

For example, if Crowell's payments to Jetton's firm were below the fair market value, then Jetton's services would have to be reported as an in-kind contribution to Crowell's campaign. However, if Crowell's payments

to Jetton were above the fair market value for his services, and Crowell then asked Jetton to take some action in his official capacity, a question could exist about whether the money had been paid to Jetton so he would take that action, the Ethics Commission said.

The commission also said Jetton would have to be careful in the course of his consulting not to violate a law prohibiting elected officials from using or disclosing confidential information to obtain financial gain.



Speaker Pro Tem Rod Jetton, Marble Hill, presides over legislative debate.

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Missouri State Water Patrol issues statement on commercial dock fishing controversy

The Missouri State Water Patrol has been caught in the middle of a controversy that involves lake fishermen and commercial dock owners on Corps of Engineers lakes. The point of contention is what rights an angler has when fishing around commercial docks of concessionaires who prohibit that activity. Do commercial dock owners have the right to prohibit fishing around their docks when those docks are located on public waterways? Who is responsible for the enforcement of the fishing restricted areas?

The U. S. Army Corps of Engineers gives the concessionaires the authority to erect signs prohibiting fishing from or around the vicinity of their docks. When a commercial concessionaire signs a lease with the Corps of Engineers, they are given an area of jurisdiction around their docks called a "footprint". Footprints will differ from marina to marina according to their individual contracts, but usually the area they control will consist of more than just the area the dock covers. The concessionaire is

responsible for the safety of his property and the property of his customers. The issue of safety prompts the dock owners to not allow swimming and scuba diving as well as fishing around their perspective "footprint" areas.

The enforcement of the concessionaire's right to restrict activities is a different issue. The authority to prohibit an activity by a concessionaire is a federal regulation and not a state law. Only law enforcement with federal authority can enforce these regulations. The Missouri State Water Patrol cannot enforce federal law or the terms of federal regulations. The Missouri Attorney General's Office has

informed the Corps of Engineers that the Water Patrol has no enforcement powers in regard to these federal regulations. The State of Missouri takes the position that open waters on the Corps built lakes are State waters and open to the public. There are always two sides to every dispute. Until this is resolved, we all need to be courteous and respectful of each other's rights. You can find the Corps of Engineers regulations under Part 327.8, Title 36 of the Code of Federal Regulations. Questions concerning this issue should be directed to the District Corps of Engineers Office in your area.



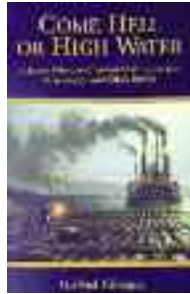
The "Slicker War"



Michael Gillespie

continued from page 12 occasional random acts of violence perpetrated by their former compatriots continued for more

than a decade. Only the passage of time, and a new wave of settlers, put an end to the Slicker War. ■



Historian and tour guide Michael Gillespie is the author of "Wild River, Wooden Boats" and "Come Hell or High Water: A Lively History of Steamboating". He has also penned dozens of magazine articles. Both of his books are available online at Amazon.com and Barnes and Noble.com.

Increase in registration fees

continued from page 1

Many of the other bills that would take more money from Missourians' wallets also are user fees.

For example, the annual fees charged for public water connections would rise more than 60 percent to fund the water quality duties of the Department of Natural Resources. Whereas the current fee is expected to generate about \$2.8 million, the higher fee contained in the legislation is projected to bring in more than \$4.5 million.

For individual water customers, the change would amount to a few more pennies each month. In big cities with lots of water customers, the monthly charge would rise to 9 cents a month from the current 6 cents. For smaller water systems with fewer connections, the fees would rise to 27 cents a month from the current 17 cents.

"It's such a pittance that in order to ensure the safety of our drinking water—and also to prevent the EPA from coming along and taking over the program and possibly charging a lot more for it—it seemed like the prudent thing to do," said Rep. Walt Bivins, R-St. Louis County, who handled the bill.

"I'm certainly not enthusiastic about tax increases, and I'm not enthusiastic about fee increases, but sometimes you have to do those kind of things," Bivins said.

Economically speaking, there is a difference between increasing taxes and user fees, said Joseph Haslag, director of the Economic Policy Analysis and Research Center at the University of Missouri-Columbia.

"The economic idea behind the user fee is that the user can be identified and can pay the marginal cost of what it takes to enforce or implement the action to which the fee applies," he said. With a tax, "you're paying for the general government goods that are going to be produced."

So a taxpayer may—or may not—benefit from the government expense of that money. Economists differ on whether taxes hinder or spur the economy. Beyond one's general economic philosophy, that answer can depend partly on the type of tax and its use.

The bottom line, Haslag said, is that a person can be economically consistent by opposing new taxes yet supporting new user fees.

The higher boat fee was supported not only by some anti-tax Republicans, but by the Lake of the Ozarks Convention and Visitor Bureau and the area's marine dealer association—two organizations that depend heavily on the continued popularity of boats.

At Raymond's Boat and Motor Sales Inc. in Gravois Mills, the average 18-25 foot boat costs between \$35,000 and \$45,000, said general manager Richard Collins. The three-year registration fee for that boat would rise to \$55 instead of \$20.

If a family can afford the boat, it probably can afford the higher fee.

"It's a pretty modest increase for most people," said Collins, who supports the fee increase for the water patrol. "We've got a big lake here, we've got 1,200 miles of shoreline, and they're really limited on the officers they have available."



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