

LAKE OF THE OZARKS BUSINESS JOURNAL

NEWS IN BRIEF

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Condominium developers face expensive choices

A St. Louis group is bringing federal civil legal action against condominium developers in Camden County because of federal Fair Housing Act handicapped accessibility requirements. Page 18.

Lake Ozark gets blasted in latest auditor's report

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Big Benefits

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Blunt signs MOHELA higher education bill

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Kite Tubing

A dangerous and sometimes deadly water sport. Page 5.

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All the toys and gadgets. Page 38.

Glimpses of the Lake's Past

Dwight Weaver's photo feature. Page 10.

PSC approves Ameren rate increase

by David A. Lieb, AP—

Millions of Missourians will pay more for their electricity as a result of a roughly \$43 million annual rate increase granted Tuesday to Ameren Corp.

A majority of Missouri Public Service commissioners said they were sending the embattled utility a message that it needs to improve its reliability and customer service in approving a rate hike that was just a fraction of the \$361 million Ameren requested.

An Ameren spokesman expressed disappointment.

But others said any increase was sending the wrong message after, in one year's time, Ameren customers suffered through several prolonged power outages from summer and winter storms and the utility's Taum Sauk reservoir ruptured.

Attorney General Jay Nixon immediately said he planned to appeal on behalf of the state, continuing to push for a rate cut.

The Public Service Commission's decision should result in a monthly increase of about \$2.33 for an average residential customer, or about 3.3 percent, the PSC said.

Ameren serves about 1.2

million electric customers in Missouri, making it the state's largest utility.

"We expect Ameren to take this money and use it to enhance the reliability of their system, to improve their customer service," PSC Chairman Jeff Davis said.

But Ameren spokesman Mike Cleary said the rate increase fails to provide Ameren the money necessary to make all of those improvements.

"We're obviously disappointed," Cleary said. "Improved reliability comes at a cost."

The PSC voted 4-1 to approve the rate increase, with Davis joined by commissioners Connie Murray, Robert Clayton and Lin Appling. Commissioner Steve Gaw, whose term is about to end, cast the lone dissent.

Gaw said he would have imposed a roughly \$64 million rate decrease on Ameren, largely in response to hundreds of people who expressed frustrations with Ameren's storm-related power outages.

"The bottom line here is I would adjust their return downward to reflect that poor performance," Gaw said.

The rate increase is Ameren's first since 1987.

Since then, the company says its costs to consumers have fallen by 13 percent.

State Public Counsel Lewis Mills, who represents consumer interests, also had urged the PSC to force a rate reduction. Although Ameren may not be satisfied with the increase it got, "Ameren's the winner, because they're getting a rate increase when they don't deserve one," Mills said. "Everyone else is the loser."

The rate case turned on several issues.

One was whether to assume that AmerenUE, the subsidiary that serves Missouri, could continue to get lower-cost energy from a Joppa, Ill., coal-fired electricity plant in which Ameren has an ownership interest. The PSC majority decided it could not make that happen because the plant is governed by a legally separate board. Had the PSC decided the other way, the estimated \$63 million to \$75 million in savings could have flipped the PSC's order from rate increase to a rate decrease.

The PSC granted Ameren a 10.2 percent rate of return on its equity, significantly less than the 12 percent sought by the company and slightly below the national average for other investor-owned util-

ities that control their own generation, transmission and distribution systems, Davis said.

The rate case also factored in the depreciating value of Ameren's power plants, including its Callaway nuclear facility, the amount of pollution control credits it's able to sell and the amount of electricity it likely can sell on the wholesale market.

The PSC assumed, for example, that Ameren can earn about \$230 million annually through wholesale electricity sales. That helped keep the consumer rate increase from being higher.

Ameren has said none of the costs associated with the December 2005 Taum Sauk reservoir failure would be passed on to consumers.

But the public counsel's office questioned that assertion, claiming relatively late in the rate-case process that Ameren's consumer prices could be as much as \$10 million lower if it had included projections for how much wholesale electricity could have been sold from the Taum Sauk hydroelectric plant.

The PSC rejected that assertion in its decision but directed its staff to look into the matter.

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In My Opinion

Pain at the Pump

Gas Economics 101

Like many commodities around the world, gasoline (and to a lesser extent, oil in general) prices are affected by supply and demand, whereby the less of something that is available, and the more people there are that want it, the higher the price for said thing.

When something is in very high demand, suppliers can charge more for it—witness Tickle Me Elmo or LCD screens recently. In the case of consumer goods, however, once everyone who wanted one has one, the prices normalize at retail levels.

Gasoline, on the other hand, is a never-ending need. Even though you bought it last week, you'll still need to buy it this week. Like food, housing and the like, it is a necessity for most of us. Trouble is, the more of us that need it forces the prices to go higher.

And I don't mean just us Americans. I mean us Humans. Gasoline is now a worldwide necessity. Once upon a time, industrialized nations were the only outlet for petroleum. Europe, North America, Australia, a handful of others. With the spread of "The Good Life", this has all changed. Now except for very emergent cultures in remote areas, all humans use and enjoy gasoline for an ever-expanding global fleet of

vehicles.

It is this increase in demand from once third-world nations that has driven demand for oil to record-levels. When untold numbers of other nations' citizens began owning, driving and living the American dream, the pressure mounted on an already-stretched-thin world oil supply. The result has been an ever-increasing price for oil, and more importantly, refined oil products like gasoline and diesel fuel.

You could add some other factors into the equation—like the price of crude oil, albeit those prices have held relatively stable (even dropped) in recent weeks,



while gas prices have once-again skyrocketed.

You could add the fact that America has had no new refineries in over 25 years. You could make note of the mergers, acquisitions and buyouts that were allowed, creating the world's most profitable corporation, Exxon-Mobil. All good points to be sure, and factors in the price

of gasoline.

Back to supply and demand, however, it is our demand that reduces supply which raises prices. Clear and simple, unless America reduces its consumption of gasoline, prices will not stabilize no matter how much oil is available.

Refining capacity lies at the heart of this equation. Normal maintenance, accidents and old age force refineries off-line every year. Hurricane Katrina smashed and damaged many Gulf coast refineries, storage facilities and offshore drilling rigs.

Reducing the amount of refined gasoline production in America has reduced supply,

while our use of gasoline has increased, and demand is still rising as we go into the peak traveling season. It can and will only get worse.

Want to do something positive? Reduce your use, save some money and help reduce prices overall.

Limit your travel, properly maintain your vehicle and use alternate means of transportation

when available. There are limited amounts of public transportation in this area, but car-pooling and ride-sharing are still viable. Trade in that gas-guzzler for something more economical. You'll probably save money on your monthly payment as well. Don't speed. Slowly accelerate and slow down gradually. Just use less gas.

Press Releases

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These are first-come, first-served, when the allotted space is full (or the deadline has past), extras will be carried over to the next month.

Submit your press releases by saving your document as a "text" file, attaching a photo if desired, in JPEG format. If you save your document in a Publisher file or Word file, chances are we won't be able to use it. Likewise embedding pictures in one of these file types will result in us omitting your photo.

Keep releases to the point. We reserve the right to edit all mate-

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Mist Lounge opens at Lodge of Four Seasons

by Mike Bissell

The Mist Lounge premiered at the Lodge of Four Seasons on Friday, May 4th with a preview party, before opening for regular business the following day. And if you think this is just another bar opening at the Lake, or a case of someone saying, "hey, we've got some space here, let's try putting a lounge in", you would be very wrong.

A great deal of thought and preparation went into what the new lounge would be, and what niche Mist Lounge would fill at the Lake. Lodge of Four Seasons General Manager Dave Griffin explains. "We had a night club there called the Blue Moon Lounge, which was successful for us as a property, but didn't meet the image we wanted for a lounge at the Lodge. Through some of our travels to the St. Louis area, we became aware of the two men who will be the owners of Mist Lounge, Buddy Coy and Pete Ferretti, and went by their three lounges in the Central West End/Clayton area: Nectar, Mandarin and Pepper. We really

liked what they were doing and thought their concept was aimed at the same demographical group we were looking for to come to our lounge here at the Lodge. Because of their previous success, we had to believe they would operate a lounge better than we can and thought they would be great addition to the property. We just thought we'd bring in the best as far as lounge operations go and

be most similar to the Nectar Lounge in St. Louis and will offer an upscale alternative to other clubs in the Lake area. Mist is designed around a bi-level seating arrangement with two large bars and about nineteen VIP tables. Amy Bolego is the General manager of Mist, and although her background is in fine wine and dining, she's excited about her new opportunity. "I just



let them run and manage it for us."

The look and feel of Mist will

teamed up with them, (Coy and Ferretti) for a new experience," Bolego explained. "The idea

behind Mist is to incorporate the concept of a fine dining experience into a night club."

"Mist is decorated in a lot of earth tones," Bolego continued, "with rich golds and reds and vibrant colors—it's gorgeous. We will have what's called bottle service, where you can get a bottle for the entire group at a table along with all of the setups necessary. We have two large bars and a large, circular dance floor. There is also a section which is more of a traditional lounge area with lots of nice seating along the walls. The music will consist of a lot of mixing; you could hear anything from early Madonna to the latest from Nelly. We're flying in DJ's from all over the place. It will be a real fun atmosphere."

While the Mist Lounge will certainly be available to guests of the Lodge, anyone in the Lake area is welcome to visit. "We can definitely take care of guests here on the property," Griffin said, "and that is always number one for us, but Mist will certainly be a product that is open and available for guests staying here at the Lake of the Ozarks looking for the type of upscale nightlife this venue will

offer."

"With such a great connection to our clubs in St. Louis," Bolego added, "and with such a huge draw from Kansas City as well, I think we'll draw people from both places. We hope to pull people from all over the Lake and give them another option. If someone were to go out to dinner and would like to relax and come somewhere afterward and have a good time, we'll be there for them. There's nothing like it at the Lake. We've gotten a lot of positive feedback on the concept, since we're giving people a new option. A bar that seats 5,000 and is fun and all, but if someone is looking for a more customized evening with a more personal touch, we would like them to come and see us."

Mist Lounge will be open Wednesday through Saturday from 8PM till 1:30AM and is located just off of the main lobby at the Lodge of Four Seasons off of Highway HH on Horseshoe Bend.

"It's an environment that's comfortable," Griffin concluded, "Mist will make you feel comfortable while you're there and make you want to come back."

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Sign up for the annual Three Rivers Run 200 mile PWC ride

Event raises money for local YMCA



by Monica Vincent

They call it the Three Rivers Run with pwc riders traveling over 200 miles down the Osage, Missouri and Mississippi rivers, and it all starts here. Anyone can sign up to take part in this organized ride from the Osage River Dam to the St. Louis Arch where all proceeds are donated to the local YMCA building fund. For a \$1,000 entry fee per bike, riders will experience a journey unlike any water experience they've had before. The scenery

is spectacular, the gas and food stops every 20 miles or so are included along with a catered lunch midway.

The speeds can be exhilarating, and the camaraderie is fun and relaxing during the frequent floats where bikers tie up to each other and let the river carry them along as they share food, drinks and laughs. Joann Rutherford, CEO of the local YMCA, got involved with the Three Rivers Run 8 years ago when the organizers made the

decision to change the focus of this 200+ mile fundraising effort from the MDA to a much needed local endeavor - the capital campaign for a home for the Lake area YMCA.

Rutherford says they will look forward to continuing the Three Rivers Run event for years to come. "To me it's so much fun because it's different than what anyone else is doing and it's different from anything we've ever done. There's not another event like it. And it's so enjoyable for everyone. You can take a day off, enjoy nature and your friends and just get away from everything."

Rutherford is careful to thank the volunteers. "We have so many volunteers who put in a great deal of work to make this a successful event. We couldn't do it without them."

She estimates about 20 volunteers helping to load pwc's in and out, fuel them at each stop, and provide riders with water and snacks. The cities of Osage Beach, Lake Ozark and Columbia also provide two licensed EMT firefighters a piece

along with their equipment, pwc's and first aid. Some of the firefighters ride along to provide tow assistance for distressed bikes and to make sure that no riders are left behind.

Rutherford also thanks those donated materials including Tim Seebold for all of his organizational assistance and donations, Mark Barrett at Dog Days for the silent auction dinner, Paul's grocery for beverage donations, Chico's restaurant for the catered lunch in Washington, and Benne Media and Mix 92.7 for auction donations, print and radio advertisements and live coverage of the event.

Normally a 240 mile ride from the Osage to the Missouri and finally the Mississippi, this unequaled personal watercraft event will get a little easier this year for some. Riders can choose to start this 13th annual event at the dam for the Osage River leg of the run, or put in instead at Jefferson City just south of the notoriously difficult chute where the Osage meets the Mariosa Delta.

Last year was the first year they changed their starting point due to abnormally low water levels. To many of the riders it allowed a much more leisurely day of biking to arrive at their final destination - the St. Louis Arch. For others, they missed what some consider the most scenic leg of the stretch and the thrill of the "chute jump". Owner of local Seebold Sports, Tim Seebold, is a crucial part of the organization of each year's event and made the decision last year to skip the Osage River portion of the ride. Said Seebold, "It was definitely relaxed putting in at Jefferson City. It took out the toughest portion for a lot of the riders and raised some money for the capital fund for the new building."

Each year Seebold is instrumental in providing a large portion of the silent auction items including numerous hard to come by autographed sports memorabilia. This year Tim and his wife Debbie will donate a Polaris 450 Sportsman 4X4 - the number one selling automatic ATV in the world from their business at Seebold Sports.

According to the YMCA, the auction accounts for about 15% of the proceeds of the Three Rivers Run. Said Seebold, "I real-

ly want to thank my friends at Anheuser-Busch and throughout the racing community for helping us get the sports items and other things because the silent auction always ends up being a big portion of the proceeds for the event." Citing approximately \$250,000 in River Run contributions over the last 8 years, Rutherford said, "Without the Three Rivers Run, a building would just not have been feasible."

With the closest YMCA center located in Jefferson City, the local YMCA has been serving the entire tri-county area through borrowed facilities at Four Seasons, the Racquet Club, Lake Fitness and others. Office headquarters were located in leased space from Central Bank on KK. Thanks to the enormous contributions of private donations and small and large fundraising events such as their annual golf tournament and auction and the Three Rivers Run, the YMCA opened their new home in July of 2006. This multi-million dollar facility has allowed the YMCA to greatly expand the quality, numbers, size and types of programs available to every age group.

Although the doors are open, the fundraising efforts are far from over. Money that comes in the future will go toward the debt on the building and Phase II which is an estimated \$1.1 million dollar indoor swimming pool. Explained Rutherford, "There is a tremendous amount of expense left. We have money borrowed on debt and pledges. People pledge money from 1 to 5 years, and, just picking a number, if you pledged \$5,000 that doesn't mean we have \$5,000 - we have \$1,000 a year and the building progress can't wait." Rutherford hesitates to give a completion estimation. "Someone could come in tomorrow and donate the money, or it may take several years, but we'll get it done." After the River Run the next major fundraising effort will be in October with their golf tournament at Old Kinderhook and auction at the Lodge of the Four Seasons. The new YMCA is located at 950 Airport Road approximately a half mile off Hwy 54. Call 573-348-9230 for more information or on the web at www.lakeymca.org.

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Kite tubing a dangerous, even deadly sport

by Alison Schneider

Kite Tubing. Never heard of it? It looked like it was going to be the next hot trend of water sports last summer but like most trends, it started on the West Coast and moved its way inward.

Tube kites are large inflatable waterborne devices with a solid fabric floor bottom. As the tube moves forward, the rider moves slightly back and the front of the tube is lifted into the air. As speed increases, the entire tube lifts into the air like a kite with the rider on top.

What could be more fun for the thrill junkie? Hot sun...fast boat....strapped to a large inflatable circle and flying 50 feet in the air at 60 miles an hour? It does sound pretty exciting, doesn't it? But you can't fight physics and inevitably, what goes up must come down. When you are talking about an inflatable flying disc with a human being on board, well - there just can't be a really graceful way of stopping the ride.

Sports Stuff Corporation, patent holders and sole manufacturer of the Kite Tube at a tidy little price tag of \$599 developed the sport and marketed the original kite. Sevylor soon followed suit with their own model at about the same price range.

The trend was moving cross-country at a pretty rapid pace last summer, although never really had a chance to catch on in Missouri before they pulled the kite off the market due to safety concerns. The company reports that they are "retooling" the design to make it more user-friendly and less prone to losing

stability when airborne. Like most things, though - you can still find one of the original Sports Stuff models on the web.

Last summer the Consumer Products Safety Commission found themselves focusing their attention on the Kite Tubing after being made aware of two deaths related to the sport. They believed the danger was associated with the difficulty of controlling the tube once it's in the air. "This is definitely what would be considered an extreme sport," says the CPSC "the rider begins like a normal tow-behind ride, but the shape of the Kite Tube allows air to pick it up and 'surf' on a cushion of air over the water. The faster the boat goes, the higher the kite goes."

At Glen Canyon National Park in Arizona for example, there were four serious injuries and two deaths attributed to the sport during the short time between April of 2006 (when the first appearance of the Kite Tubers was noted) and July of 2006. No one appeared to be immune. The ages of the injured ran from 14 to 43 and body weight from 108 lbs. to 240 lbs. The Glen Canyon Park Rangers witnessed that the riders seemed to be having trouble keeping the tube from "rolling" in the wind, causing the rider to fall or get thrown off from a high height and at an accelerated speed. The US Army Corps of Engineers followed by banning the use of the kites on most of the waters it manages.

"The trauma from striking the water can literally be deadly," said Kevin Schneider of the Glen

Canyon Recreation management office. "A 29 year old man flipped his kite mid air and broke his neck in the fall and a 14 year old girl was knocked unconscious during a bad landing."

Closer to home, the Army Corps of Engineers - Little Rock District has banned the sport in waters that they control, mainly southern Missouri and Arkansas. This does not include the Lake of the Ozarks. The Corps Tulsa district banned the sport late last

summer, stating that "it's the lack of lateral stability and control that can cause the tube to overturn mid-air, throwing the rider off or causing the tube to 'crash' with the rider still holding on."

So, is it allowed on the Lake of the Ozarks?

Lt. Nick Humphrey of the Missouri Water Patrol reported that there's "no law against it" on the Lake of the Ozarks. "Like all towables, there needs to be a spotter or a mirror on the boat,

but no, there are no restrictions with regard to this sport on our Lake."

Lt. Humphrey further stated that patrons of our waters need to keep in mind that, "If an officer observes erratic boating or feels that something about the situation is endangering people in the watercraft or the surrounding area, they will ticket the driver with Careless and Imprudent Driving." "But," he was quick to

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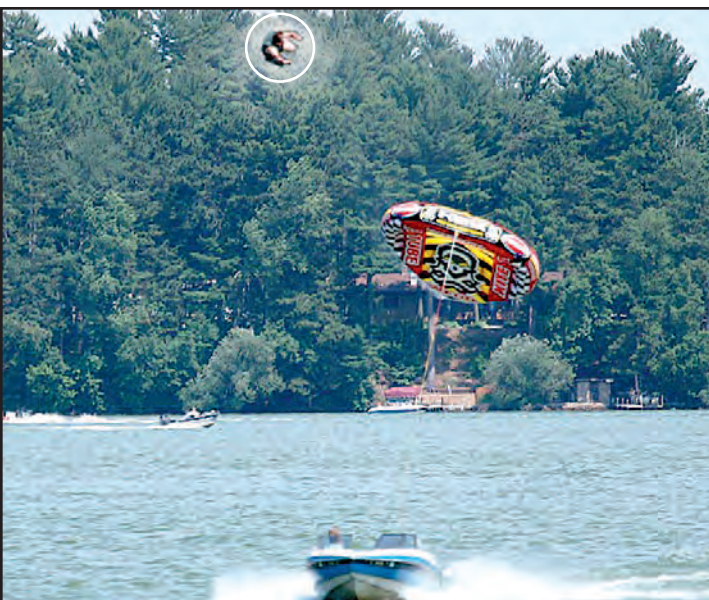
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This AP file photo shows a rider (photo altered for clarity) in mid-air, as he loses his grip on the kite tube.

MOHELA Higher education legislation signed into law

AP— Attorney General Jay Nixon denounced Gov. Matt Blunt's prized higher education legislation as a raid on the state's student loan authority that will make it more difficult for Missourians to afford college.

Nixon's criticism came as Blunt kicked off a state tour promoting enactment of the bill, which will use \$350 million from the Missouri Higher Education Loan Authority to finance dozens of college building projects.

The legislation also imposes limits on university tuition increases and combines the state's two primary financial-need scholarships into a new program that would serve thousands of additional students.

The college construction plan could be a hot topic in next year's gubernatorial election, which is expected to pit Nixon against Blunt.

The student loan authority already has sold hundreds of millions of dollars worth of

loans made to non-Missourians to stockpile money for its initial payment under Blunt's plan. In exchange for its money, MOHELA would get a 15-year pledge of tax-exempt bond-



Attorney General Jay Nixon

ing authority, which it could use to finance the acquisition of new student loans.

Loan authority officials believe the state payments

can be made without affecting the lower interest rates and loan forgiveness programs it now offers to Missouri students.

But Nixon asserted that the "raid on MOHELA's assets" would "do serious and lasting damage to the ability for Missourians to access low-cost student loans for a project list that consists largely of deferred maintenance and down payments on construction projects for which there are no final plans of full financing."

Blunt countered that his plan would "provide state-of-the-art learning centers" for students and is backed by most state higher education leaders.

"We cannot condemn our students to inadequate facilities, and this landmark higher education plan is the best solution for our students," Blunt said.

Nixon has long opposed Blunt's plan, which the governor first outlined in January

2006.

Last year, Nixon successfully sued the loan authority for violating open-meeting laws while discussing the plan. Some MOHELA board members resigned last year after Nixon warned they could face lawsuits for conflicts of interest or for violating their fiduciary duties in approving the plan.

Lawmakers sought to address those legal concerns in passing Blunt's legislation.

Nixon claims that the legislation still creates a risk of litigation from student loan holders and bond holders who could challenge the use of money amassed from loan repayments for building projects.

Here's a look at some of its provisions.

COLLEGE BUILDINGS

The Missouri Higher Education Loan Authority would pay \$350 million over six years to the state, most of which would go to buildings at public colleges and univer-

sities. In exchange, the loan agency would get a 15-year pledge of tax-exempt bonding power, which it could use to finance more student loans.

TUITION

Tuition increases would be capped at the inflation rate for universities where tuition already is above the state public-school average. Universities with below-average tuition could raise costs by slightly more. Violators would lose some state funding, unless granted an exception for larger increases by the state Coordinating Board for Higher Education.

SCHOLARSHIPS

A single new scholarship program for students with financial need would replace two existing ones, the Gallagher and Guarantee scholarships. The new Access Missouri scholarship would annually provide up to \$1,000 to community college students, \$2,150 to public

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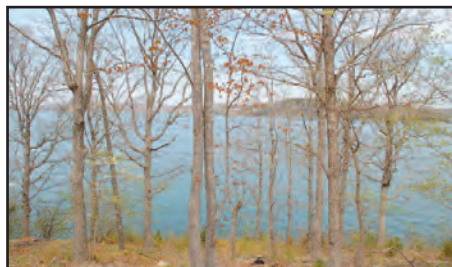
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Hulshof confirms candidacy for University of Missouri Presidency

by Alan Scher Zagier

St. Louis, (AP) U.S. Rep. Kenny Hulshof on Wednesday confirmed what he called "a poorly guarded secret"—he is a finalist to become the next University of Missouri president.

In a written statement issued soon after his confidential interview with a 19-member advisory panel, the Republican congressman from Columbia said he is "humbled to be one of the candidates for this important post."

"My professional career has been dedicated to public service," said Hulshof, a former special state prosecutor who has served in Congress since 1996. "I consider this position a rare opportunity to extend this service in a unique way. It is one of the very few jobs for which I would consider leaving Congress."

Hulshof's acknowledgment capped several weeks of mounting speculation surrounding his interest in succeeding Elson Floyd, who

departed in April to become president of Washington State University.

The announcement also shined light on a search process that has otherwise been cloaked in secrecy.

The advisory panel met in a closed session Tuesday night at a members-only downtown dining club on the 40th floor of Metropolitan Square, the tallest building in St. Louis.

On Wednesday, that committee switched downtown locations to

the 35th floor of the U.S. Bank Plaza in a private law office protected by several layers of security.

Most visitors to the building are required to present identification and sign guest logs in the lobby. But the candidates, by special arrangement with search consultant Jerry Baker, were allowed to bypass that step and continue directly to the Thompson Coburn law offices.

"Some candidates have asked for that confidentiality," said university spokesman Scott Charton. "The Board (of Curators) feels this is the best way to go."

The Associated Press was shown a copy of a memo that said the panel was scheduled to interview "three finalists" under consideration to succeed Floyd. The university publicly confirmed the number of finalists late Wednesday.

Hulshof said he did "not know the situation of other candidates being considered." He also addressed concerns that taking the job could inject partisan politics into the state's higher education system.

"I have assured curators and the advisory committee that my intense dedication to guarding the interests of this university would not be colored by political bias," he said. "The University of Missouri

should not be used as a political football between warring factions on any one issue. The independence of the university must be fiercely protected."

In Washington, Hulshof regularly sided with conservative Republicans opposed to efforts to broaden embryonic stem cell research, a scientific procedure being conducted in limited form at the system's flagship Columbia campus.

But on Wednesday, one of the leading advocates of expanded stem cell research in Missouri supported Hulshof's candidacy.

"I'm a big Hulshof fan," former U.S. Sen. John Danforth told the St. Louis Post-Dispatch. "It's clear to me that he's not an ideologue."

Danforth, a St. Louis attorney, was a leading supporter of Amendment 2, the statewide ballot initiative Missouri voters narrowly approved last year. The initiative adds a state constitutional amendment protecting all stem cell research allowed under federal law.

Danforth said Hulshof, a fellow Republican, called him a week ago to disclose his candidacy for the university's top post.

"I'm not worried about it," Danforth said, referring to

continues on page 16

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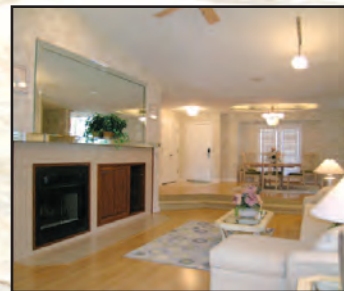
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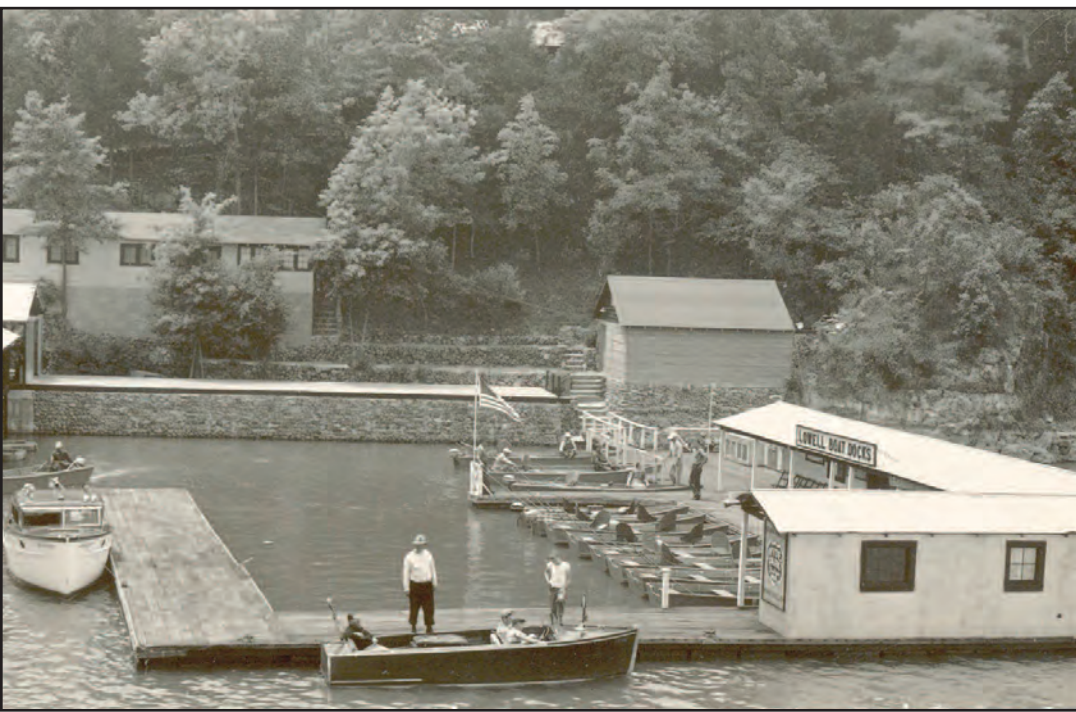


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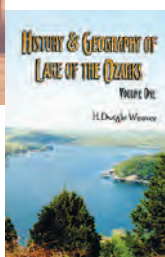
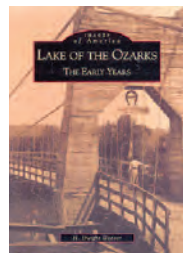
business was close to the bridge on
the downstream side. Lowell billed
himself as a "pioneer in fine boating
and fishing service." He was a distrib-
utor for Johnson Sea Horse Motors
and provided sales and service at his

camp. His camp became so popular
in the late 1940s that on weekends
dozens of cars would be parked up
and down the highway on both sides
near his place. His best-known fishing guide was

Ray Carroll, who was born and raised
in Camden County on the Osage
River. Carroll enjoyed fishing in Ha Ha
Tonka Cove, which he and his fishing
buddies called "Tonky Cove."
Lowell sold the business in 1951 and
new owners renamed it the
Camdenton Boat Dock, which was in
business for only a short time.
Thereafter the business property sat
vacant for many years. Recent devel-
opment quarried away the hillside
and condominiums now rise from the
banks of the Niangua where Lowell's
place once stood.



*This vintage postcard image is
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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
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Lawmakers push for tax break for cattle farmers, ranchers

by Chris Blank

(AP) Supporters hope a tax break for cattle farmers and ranchers will encourage them to keep their animals longer, and spur a cattle feeding industry in Missouri.

The beef tax credit is a small part of a huge tax break bill lawmakers passed a few weeks ago that is still under review by Gov. Matt Blunt.

Tax credit backers say they're trying to encourage an industry that generally has remained farther west. The bill gives a tax break to farmers who sell their cattle later, after the animals weigh 450 pounds, about when they have been weaned from milk.

Mark Akin, general manager of Circle A Ranch near Iberia, said the tax break would be an incentive to keep cattle in Missouri. For 14 years, his ranch has shipped cattle further west to be fattened and processed.

Akin has about 3,000 cattle that could qualify for the incentive but said the state would reap the biggest benefit by keeping more of the beef industry in Missouri.

Although Missouri is among the nation's leaders in calf production, the majority of those animals are shipped to feedlots in neighboring states, and have been for decades because corn feed was cheaper elsewhere.

"I've always questioned, in my mind, why we would really offer a bankroll to pie-in-the-sky businesses and fail to work with local businesses," said Rep. Charlie Schlottach, who owns a cattle operation.

Schlottach said the beef tax credit idea came to him while he was looking at a Missouri agriculture statistics book. He calculated that although the state has the resources for feeding operations, most animals are shipped elsewhere.

Schlottach, R-Owensville, estimated that of the state's 2 million cows, about 1.2 million are shipped out before they weigh 450 pounds.

Keeping some of those animals and helping start feeding operations, cattle producers say, could expand the billion-dollar-per-year cattle industry. At least one economic impact study found the bill would return \$13.50 for every dollar spent on tax incentives.

The Missouri Cattlemen's Association didn't ask for the incentive but would like to leverage it to start smaller-scale facilities.

"This is the starting gate," said Merrel Breyer, association president. "This allows us to start looking into it, and then we can jump in."

The high price of corn in the state previously had prompted Missouri farmers to sell or transport cattle elsewhere for fattening and processing. Breyer said there's an opening now because the burgeoning ethanol industry has raised corn prices everywhere.

Average corn prices have risen nationally from roughly \$2 per bushel to almost \$4. Plus, ethanol production creates waste, called distillers grain, that can be used to feed cattle.

Akin said the availability of distillers grain prompted the Circle A Ranch to begin developing a feeding system. He said the tax incentive makes that even easier.

"We were doing that anyhow, so it just helps out with defraying some of the cost in operating the way that we need to," Akin said.

Schlottach said much of that tax credit would go toward developing the infrastructure for feedlots, such as equipment, lots, feeders and watering equipment.

The beef program is part of a business measure that included tax breaks for developers in St. Louis, donors to domestic violence centers, and those who make films in Missouri.

The beef portion would allow up to \$30 million in tax breaks but no more than \$10 million per year.

The overall bill is estimated to cost the state at least \$103 million and includes several drafting errors. Both the mistakes and price have led to questions about whether Blunt will sign it.

Blunt said his staff is still reviewing the legislation and he has not yet decided whether to approve it.

"It will take longer to review than most, and after that we will make a decision," Blunt said.

Legislative budget writers estimated spending about \$40 million on tax breaks, but the business incentives plus a bill cutting taxes on Social Security benefits likely would cost tens of millions more.



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Music to cringe by: a guide to what's on your kid's iPod

by Michael Hill, AP

I walked by my 8-year-old daughter's room recently as she and a friend played with a toy pet shop. It was cute. They had little doggies, little kitties. And on the boombox, a Justin Timberlake song urged: "Go ahead child ... and get your sexy on!" — Just what are kids listening to today?

It's hard to keep track: Digitized songs can pass around like germs from com-

puter to iPod and play stealthily on those little white earbuds. Hearing snatches of songs on the radio can be alarming. What's this with 50 Cent and a lollipop? Fergie doesn't give a what? Pop music can seem like a dark woods full of punks, gangstas and tarts.

Of course, this is karma for any father who used to play air guitar to Nirvana's "Lithium" or smiled at the lyrics to "Little Red Corvette" thinking: If only

my parents knew.

Pop music is supposed to make parents feel out-of-touch, anxious, horrified. But it's unsettling when you realize the uncool dad is you. I get that sinking feeling when I listen to Hilary Duff's new "mature" sound, have to look up "dance pants" on urbandictionary.com or —How did this happen? — shout at my kids in the next room to turn their music down.

Only a hypocritical foguey could turn around after a lifetime of listening to pop music and label it dirty, nasty and sexist. So let me be clear: Modern music is dirty, nasty and sexist. Or some of it is.

At least yesterday's smutty chestnuts relied on double entendre, so risque bits could fly safely over the heads of younger listeners. Compare that now to Akon singing "I Wanna (insert dirty verb here) You." A corner has been turned. Music for the under-16 set includes hip-hop. Trip-hop. Emo. Screamo. Crunk. Powerpunk. Grindcore. Dads,

you need to know what to avoid. Here are tips about some popular artists on MySpace, iTunes and the radio:

DIVAS and CROONERS

It would be nice if girls could look up to celebrities who weren't train wrecks —women who avoid rehab and wear underwear outside the home. Today's divas at least have backbone. Consider Beyonce, who tells her guy to buzz off in "Irreplaceable." It's not exactly "I Am Woman," but it projects pride. The problem, parent-wise, with Beyonce and so many other female singers comes down to the "hoochie coochie" factor. Gwen Stefani yodels through the video for "Wind it Up" in a nanominiskirt. Nelly Furtado shim-mies up a storm with Timbaland in "Promiscuous." The prize for immodesty would probably go to Fergie, who as the female voice of Black Eyed Peas sang "My Humps" (yup, it's what you think). In her solo tune "London Bridge," she sings about drunkenness and

dancing like a "ho." I don't know what "my London, London bridge, wanna go down like" means, but it can't be good. Somewhere, Helen Reddy is retching.

Male singers are sex-obsessed too, though they wear more clothes. Big names like Timberlake and Akon can play it both ways: sensitive sweethearts on one song, drooling with lust on the next. Just like real boys.

POP & ROCK

Rock used to be in the vanguard of music that made parents gag. Guys sang about getting their lemon squeezed and starting with a little kiss, like this. Riffs are faster today and singers (over)emote more, but rock is still naughty— "We have to take our clothes off!" sing the Gym Class Heroes. And it's still profane: Fall Out Boy's "This Ain't a Scene, It's an Arms Race" includes a mild swear word in the chorus. Funny thing is, the bar has been raised so high on shocking content

continues on page 14



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Music to cringe by: a father's guide

continued from page 14
that rockers seem tame by comparison. The band My Chemical Romance might sound NC-17, but its big hit, "Welcome to the Black Parade," is about perseverance. Goth rockers Evanescence look like skate-punk Munsters, but their songs are typically fueled by PG-rated emotional angst.

Ditto for Daughtry, the leather-lunged American Idol runner-up. Even Green Day, the top-dog punk band, is likable—sort of like the Clash mixed with Spicoli from "Fast Times at Ridgemont High." To be sure, there's a lot of nihilistic, utterly profane rock out there. Tip: Check the names. Songs like "Total Gore" by Cattle Decapitation may denote mature themes.

HIP-HOP

Rappers can present the biggest challenge for parents. Songs can be passionate dispatches about societal neglect. They also can glorify \$400 bottles of champagne, drug dealing and treating women like garbage. Of course, gritty and

boastful lyrics are a tradition as old as the blues. Misogynistic, materialistic "gangsta" raps could be taken, in part, as cutting social commentary. You may or may not want to run this theory by your 11-year-old. If you don't, steer clear of rappers like 50 Cent and Young Jeezy—when Jeezy raps about cooking up Os, he means ounces, not doughnuts.

Even the most successful rappers send mixed signals. Jay-Z raps eloquent about Katrina's victims in one song, then goes "Big Pimpin'" in the next. Eminem also is like a box of chocolates. You never know if you're going to get a heartfelt message to his child or a song where he raps "Doing! Doing! Doing!" to describe his ... oh, forget it.

What to do? CDs still carry those "Parental Advisory, Explicit Content" stickers inspired by Tipper Gore in the '80s. The Recording Industry Association of America says the voluntary labels warn of strong language, violence, sex or substance abuse. "As you get

older," the RIAA notes on its Web site, "it may be harder to be hip, but it's much easier to be educated." Hey, thanks for the reminder, RIAA!

Apple's iTunes uses those "Explicit" tags too, and often offers cleaned-up versions of songs.

But the labels are no substitute for parenting. Since record companies label by the album, I found songs with explicit warnings that were fine for my 11-year-old son. Meanwhile, Furtado's very frank "Promiscuous" has no warning on iTunes. You can always judge for yourself by reading the lyrics. Typing in the song name and "lyrics" on Google will usually do the trick. Or you could give a listen: If you don't feel like paying for a song, watch the video on YouTube. Almost everything is there.

Music snooping is time consuming, but some of the kids' stuff is pretty good. I even downloaded some Fall Out Boy and Jay-Z for private use on my iPod. If only my kids knew.



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Holshof confirms candidacy

continued from page 8

Hulshof's stance on such research. "He said he was not interested in using the presidency to block research.

"He is used to dealing with people with differing views," Danforth added. "If (Hulshof) were somebody who would go in with some social agenda, you can't have that. But I don't see him in that light at all."

Hulshof, a Columbia resident who received his bachelor's degree from the University of Missouri-Columbia, also cited family considerations as a factor in his decision.

A university job would mean no more weekly commutes to Washington and more time with his wife and two young daughters. Overseeing the campuses in Columbia, St. Louis, Kansas City and Rolla also would likely double his current salary.

University curators hope to have a president for the four-campus system in place before the start of the fall semester. Columbia resident Gordon Lamb, a higher education search consultant and former president

of Northeastern Illinois University, is serving as interim president. He also is participating in the St. Louis interviews.

The 10 curators—who double as the presidential search committee—will meet next week in Columbia for their regularly scheduled sessions. The curators, as the search committee, will also convene Friday afternoon by telephone conference call.

Curators have previously interviewed presidential candidates in Kansas City and St. Louis under circumstances similar to the secrecy surrounding Wednesday's session with finalists.

The advisory panel—a group of professors, students, alumni, retirees and nonfaculty employees from the four campuses—will forward its impressions of the three finalists to curators.

The panel will not make a recommendation as a group, but instead offer individual assessments of each finalist, a process that some panel members have said in private diminishes the group's role.

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Condos fail to meet Fair Housing Act requirements says St. Louis group

by Joseph Lewis

A non-profit group out of St. Louis is in the beginning stages of bringing federal civil legal action against condominium developers in Camden County because of their violations of the Fair Housing Act's handicapped accessibility requirements. The Metropolitan St. Louis Equal Housing Opportunity Council released "No Access to the Lake" in January, a report detailing 40 condominium developments around the Lake of the Ozarks that have violations of at least one of seven standards under the Fair Housing Act.

Mira Tanna, the assistant director of the council, presented her findings to lake residents, detailing specific condos and their violations back in January. She spoke about the laws under the Fair Housing Act, adopted in 1988 and amended in 1991, which address multifamily construction with four or more attached units. Since then the lake media has been relatively quiet about the issue, waiting for action on the violations. That action has begun.

A little background, the Fair Housing Act says that the multifamily developments have to be designed and constructed with an accessible main entrance, there have to be accessible public and common use areas, there must be usable doors, routes into and through the unit. Also there must be accessible light switches, electrical outlets, and environmental controls, as well as reinforced bathroom walls, and usable kitchens and bathrooms. Referencing these rules, a group from St. Louis came to the lake last year and asked developers for access to their properties.

"Wow, it is a very fast growing area of the state, one of the places where there is an incredible amount of development, especially multifamily development", Tanna said, "and we went down there to kind of check it out, and we were just astounded with what we saw."

Tanna is referring to the numerous violations by over 40 developments that were under construction, completed, and some that had residents in

them. Things like outlets that were too low, doors that were too narrow, bathroom walls that could not support a bar for people to brace themselves, and most obviously, all the steps.

"We did see some where it was really clear that they thought about people with disabilities when they were building these complexes," Tanna said, "one built a beautiful ramp headed down to the boat docks, they had access to the swimming pool."

"But places where they absolutely had no planning or forethought, it is likely that they will have to spend a lot of money to perform retrofits."

Tanna says that the report was not the end all to the issue when it came out, but it did give a good picture of the problems in the area. That's leading to the next step.

"We're particularly interested in holding the people accountable who designed it." She adds, "These are some of the biggest fair housing settlements that you'll see, are in accessibility cases, because there are lots of different kinds of relief in these cases."

Tanna says there can be actual damages awarded for anybody who is injured. She says in some accessibility cases if you can identify people that have been denied housing because it is not accessible to them or if you can identify people who have been emotionally distressed because they cannot move around in their homes, those settlements can be pretty large. There are also civil penalties and the requirement that complexes retrofit.

"There can be injunctive relief which includes full retrofits, and these can be in the many millions of dollars if you're talking about redesigning individual units, redesigning access to the public and common use areas," Tanna said.

Several issues addressed in the report that make the lake unique are the high median age of the population of Camden County (45.2 compared to a state median age of 36.1), the large amount of veterans (19% according to the 2000 census).

The largest minority group among the lake area is the population in Camden County with at least one disability (over 15% of the almost 35,000 thousand full time residents). Another issue is the lack of planning and zoning in the area, until 2004 when the county created the five mile area around the lake that falls under county jurisdiction.

Tanna says that within the month of June, the lake area may see more of the St. Louis group down here addressing the issue before it takes concerns to the federal Housing and Urban Development office.

"Among people who have friends with a disability, they are saying finally someone who is bringing this issue forward, we have no one to handle this issue for us," she said. "A lot of these people, I think, have felt afraid to do anything themselves,

because it is a tight knit community among people who live there permanently, and not just vacationers."

She says that one developer actually contacted her after he read about the issue in a lake area paper. Tanna says that the issue is probably going to take a while to really come out across the area, but the problems will have to be addressed regardless.

And the developer that contacted her says he is re-evaluating his project completely.

"Why be on the tail end of something when we can be on the forefront," Tim Cribb said. He is the developer of the Lakeside Development in Linn Creek. He says that he was in the process of excavating the land for one of several 22 unit condos when he read the newspaper article.

"At one of our staff meetings last week, we had the article and

the key investor, Bill Griffin, and he said let's look into this," Cribb said. "What I'm doing next week is taking the plans back to our architects and engineers and I'm gonna drop the information that Mira gave to me on the table and say 'Get into compliance.'"

Coming from Chicago, Tim says the information was never presented to developers up there either.

For more information on the specific developments that are cited in the report, you can log on to www.ehocstl.org, click on the News tab at the top of the page, click press releases, and download the report. Federal laws regarding the construction of new buildings with more than four units can be read at: www.hud.gov/offices/fheo/FHLaws/yourrights.cfm.



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Lake Ozark blasted in auditor's latest report

by Alison Schneider

The City of Lake Ozark has found itself once again under scrutiny by both government officials as well as residents of the community. With two state audits called for by constituents in less than 10 years, the city government has some explaining to do—again.

One audit, released in 1997, was performed by the Missouri Department of Natural Resources (DNR) and covered the Lake Ozark City Sewer operations over fiscal years (FY) 1993-1996. Soon after, another, more intensive audit was performed on the City's books by then State Auditor Claire McCaskill's office covering FY 1999 (Report No. 2000-115). Most recently, a concerned group of residents spearheaded a petition drive requesting another audit of the City's records to be performed by the State Auditor's staff. The results of current State Auditor Susan Montee's audit covering FY 2005 (Report No. 2007-21) was formally presented to the community at a meeting on May 1, 2007. All of the audits uncovered problems with the City's record keeping procedures across the board—which confirmed the citizen's suspicions.

The 1997 DNR audit discovered that the City of Lake Ozark had not established a separate bank account for the Solid Waste Management District (SWMD) as required by state statute. Subsequently they had not conducted bank reconciliations specific to the operating costs and income from the sewer and water services offered residents. The DNR audit cited "Improper Allocation of District Funds". Neither the city nor the council maintained separate accounts for the SWMD revenues and expenses—stating that "proper allocation of revenues and expenses is impossible due to the limitations" of the system in use. The city responded by setting up separate bank accounts for the SWMD and that income and costs should be allocated on an "equitable basis and charged to the appropriate account for each grant".

The '97 DNR audit also discovered that a surety bond didn't cover the city employees involved with receipt and disbursement of monies. The surety bond is standard procedure

(usually) with all persons handling public funds, insuring them and the district against loss or theft. Once again, the city responded immediately by procuring the appropriate bond insurance.

Another glaring problem was the district's improper documentation requirements for disbursements. The DNR audit cited five instances of payments in which no supporting documentation was provided nor could be obtained. The auditor recommended that all future disbursements be properly documented and confirmed or the request should be disallowed. The city indicated that they would institute this policy from that point forward. The DNR considered the audit successful in that the oversights they encountered were met with cooperation by city officials and the bookkeeping problems would be corrected.

Soon after this audit, concerned residents of Lake Ozark circulated a petition that spurred the State Auditor's office to scrutinize the City's record keeping procedures. Released in November of 2000 with Gary Weber serving as Mayor at the time—McCaskill's audit cited a number of problems that included the lack of a formal bidding policy, imprudent use of public funds and more bookkeeping problems—specifically missing supporting documents from reimbursement requests by city officials and insufficient detail in board meeting minutes.

The 2000 audit also noted that the city had not performed a formal review of the sewer rates and the adequacy of the charges—even though the DNR audit had indicated the same problem and made suggestions and provided instruction as to correcting the problems. The sewer fund's financial statements showed losses of about \$89,000 in 1998 and just under \$500,000 in 1999.

The audit revealed that the city's budgets weren't kept with the official minutes and were not signed by the board denoting approval. Moreover, the city budgets didn't include information required by state law—such as budget messages or general budget summaries describing the features of the budgets as presented and any major changes or adjustments from

previous years. Further still, the auditors found that city accounting duties were not adequately segregated and "improvements (were) needed in controlling receipts".

McCaskill's 2000 audit also found that complete records accounting for all property legally owned by the city were not adequately maintained. McCaskill noted that in a "prior report for the municipal divi-

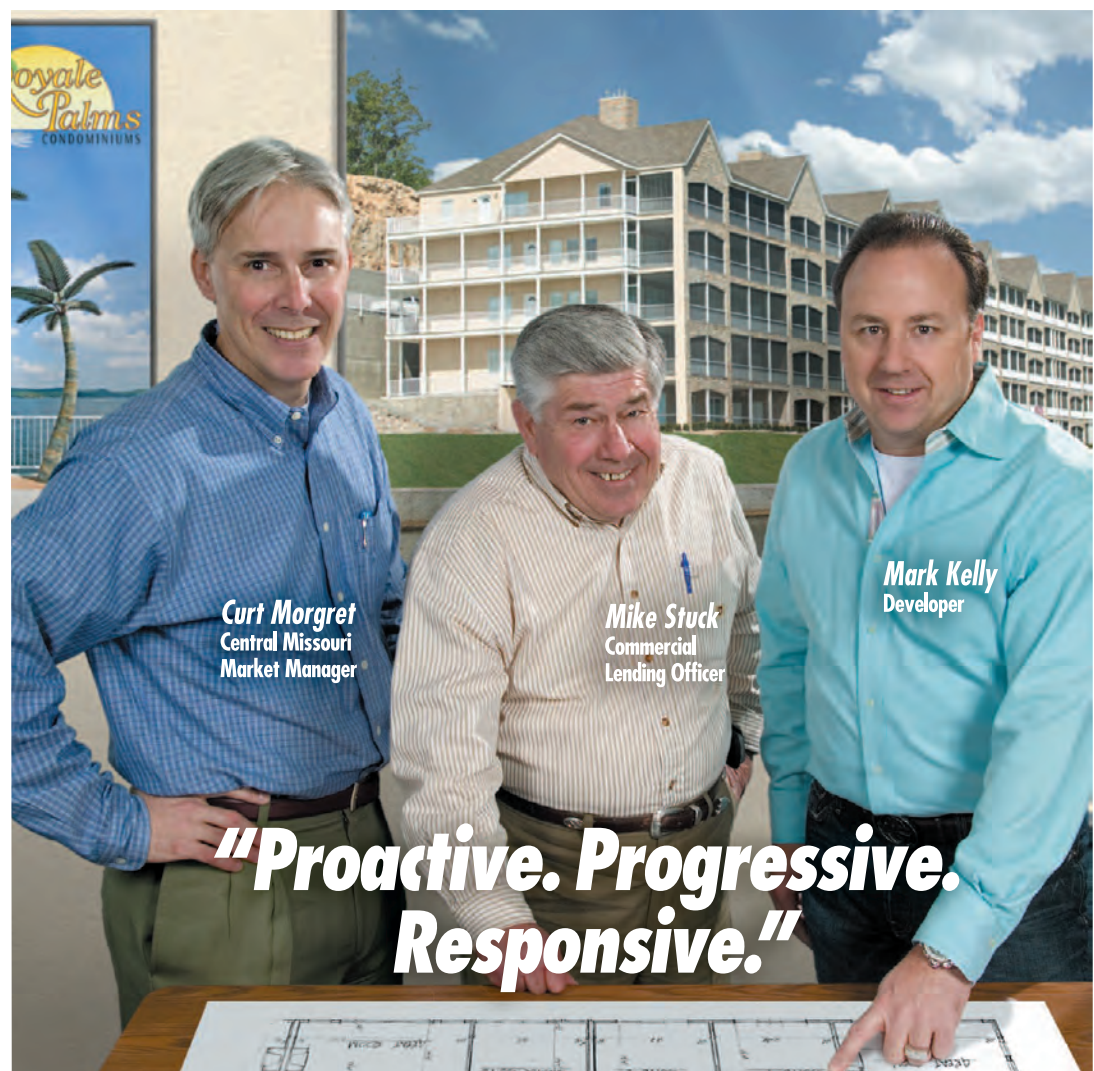
sion" accounting duties were not found to be adequately segregated and that situation was still a problem in this audit.

The city had also failed to enter into formal written agreements with other municipalities (notable the city of Lakeside) for sewer services and there were not documented contractual agreements with the City Attorney, the CPA providing the accounting services—not even

the cleaning and maintenance crew for City Hall.

"Monthly listings of open items are not prepared for the fine account," states the report. "Procedures are not in place to follow up on old outstanding check and bonds" held by the municipal division and "Warrants are not always issued when applicable for nonpayment or failure to appear" the

continues on page 21



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Law makers deliver on Blunt's agenda: some of what passed

Gov. Matt Blunt generally got what he asked for from lawmakers. A Medicaid overhaul, a higher education initiative and tax cuts. Sometimes, he got even more than he bargained for during the 2007 legislative session.

Lawmakers, for example, sent the tax-disliking governor far more tax breaks than he had requested. They sent him an anti-abortion bill with even more provisions than the self-described "pro-life" governor had detailed in legislative priorities book. Legislators delivered Blunt his "MO HealthNet" program while expanding health coverage for more people than envisioned by the governor who had cut benefits just two years ago. And lawmakers gave Blunt far more resistance than he would have preferred before finally passing his plan to take \$350 million from Missouri's student loan agency for college building projects.

But in the end, "it's a victory for him," David Kimball, a political scientist at the University of Missouri-St. Louis, said Saturday.

Flanked by Republican lawmakers shortly after they wrapped up their work Friday, Blunt proclaimed it "an extremely productive legislative session."

During his State of the State speech in January, Blunt used nearly one-third of the words to emphasize the importance of health care issues. Foremost was his plan to revamp the Medicaid health care program for the poor.

"What I propose with MO HealthNet is not a minor reform. It is an entirely new system," Blunt said then.

Legislators adopted the basics of his proposal, including his new name for the program, while passing a bill that places a greater emphasis on coordinated, preventive health care. But they left out Blunt's plan to reward patients who set healthy lifestyle goals with extra health care benefits. And they significantly scaled back his plan to subsidize the private health insurance premiums of lower-income employees who previously were uninsured. Lawmakers also restored dental and vision coverage to a few hundred thousand adults who lost it as part of the benefit cuts

enacted by Blunt and Republican lawmakers in 2005. Blunt hadn't requested that restoration but he accepted it.

There are "some very positive things in Missouri Healthnet in terms of expanding coverage to Missourians in need," Blunt said at his end-of-session news conference.

Democrats described the Medicaid legislation as a missed opportunity. With Blunt boasting of a budget surplus and improved economy, this year would have been the prime time to reverse all the 2005 Medicaid cuts, they said.

"But no! In fact, we're going to stock it away and save it. That is absolutely cruel," said Rep. Mike Talbot, D-Kansas City, a member of the negotiating panel for the Medicaid bill who refused to sign onto the final version. "We will be making those cuts permanent."

It was not health-care cuts but rather tax cuts that Blunt trumpeted when the session began. He embraced a state income tax exemption for Social Security benefits, which lawmakers decided to phase in.

Blunt also called for an expansion of the Quality Jobs tax credits for businesses that add jobs with health insurance and better-than-average pay. But legislators added numerous other tax breaks to the bill, inflating its cost higher than Blunt preferred while also inserting several potentially problematic provisions.

The result is that Blunt is faced with a tough choice on whether to veto the bill or sign it, and count on lawmakers to pare it back later, either in a special session or next year. Blunt's other hallmark issue was a higher education initiative that increases college scholarships, limits university tuition increases and takes \$350 million over six years from the Missouri Higher Education Loan Authority to finance dozens of new and renovated college buildings. The college building plan failed in the Legislature in 2006. And it underwent numerous transformation before Republican lawmakers finally used their majority power to pass it this year.

Most notably, the legislation

Blunt received no longer is focused on life sciences buildings as Blunt had proposed. Projects related to human medical research got scrapped to try to appease opponents of human embryonic stem cell research.

The higher education bill marked the first time this year in which Senate Republicans used a previously rare procedural maneuver to shut off debate and force a vote. They did it two more times on the session's final day to secure passage of anti-abortion legislation and a proposed constitutional amendment making English the language of official government proceedings. The latter measure will go before voters, likely in November 2008.

The abortion bill, which would take effect Aug. 28, would require greater state oversight of abortion clinics, allow abstinence-only sex education courses and prohibit people affiliated with abortion providers from teaching sex education. Blunt initially proposed only the latter provision but ultimately backed all them. Until recently, Senate filibusters were rarely forcibly broken. So the final day put Democrats in a foul mood.

"I think the Senate Republicans are a bunch of punks," Senate Minority Leader Maida Coleman, D-St. Louis, declared to reporters. "We have worked hard to reach out to the Republicans. But the Republicans have an agenda, and that agenda leaves no room for compromise."

Blunt's higher education, tax policy and health care initiatives are likely to have long-term consequences, though Republicans and Democrats disagree on whether that's good or bad. But Kimball, the political scientist, suspects that 2007 could mark a long-term change in the way the Senate operates, setting a new precedent for the majority to stifle dissent to pass its favored bills.

"It certainly angers the Democrats, but I don't think it's the sort of thing that the public really cares that much about," Kimball said. "So I expect this will be a routine tactical maneuver in their arsenal for the majority party in the Senate from here on out."

Ribbon Cuttings

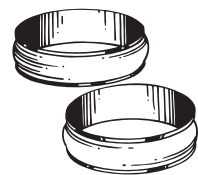


The Camdenton Area Chamber of Commerce recently welcomed Scuhltz & Summers Engineering into the Chamber with a ribbon cutting. Located in Osage Beach, Scuhltz & Summers Engineering supports development at the Lake with civil engineering, land surveying, and materials testing. Participating in the ribbon cutting were Board member Alan West, First National Bank; company representatives Stanley Schults, Principal, and James Burtin, P.E.; and Board member Kirk Page, Lamar Advertising.



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Stephanie Snofke, CBC

Lake Ozark auditor's report

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report continues. Similar to the DNR audit, the McCaskill audit discovered that police personnel responsible for collecting monies were not bonded and adequate records weren't maintained accounting for fines and disposition of traffic tickets, disposition and monies collected or owed.

It was also noted that the board at the time did not approve payments to city employees and several payments to city employees weren't properly reported to the IRS as wages, with 1099 forms not always filed as required.

The most recent audit was again spurred by a residential petition request with over 350 signatures. Current State Auditor Susan Montee's report was not that much different than the previous audits and in fact makes this point in the first paragraph of the findings synopsis, stating "Many of the findings in this audit are similar to those included in our previous audit of the City of Lake Ozark. The city has made very little progress to improve accountability over city resources."

Montee's report found that the City of Lake Ozark had increased financial liability by 43%, refinancing past debts as well as financing the expansion of the sewer and water system and the addition to the Osage National Neighborhood Improvement District (NID) project. The city also entered into a \$5.6 million lease purchase agreement without proper solicitation of proposals.

The city has established five NIDs for a total of \$2.8 million in recent years and there are some questions here as well. There is no supporting documentation of how assessments would be calculated for residents affected by the Osage National NID. In fact, the city wasn't found to maintain adequate record of assessments, collections and balances due. They have not established separate funds or bank accounts for each NID as required by law, nor have they established accounting procedures to ensure accurate reporting for each NID. Most glaringly, the city isn't charging enough to cover interest due on the Knox Point NID bonds.

The three TIF projects that the city has recently approved

were not established at the time of the audit – but many citizens are concerned. "I want to know how the city plans to provide services for these new projects when the taxes generated by them aren't available for 20 or 30 years" said one resident. "I just don't think they are thinking this through – it looks like they are just trying to get construction going and hoping that taxable building comes in around it – I think it's a big mistake."

Furthermore, the report found that the city had issued revenue bonds in 2002 that should have established separate accounts. The accounts were supposed to be funded by transfers from the water operations revenue. The city however doesn't have sufficient money in the Water account to properly fund the new accounts as required. As a result, the new accounts remain either unestablished or un-funded.

There was no formal plan on file, nor does there appear to be one in existence regarding the city's purchase of land for the development of the city park. The "Strip" beautification project also has no formal plan, with costs for this "transportation enhancement project" running at about \$620,000 for engineering and construction. The beautification project reportedly received some funding from MoDOT due to the widening of the thoroughfare and resurfacing, but with no written plan in place, it's difficult to pinpoint where the funding originated for the entire project and exactly how those funds were disbursed.

Noted once again were the lack of established procedures to properly allocate expenditures and disbursements, which would ensure the restricted/specified revenues, were spent only for the intended purpose. Monies are routinely moved around from the Sewer, Water and Transportation accounts to the General account to cover administrative expenses – but there is no regular supporting documentation including approval by the Board of Aldermen.

Also cited, the inadequate bookkeeping control and lack of attention paid to the collection of licensing and permit fees resulted in \$1,265 going uncollected. The receipts simply did not match up with the amounts

recorded as deposits.

Receipts in general are not adequately documented or verified which has resulted in a lack of receipt slips, intermittent posting procedures and bank deposits – making it very difficult if not impossible to balance reports. As a result, the audit found that "the city has accumulated large balances in due to/from accounts, and wrote off some of these balances in 2004 without adequate supporting

documentation."

Financial statements are still incomplete and inaccurate, often not published (as required by law) and the budgets are ill-prepared and often unsubstantiated. The bidding procedures remain sporadic, and they entered into a long-term contract for residential and commercial trash services without documentation stating the value of the contract.

Municipal court receipts are still not controlled sufficiently with inadequate segregation of duties, untimely collection of bonds and citation fines, and

untimely bank deposits – once again making balancing the accounts extremely difficult. The municipal authorities responsible for collection of fees and fines are not under any surety bonds – even though the matter has been pointed out repeatedly, the court has repeatedly "failed to take action" according to the audit report.

Also noted by the Montee audit are recommendations in procedures relating to everything from payroll, vehicle and equipment usage (including cell phones), credit cards and

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Lake Ozark auditor's report

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expense reimbursement to property tax, utility record keeping, capital assets, evidence and seized property and rules for ordinances and closed meetings which are in clear violation of Missouri's Sunshine Law.

Montee said that this was the third such audit in the past 15 years by the SOS offices and all audits have shown "similar problems", adding: "We'd prefer not to come back."

What is going on in Lake Ozark? There is no question that the city has seen a high turnover in elected officials over the years – unfortunately that's not always a good thing. Alderman Jeff Van Donsel stated that he would see that each and every point from the audit would be addressed.

"Some of this has already been put in place," he said. "It would sure be easy to point fingers" added Van Donsel, but we're the elected officials, and we are charged with the responsibility of making sure there are controls in place and getting these problems corrected."

At the time of the audit presentation, Van Donsel was Mayor Pro-tem. The April mayoral race ended with challenger John Franzekos defeating first-term incumbent Paul Sale by one vote. In the subsequent reelection on May 22, Franzekos once again received the popular vote, but by a much larger margin of 289-152.

Lake Ozark residents attending the meeting were not convinced. "If I ran my business as poorly as some of the things have been in this city, I'd be out of business. Either the government would shut me down or I'd go broke," said business owner Gary Koen. "What's really disturbing, is that many of these problems were indicated in previous audits and nothing was done. Is it going to take another ten years to get [them] corrected?"

The 2007 audit report lists several expenditures that Montee said didn't "appear to be a prudent use of public funds". Among these are \$1,500 in holiday bonuses and \$10,000 in

untaxed performance stipends for city police officers.

Susan Drummond, Lake Ozark resident attending the meeting, felt pretty strongly about these type of expenses. "This is stealing," she said, "this is fraud. This is a misappropriation of funds and no one is being held accountable. So we keep the employees, and down the road we'll be going through the same thing?"

City Administrator Charles Clark reported that the bonuses and stipends have been stopped, but many residents in attendance don't seem to be convinced.

"If there have been the same problems through 4 audits over 15 years, we're supposed to believe that this time the city will fix it? I don't think so," said one resident. "These people just don't seem to get it. We can't keep letting this happen. We need to replace the bookkeepers – now."

Another attendee also felt there needed to be a change in personnel, "I don't think they're

necessarily stealing, but they are robbing Peter to pay Paul – a government just can't run that way. Eventually the money just has to be there – you can't keep moving it around and hope the electric won't get shut off. We need to get new people in that office taking care of these books and we need to find a different CPA first thing."

One thing is for certain, the

city has to clean up documentation and start following state-mandated guidelines. With the recent surge of TIF and CID and other alphabet "creative financing" programs in the community, it's only going to get more complicated. Right now, it seems that the citizens of Lake Ozark have a right to be concerned. Maybe this time, things will change?



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Security takes on several forms, depending upon the way that you look at it. Securing your data from loss to viruses and worms is one instance, covered in depth in a previous issue. Securing your data from theft, particularly identity theft is another, and is partly covered under virus protection. Chances are, if you have a good software or hardware firewall, and decent software to safeguard against viruses and adware, your data is

relatively safe from internet intrusion. In a sidebar, you'll find some latest information on viruses, trojans, worms, rootkits and adware, with some links to recommended software.

But what about security from catastrophic loss? What if everything on your PC vanished today? How long would it take to get your business back to "normal"? Could you even recover from the loss, or would you spend untold hours (dollars) on

entering data that you lost?

Security from hardware failure, such as a disk crash, or from fire, flood or a similar calamity is discussed in this month's "Backup" article. Security from data loss due to theft is covered in this article.

If you run a business, you probably have sensitive information you do not want just anybody to have access to. For most of us, locking the office door is a sufficient deterrent for the casual

snoops who may just want a look at their co-worker's pay level. For some others however, it may be advantageous to take a more pro-active approach to protecting confidential personal and/or clientele data. What are your options and what is entailed in using them? If they get past the office door, your data and/or account numbers, passwords, financial records— all are compromised.

Security for your data against intrusion is essentially useless if the thief can simply steal the entire PC and then at their leisure use a brute force program to crack the passwords you have setup. Forget internet intrusion for a moment. Any security system for data protection must include physical security.

The information on your computer is easily accessible under most circumstances, if the individual wanting it has access to the machine. It is extremely inexpensive to include this first line of defense.

The folks at SecurityWare.com specialize in making and retailing inexpensive deterrents against PC theft. Not only the physical box itself, but the hard drives within it that contain your data.

For around \$25 per workstation, you can string a cable from the monitor to the PC, and then secure the third point to something heavy or immovable, like the desk, floor or wall. This includes adhesives that once installed provide 2,000 lbs. of holding strength, more than enough deterrent for most instances.

You can also secure the PC to a bolted-down base then tether the monitor to it, preventing the case from being opened and the drives stolen. These bases are equipped with pick-proof locks, and go for about \$75. There are also options for securing the towers with straps, cables or enclosures depending on the level of protection you choose. In any event, it's cheap insurance to prevent a \$1000 workstation's theft by buying \$25 worth of hardware. But how much is the data inside it worth? Could a clever thief exploit bank account numbers, credit card information, passwords or similar information? How much could be lost? Adding some \$5 bolts to the screw holes on the back of the

case keep the case closed and the drives safe.

As a matter of practice, businesses should insist upon PC cases with pick-proof circular locks to prevent the power and reset buttons from being used. These buttons are usually on the front panel of the PC. If someone can force the computer to restart, they may be able to get it to boot from an external device like a USB key or hard drive, or from a floppy drive. With a controlled startup that bypasses the main internal hard drive, it is a simple matter to obtain the files on the PC.

To defeat startup from a floppy disk, use a drive lock (\$5-\$25) inserted into the floppy slot to prevent a disk from being inserted. Locks are also available for your CD/DVD optical drives and other 5.25" bay devices. Often the locking door that inhibits access to the power and reset buttons will also cover and protect the 5.25" bays.

Most modern PC's can also be started up from a CD or DVD drive. To prevent the computer from being "booted" up from an external drive or a CD/DVD, users should password-protect the system BIOS.

Your computer's BIOS is generally accessed by pressing the "Delete" key just after pressing the power button. Inexperienced users should avoid making any changes to the BIOS settings, as they can render the computer useless. There is a section in the BIOS where a password can be entered to prevent changes from being made to the startup sequence. Note that if you forget a BIOS password, it CANNOT be recovered.

Most computer cases today also ship with a locking ring on the back. (Dell computers ship with a ring on the rear of the case, you can use a padlock there— but it's easily defeated) These serve a dual purpose. You can install a small padlock at this point to prevent the case from being opened and the hard drive(s) removed. It can also be used as an attachment point for securing cables. Cases without this locking ring should be equipped with inexpensive case locks, (under \$10) used in combination with small padlocks and cables. Although not as important, locks are also

continues on page 37



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Sunnybrook Statuary, LLC is not under new ownership. The Lake West Chamber was pleased to welcome them into their membership with a recent ribbon cutting. 374-8284. Pictured at their ribbon cutting are Kristen Hassely, manager along with employees and Chamber ambassadors.

McNally wins Pinnacle award



Realtor Patty McNally was honored with the Bagnell Dam Board of Realtors Pinnacle Award for more than \$9 million in unassisted real estate transactions in 2006.

McNally heads the residential division of McNally Properties, one of the lake's leading real estate organizations.

McNally credits focus and service for her accomplishment.

"Client service is our guiding principle and we concentrate on each individual transaction," McNally said.

"Our strong support staff and long experience smooths the way for our clients."

Patty McNally holds the Accredited Buyer Representative designation and is a charter member of the Institute for Luxury Home Marketing.

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

David Kelley joins Camdenton Medical Center Pharmacy



Registered pharmacist David A. Kelley recently joined the staff of Camdenton Medical Center Pharmacy.

David has more than 12 years of experience as a local pharmacist. He moved to Lake of the Ozarks in 1995 after earning his Bachelor of Science Degree in Pharmacy. Prior to joining

Camdenton Medical Center Pharmacy, David worked at Camdenton Wal-Mart Pharmacy where he was the pharmacy manager for the past nine years. While there, he really enjoyed getting to know his customers personally.

"I made many good friends there and worked hard to give them the best service I could. I am looking forward to doing the same for the customers at the Camdenton Medical Center Pharmacy," says David.

He lives in the Camdenton area with his wife, Jennifer Kelley, a realtor with ReMax Lake of the Ozarks in Osage Beach. David enjoys spending time with his daughter, Kat, and his son, Andrew.



Meadow Lake Estates



New Homes & Home Sites "Gateway to Lake of the Ozarks" Long Lane at Meadow Lake Circle

Model Home open for inspection every day by appointment. Located in unincorporated Miller County down a charming country lane, just 12 minutes to Lake of the Ozarks and 30 minutes to Jefferson City. Close to schools, shopping, churches, and Dr. offices. Ground floor opportunity to be a part of our new 19-lot development with private stocked lake, street lighting, fire hydrants, grassy meadows and split rail fencing; paved streets and central sewer are on their way! This one-of-a-kind custom home features 3 oversized bedrooms, a

3-car garage, lake front on 3, nearly level acres, stainless steel gourmet kitchen with maple cabinetry & natural faux granite counter tops. Additional features include vaulted ceiling great room with stone fireplace, formal dining room, and family room; crown moldings recessed ceilings, built-in dressers in huge master bedroom closet, jetted tub & huge shower are also featured.

This handicap friendly, one-story traditional home is being offered at only \$217,500.00. Developer will pay a "principal" Buyer's closing costs



(maximum allowed by law). Ready to build home sites including all utilities available from \$16,950.00. (Great home sites still available-let us or your own contractor build you your dream home!)-Brokers Welcome, Contact Owner/Broker/Developer at (573) 365-0585, or go to RescoRealtor.com

The Ranches at Long Lane



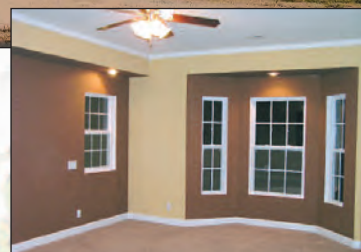
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Crown moldings, elegant Master suite with bay window and double door entry into one-of-a-kind master bath with jetted tub & huge stall shower, Walk-in Closet with built-in triple tower cherry wood dressers; landscaped, fenced, and all window treatments included. This "handicap Friendly", 4 bedroom, 2 bath, dining room, living room, w/oversized finished garage custom home, was bank appraised at Only \$219,950.00. Contact Owner/Broker at (573) 365-0585 or go to RescoRealtor.com



Security: Viruses & Malware threats

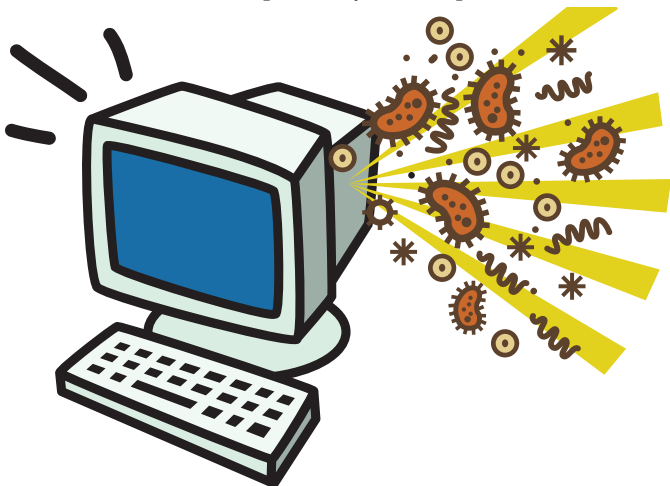
Security from viruses and spyware on your PC begins with a state-of-mind. It is being aware that websites are trying to actively infect your PC with malware, adware and other threats. It is recognizing that if the site is not a known, trusted one it is potentially dangerous.

Put your into preventing infection, instead of hoping your anti-virus application will catch it once it's inside.

Remember the basics. Update

that it is no longer safe to use a single anti-virus program, experts say. Viruses have evolved, even in the short time since we last covered this topic. They believe now there is virtually no chance you can stop the more sophisticated threats once they have had the opportunity to execute inside your system.

Some viruses can now terminate the anti-virus processes (programs) that are running on your computer, and then infect



and patch your operating system often. Update your browser and the plug-ins you use, such as Java and Flash, as well.

Never click e-mail attachments from unknown sources. Be suspicious of attachments from friends.

Never install software from companies or websites you don't know and trust. Do not click a button allowing an executable (ends in ".exe"), plugin or add-on (like a toolbar) to be installed from a website you don't know to be trustworthy.

Use a software or (preferably) hardware dedicated firewall to prevent intrusion, and limit the exceptions to the firewall.

Be aware that simply entering some websites will cause your computer to become infected by worms and/or viruses. These websites do not require any interaction on your part, they exploit weaknesses found in Windows and Internet Explorer (use Firefox or Opera web browsers for a little bit more security).

For those wishing to go the extra mile, install a "sandbox" that isolates your browser, preventing infection.

With the basics covered, realize

your system at will. According to recent tests by independent organizations, the anti-virus application that is best prepared to defend itself against termination is Symantec's Norton Anti-Virus (NAV). NAV is however, susceptible to infection itself, and so is not enough. NAV also has longstanding problems with interaction- in that it causes problems with installed applications and drivers in some instances. A second, less-vulnerable application is needed.

• Free Anti-Virus applications

<http://www.avira.de> (Avira) Good features, annoying nag screens.

<http://free.grisoft.com> (AVG)

Includes the recommended rootkit scanner and spyware tools as well.

<http://www.avast.com> (Avast!)

Includes free cleaning tool available for download.

The preferred configuration is Norton Anti-virus also running Avira (pro edition- not free), although any two running concurrently will be better than one or none.

Rootkits are often the most dangerous of the maladies that can befall your computer, and

most anti-virus companies have released applications that can find these and get rid of them. We recommend you download and use all three of these products once (along with Avast's excellent cleaning tool), to clean your system before switching or adding anti-virus applications.

• Free Rootkit Tools

<http://www.f-secure.com/blacklight>

<http://www.sysinternals.com/Utilities/RootkitRevealer.html>

Microsoft's Online Alware Remover

<http://www.microsoft.com/security/malwareremove/default.mspx>

(requires you to use Internet Explorer as opposed to other web browsers)

Removing rootkits first require us to know what they do and why. Rootkits work by changing Windows in order to hide another program while it is running. Most anti-virus applications cannot find rootkits or remove them. Because of the way they work, they are hidden from view by you, and your software. You need to first find and remove the rootkit, and then remove the virus or spyware it was hiding.

Sometimes removing the rootkit can cause system instability. Backup your data before you proceed. After using the rootkit

Using a Sandbox

Now knowing that merely visiting a website can infect your machine, and that short of disabling Java and Flash and other plugins, there is virtually no defense, what do we do? First avoid websites you don't trust, that show up in searches as random URLs instead of ordinary site names. Don't visit serial number or crack download sites, avoid using P2P sharing programs. Then you can use a "sandbox".

This is essentially a program that creates a "virtual environment" for your browser to run inside of, isolating it from the main system. Not all sandboxes are created equally, however. Like anti-virus programs, new hacks and malicious code can force them to terminate (shut down) leaving you defenseless.

These are the only three sandbox programs currently recommended as resisting termination and still effectively isolating your system. They're not all free, and not necessarily easy to use. But it is worth the effort to try if you frequent websites you don't know are safe. Remember, places like MySpace, PhotoBucket and other popular media-sharing sites are often places hackers upload infected files.

www.sandboxie.com (\$Donationware)

www.softsphere.com (\$29, free 30-day trial)

www.greenborder.com (\$30, free trial)

www.mojopac.com (\$30, free trial)

scanners, unhook your internet, reboot your PC and run your anti-virus performing a deep, intensive scan of the entire system. Cleaning the system first will let

your additional anti-virus or spyware applications start out uninfected, and have a better chance of protecting you.



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Security: Backups prevent data loss

Security for your PC also extends to backups, protecting your data against loss. Without proper backups, you have no way to retrieve the information that has been lost. While not perhaps everyone's favorite thing, backing up your data is essential in any business. Doing it right will mean the difference between being in business and losing money while you recover.

Windows XP and Windows Vista have tools for backing up and subsequently restoring your data. Under Windows 98, Backup did the job as well. What's important is how you backup, and how often, not which application you use in particular. Backups are not just about saving a copy of the information. They are also about saving the information to somewhere safe. Somewhere away from the original source of the data, so that if a calamity befalls the source, it does not also affect the backup.

Offsite backups are the way to go. We use inexpensive external hard drives to "mirror" - be an exact duplicate, of our main drives. These external drives can then be taken offsite. We just take them home until the next backup is done. In our case, we backup weekly. If you enter large amounts of information daily, maybe you should do daily backups. The question is; how much information are you willing to recreate? Just pick a dollar figure, and work backwards.

How many days worth of labor would it take to redo the work that would be lost? This figure will tell you at once how often you should backup. There is also the question of how much to backup. Do you choose all the data, or just the working files? How much time will be spent in reinstalling operating systems and applications, then restoring the files?

These are difficult questions, and ones you should make an effort to answer. Also consider for a moment whether or not you have a plan for replacing equipment damaged by theft or disaster. Will you simply go to the local office store and buy the needed items? Have a technician install them, or will you do it? Having a plan is part of a backup routine.

In our instance, if the primary server were to completely fail, we can use a backup machine, and use our external drives as shared volumes. This will keep us going until we can purchase and install a new computer. If any one vol-

ume fails in the server, we can restore it from the backup, using a hard drive purchased and installed locally. As long as our backup drives do not suffer the same fate as the server's drives, we're fine.

The key to backing up effectively is to make it as simple as possible. Easy to do, and ideally, automatic. Most backup software available commercially has the ability to schedule unattended backups and execute them in your absence. We choose the middle of the night, when the server load is low.

You can of course determine which time is right for you.

Incremental

You can choose to do incremental backups, where you have an original backup and then everything that is new is added to this set each time it is run. This method requires a continually growing destination, and is generally limited to methods that use removable media like CD's, DVD's, tapes and floppies. The original set for instance, could span 5 DVD's. Each night's incremental backup is then written as a "session" onto a CDR disc, which is finalized when the disc is full.

The same applies for floppy disc and tape backup systems. Traditionally, large businesses chose tapes, resembling cassettes. As each one filled up, a new one was added to the set. The trouble was, when restoring, you had to run through all tapes in the set, regardless of how large it had become. It was necessary to do new sets frequently to get around this, and they too, were time-consuming.

Replacement

You can choose to do a replacement style backup, in which all of the data is deleted and then a new, fresh copy is written each time the backup is done. This is a sound decision, except that it wastes time rewriting files which have not changed, every time. Those of you with small backups can choose this and use a fresh disc each time.

Synchronization

In this method, like incremental, only files that are new or altered since the last run are read and copied to the backup medium. The software makes sure the source and destination drives are identical, erasing and/or writing file changes. The major drawback to this method is that it requires a random-access backup device. You can't use a write-once DVD or CD as a destination. DVD-RW and CD-RW can be used, but they are

very slow to erase and rewrite, and you can only erase them so many times. It's best for use with hard drives or partitions that are the same size as the source drive(s).

Which of these methods (or others) you choose depends largely on the frequency of your backups, how much information you will be archiving, and the amount you want to spend to secure your data.

In our instance, nearly a terabyte (1 TB = 1,000 GB) is a significant amount to backup. A tape

system designed to handle this would be slow and costly. DVD's, at 4.7 GB or even 9+ gigabytes each in the case of dual layer, would also be costly, time-consuming and labor intensive (around 70 dual layer DVD's). The easiest and least expensive option for us is hard drives.

At the time of this writing, 500 GB hard drives are available for about \$130. An external case (USB or Firewire) is another \$50 or so. Two of these can handle all the information we need to backup, and can easily be taken offsite for added security (just handle them gently).

If you backup just your business accounting files however, you may be able to fit them onto a single CD. Writing a new CD each night and taking it offsite or putting it in a firebox is convenient and affordable.

No matter which method you choose to use, or source media you will copy to, backups need to be a part of your routine, and a part of your strategy for recovering from mishaps. The less time you can afford to be out of business, the more aggressive your backup strategy needs to be. Plan for the worst, and hope for the best.



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Wood Re New was recently welcomed into the Lake West Chamber. Owner Justin Nelson bought the Wood Re New Franchise for the Lake of the Ozarks in 04'. His business is cleaning and protecting exterior wood on Decks, Docks, Fences, and Wood Siding. Pictured at Wood Re News ribbon cutting are owner Justin Nelson and Chamber ambassadors.



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The Vandervort Report

The Stage is Set for the 2007 Benefit Concert Series at the Horny Toad

What an incredible line up we have in store for this summer! Starting June 24th, with the Guess Who, then July 5th with REO Speedwagon, July 22n it's the Nitty Gritty Dirt Band, on Sunday July 29th it's the one and only Willy Nelson, August 5th is Air Supply, and the grand finale concert of the summer; the Steve Miller Band on August 26th! None of these fantastic bands have ever been to the Lake of the Ozarks before, and it's pretty unbelievable that we've been able to put this caliber of line up together for the Lake this season. You might say we are pushing the envelope to its outer limit.

The Steve Miller Band is by far the biggest group to ever come to the Lake of the Ozarks. The going cost of a group like the Steve Miller Band is a whopping quarter of a million dollars for one show! Willie Nelson and REO Speed wagon don't lag very far behind that figure either. Certainly this quality of bands can command a higher price to play, which in turn dictates a higher ticket price. The Horny Toad limits the sale of our general admission seating to one thousand tickets per show, which is directly related to the price we charge for a ticket. Our VIP and reserved level seating help make up the difference.

All net proceeds from ticket sales are donated to the Kiwanis children's charities at the Christmas for Kids banquet in December. Last year we donated thirty six thousand dollars to the Kiwanis from our benefit concert series.

The Horny Toad doesn't make one penny from the ticket sales; in fact we actually subsidize the concerts to ensure their continued success. Most

would think that we make it up in food and beverage sales, which isn't the case; the nights we have concerts we don't turn any tables because people get there early, and don't give up their spot until the end of the evening.

Anyone who's been to the Toad on a summer weekend knows that we fill up with or without a concert.

I'm often asked; "if we aren't making any money on the concerts, than why go to the trouble and expense?" It's a pretty simple answer; I love great old classic rock and roll music, and I love being able to bring this level of entertainment to the Lake. You might say it's a loss leader; some say you can't buy word of mouth advertising; you can, but it's expensive. People talk all year long about the great shows they seen last year at the Toad, and can't wait to find out who is coming next; that's the best kind of advertising there is! Giving back to the community is important to me, and bringing these concerts to the lake, and raising money for children's charities, is my way of giving something back.

Be sure and mark your calendar for Horny Toad Offshore Super Series National Championships power boat race coming September 28th, 29th, and 30th with the weekend wrapping up with a double header concert featuring; Head East, and the Little River Band, Sunday evening following the race awards ceremony, and fire works display.

My commitment to our patrons; as long as people keep showing up, I'll keep pushing the envelope, and promote great events and entertainment at the lake. See you soon!

Merlyn Vandervort, CR, CGR
President, Horny Toad Inc
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Ribbon Cuttings



Renner Supply Company / Delden Garage Doors announces their new location on State Hwy 5 North in Camdenton with a ribbon cutting from the Lake Area Chamber of Commerce. For more information or an estimate call 573-346-1020. Pictured in the ribbon cutting along with Chamber Active Volunteers are: (front row) James Stroud, Contractor/Retail Sales Camdenton; Larry Nausser, Purchasing Mgr.; Michael George, GM in Springfield; Denise Dahams, President; Willie Dahams, Technician Engineer (with scissors); (back row) Pat Smith, Wholesale Sales; Phil Golf, VP of Sales; Joe Ship, CFO; Ty Collins, GM in Kansas City and Ray Findley, Camdenton Branch Mgr.



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Ribbon Cuttings



The Camdenton Area Chamber of Commerce recently welcomed Elite Errands Concierge, LLC into the Chamber with a ribbon cutting. Serving the entire lake area, they simplify your life with one point of contact for handyman services, property maintenance, power washing, key holding and more. Call Nikki or Herb at 1-888-LAKE-TIME [525-3846] for help. Participating in the ribbon cutting were Board member Alan West, First National Bank; owners Herb and Nikki Cushman; and Board member Kirk Page, Lamar Advertising.

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Ribbon Cuttings



B&K Ornamental Iron announces relocation to a larger location on Lakeland Rd., between Hwy 54 & Hwy W, with a ribbon cutting. For more information contact B.J. at 573-348-5016. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors are: (front row) Kelsee, Dexter, Devon, and Kember Frisbie; (back row) Joe Frisbie, Founder; B.J. Frisbie, President; and Brenda Korsmeyer of Central Bank.



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Ribbon Cuttings



The Camdenton Area Chamber of Commerce recently welcomed Alliance for Affordable Health Care into the Chamber with a ribbon cutting. Participating in the ribbon cutting were Assistant City Administrator Steven Craig; Tracy Broswell, Central Bank; Board member Alan West, First National Bank; owners Ron and Donna Woelbling; Johna Stanfield, Central Bank; City Administrator Elmer Meyer; Police Chief Laura Wright; and Chamber Executive Director Bruce Mitchell.



Dogs Day Inn LLC announces membership in the Lake Area Chamber of Commerce with a ribbon cutting. Located in Kaiser, MO, for more information, rates, directions, call Lu at 573-348-0720 or visit www.dogs-dayinnllc.com. Pictured in the ribbon cutting are: Michelle Cook, Director of Marketing with the Lake Area Chamber; Lu Harlan, Owner; Denver, Office Manager; along with Chamber Active Volunteer Ambassador.



The Camdenton Area Chamber of Commerce recently welcomed Heartland Security into the Chamber with a ribbon cutting. Heartland Security is an authorized ADT dealer serving the state of Missouri. Contact Dewayne at 573-636-6333. Participating in the ribbon cutting were Board member Alan West, First National Bank; company representatives Dewayne Braun and Jill Milligan; and Board member Laura Gajda, Lake Regional Health System.

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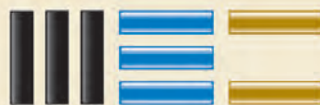
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How do you choose your agent?

In this advertising age of talking lizards, sarcastic Neanderthals and funny fowls you may believe that anyone can sell you insurance and you'd be mostly right. Many people view insurance as a commodity and feel that it is all the same with no differences other than the price. The truth is that insurance is vast and complex. If you've ever tried reading any one of your policies you'd know what I mean. Many policies give coverage to you, take it away in an exclusion and then may turn around and endorse the coverage back on elsewhere in the policy.

As a society we look to CPAs, attorneys, and financial counselors as our trusted advisors and pay top dollar for their services while giving the insurance bid to the lowest priced agent. From an insurance standpoint each person has a unique situation that requires special treatment. A catchy jingle, humorous advertisement or celebrity endorsement is not going to guarantee that a claim is paid.

The best way to make sure that a future claim will be handled correctly is to have a good ongoing relationship with your insurance agent. Your agent should have an understanding of your daily operations and the risks that are involved in running that operation. The agent should also be familiar with insurance. He or she may not need to be a walking encyclopedia of insurance information, but should be able to look at your policy and point out where you may have coverage issues. Having the correct limits and values on your policy is only the first step in the insurance equation. What good are those limits if the coverage is unavailable at the time of loss due to an exclusion or other limitation in the policy?

Treat your agent as you would any other trusted advisor. Sit down and go over your coverage, ask questions, and let them know the entire picture. Also, consider narrowing down the number of agents you are using. How may CPAs do you have? How may attorneys? Why should you have multiple agents covering your needs while each of them only knows part of the story on how to best protect you, your family and your business?

If your main insurance concern is price, just remember, that sometimes you get what you pay for. Don't get burned over a few dollars. Hire a professional to service your insurance needs.

Steven Naught is a Certified Insurance Counselor with the Naught-Naught Agency. He can be reached by phone at 573-348-2794 or at stnaught@naught-naught.com.



Steve Naught, CIC

McNally wins Pinnacle award



Realtor Morgan McNally

received the Bagnell Dam Board of Realtors Summit Award for completing more than \$2 million in unassisted real estate transactions in 2006.

A lake native, McNally is a graduate of the University of Missouri, Kansas City and has a background as sales director for a health-care firm.

He has been a licensed realtor and associated with McNally Properties since 2002. McNally Residential and Commercial Properties is located on Highway 54 in Osage Beach across from Panera Bread.

Ask your mortgage professional

Ask Your Mortgage Professional

Question: I recently applied for a home loan. About 2-3 days after applying for the loan I started to receive offers in the mail from every lender out there. These offers were for great interest rates, and they were offering me more money than my lender was willing to give me. I have several concerns though, who gave these other lenders, the authority to run my credit, and when they ran my credit did it affect my score? When I applied for the loan I filled out this long application. Did my lender pass all my information on to these other lenders in order for them to give me a loan approval?

Answer: Under the Fair Credit Reporting Act, the Consumer Credit Reporting Companies are allowed to include your name on lists used by creditors to make offers for credit that are not initiated by you. The Credit Bureaus sell lists of consumers information resulting in 3.5 billion credit offers mailed out annually, or an average of 8 per household per month. In today's market there are solicitations everywhere, phone, mail, email and the internet with offers that seem too good to be true. In most cases it is too good to be true. They offer you a savings of 50 percent or an interest rate that is much lower than you have been quoted by your lender. However real they may seem these offers you received are just direct mail solicitations, or sales flyers. The credit bureaus collect enough information to sell to lenders willing to buy them. These sales leads are available immediately after you have applied for any type of credit with any lender. These other lenders are simply making you an offer based on very little information, they have purchased from the credit bureaus. They do not have your personal information such as your credit score, credit history, income, assets, your homes appraised value or any other personal information that is required to qual-

ify you for your home loan. They are simply buying your name, address, phone number, and what type of company ran your credit initially.

Your privacy is important and you have the opportunity to protect it, however it may take some work on your part. The Fair Credit Reporting Act also provides you the right to OPT-OUT, which will prevent Consumer Credit Reporting Companies from selling your information. You can place yourself on the OPT-OUT list with each of the credit bureaus Equifax, Experian, and Trans Union. Opting out will limit the number of unwanted credit solicitations you receive in the mail.

Please be careful with your personal information and question the integrity and validity of the telemarketing, direct mail solicitation, email or internet offers. Your Mortgage is most likely the single largest payment that you will make every month, make sure that you work with a Mortgage Professional that will take the time to evaluate your financial needs to ensure that you are comfortable with the payment and the terms and conditions of the loan. Knowing your financial goals is an important part of the Mortgage process, finding a lender that will help you meet those goals is imperative.

If you have questions please email them to answers@lakelake.com or call Andrew Conner at 573-317-1400.

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The Camdenton Area Chamber of Commerce recently welcomed GASCO Propane into the Chamber with a ribbon cutting. Call them at 573-392-4275 for your current or future propane needs. Participating in the ribbon cutting were Board member Alan West, First National Bank; company representatives Ed Simmons, Rhonda Simmons, Laura Simmons and Cindy Jeffries; and Board member Laura Gajda, Lake Regional Health System.

Pat McNally wins Zenith award

McNally, who has been involved in real estate around Lake of the Ozarks since 1975, has been honored with the BDAR Zenith Award.

The award recognizes the sale of more than \$10 million of lake real estate in 2006.

The Zenith Award is for those realtors who achieve this level of

success unassisted.

"It is always gratifying to be recognized by one's peers," McNally said of the BDAR award.

"I am very grateful for the success I have enjoyed."

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



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Stockton's Pub & Grill announces membership in the Lake Area Chamber of Commerce with a ribbon cutting ceremony and YMCA Fundraising Event. 573-348-1500. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors are: (front row) Candy Wilson, Doug Stockton, owner (with scissors); Irene Schultie, grandmother of Doug & Chris; Chris Stockton, co-owner; Barb Painter, Chamber Board Member; (back row) Scott Leffingwell, Program Dir. YMCA; Rich Stockton, Georgann Stockton; Steve Jeanis, General Mgr. of Osage Beach Premium Outlets; Susie Glascock, Central Bank.

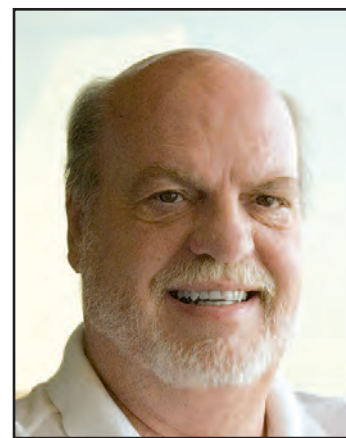


The Camdenton Area Chamber of Commerce recently welcomed Lake Central Products into the Chamber with a ribbon cutting. Located in Camdenton, Call owner Ron Juda at 573-374-5350 or visit their web site at www.docktable.com. Participating in the ribbon cutting were Board member Linda Sweatt, Camden County Collector; owner Ron Juda; and Board member Donna Hawthorne.



New Lake Area Chamber of Commerce member, Metro Marble & Granite, along with Callier & Thompson, announce the Grand Opening of their new Osage Beach location with a ribbon cutting. 573-552-0140, 5211 Hwy 54 in Osage Beach. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors are: (1st row) David Cook, Sales Mgr. MMG; Amy Branch, Asst. Showroom Mgr.; Krissy Marcantel, Showroom Mgr.; Mike Schwartze, Sales Mgr. C&T; (2nd row) Dan Rapoff, Co-Owner of MMG; Gary Callier, Co-Owner C&T; Tom Price, Co-Owner of C&T; (3rd row) Kelly Sawyer, Install Mgr. of MMG.

Two-Eight Realty names Dick Wright top agent for April



Wright, a lake area native and former businessman, has been a realtor for 15 years. He is a graduate of Versailles High School and the University of Missouri, Rolla. Dick's expertise in the condominium market is well known, Two Eight Broker Walker Lee says. Our clients are lucky to have his guidance when looking for that perfect condo on Lake of the Ozarks. Two Eight Realty, Inc. is located in The Crossings Business Park in Lake Ozark.

Greg Voreis named McNally top agent for April



Realtor Greg Voreis topped the sales charts in his first month on the job. Voreis joined McNally Commercial and Residential Properties in March and has been named the McNally Properties Top Selling Agent for April. Voreis, a retired Illinois state institutional manager, has 30 years of residential real estate experience.

It shows, Broker Pat McNally says. "Greg had a contract on my desk his first day in the office. He is a go-getter and a real asset to our team," McNally said. When he is not selling real estate, Voreis enjoys golf and boating.

Bagnell Dam Association of REALTORS names Krantz tops



Jeff Krantz with RE/MAX Lake of the Ozarks, has wrapped up the year 2006 as the #1 commercial Agent in Commercial Sales according to the Bagnell Dam Association of Realtors statistics.

Krantz & Associates is with RE/MAX Lake of the Ozarks and can be reached at www.krantzproperties.com. Their number is 573-302-2355.

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Security: Protecting our data from prying eyes

continued from page 24
available to prevent the mouse and keyboard from being removed and/or stolen. A local supplier or an internet search for "computer hardware security" should give you a source for these items. Our images and price information were provided by SecurityWare.com.

With the computer and its drives secure from theft we can turn our attention to securing the data within it. If the drive is compromised, the only way to prevent the data from being used is to encrypt it.

Windows XP and Vista Business and Professional editions have encryption tools built into the system, free of charge. These programs will encrypt a file preventing its use without the password. Note here that the loss of this password could render the file useless and it may not be recoverable. There are also built-in methods for encrypting the entire hard drive's con-

tents. This encryption is "transparent", you don't have to do anything different after installation. When you login, the program automatically extracts each file for your use and then re-encrypts it when you are finished.

Contrary to what most believe however, a Windows login password can easily be defeated and/or removed through the use of a startup disk and applications. Your files' permissions can then be reset and the intruder will have unlimited access to the contents of your drive. Encryption will still hold under this instance if the login password is just removed and was not discovered.

Windows 2000/XP Professional's built-in encryption is as easy to use as right-clicking a file and selecting "Properties". Under the "General" tab, select "Advanced". Then select the "Encrypt contents to secure data" checkbox. You can select a file, a group of files, or folders

for encryption. Encrypted files are used like any other by the authorized user, all others will receive an "access denied" message. You cannot encrypt a compressed (Zip) file, Zip however, contains a method for securing its own files.


For securing Word, Powerpoint and Excel documents without using the easily defeated built-in password protection, www.rohos.com offers the "Encryption Pack for MS Office" free of charge, to password encrypt your docu-

ments. To prevent unauthorized logins to your system, Rohos also offers the free Rohos Mini Drive. This application lets you use an inexpensive USB flash card as a secure storage device that is portable. The documents you save to the USB device are encrypted and go where you do, completely safe.

Rohos also offers the \$25 Logon Key 2.2, that allows you to use the your USB drive as a "key" to login to your system. No USB key, no login-- a

secure alternative. If they can't start it up, there's no way to access the data.

For security in Windows Vista, look no further than BitLocker, a built-in total system encryption function that will also work alongside the Properties-based encryption carried over from Windows XP. Note that BitLocker is available only in the Enterprise and Ultimate versions of Windows Vista. This also encrypts the entire drive seamlessly.




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Guitar Hero III goes wireless



Just in case you haven't heard about this, Guitar Hero is a series of games for popular consoles that allow the players to play classic rock via a simple controller interface. Gamers can pretend to take the stage and rock out. It's become such a hit that bars and nightclubs have begun featuring "Guitar Hero" nights, where patrons compete for the right to perform "Stairway to

Heaven". Activision has announced that for the upcoming release of Guitar Hero II, the company will finally add wireless guitars for players to use their controllers with. The Wii, Xbox 360 and PS3 versions will get Gibson Les Pauls, and the PS2 version will feature a Gibson Kramer. Pricing information was not available, but it may not matter. www.redoctane.com.

Aircraft wing design- Fanimation 60



The Fanimation 60" blade span uses one Star Wars spaceship looking globe and a ninja style five foot blade along with a halogen light to re-think what we traditionally perceive as a ceiling fan.

Looking as if it might take off (or take something off), it uses an aircraft wing shape to move the air, instead of the familiar

wood grain or rattan paddles we're used to.

You won't have to get out of your easy chair, you can control it via the included remote control. Just don't get too close while it's on, this grim-reaper style fan looks as if it could do some damage to your Do. \$800. www.delmarfans.com.

Infrared Wine Corkscrew



Just touch a button and this multi-purpose wonder will instantly measure the infrared heat signature of wine and champagne, from outside the bottle. Of course, it also includes a serrated foil cutter and a stainless steel grooved spiral "worm" for removing the cork. Helpful serving temperatures for various wine categories are included on the side. Just \$130. www.hammacher.com.

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Dennis Barnes

Capt. Jay Clark

Tom & Holly Cross join Four Seasons Homes staff



Tom and Holly Cross recently joined Four Seasons Homes to lead community relations for the builder's most recent development: Avila at the Lodge. The Crosses have more than 20 years of real estate and recreational

community experience, previously working for Cooper Communities, the largest homebuilder in Arkansas and a developer of retirement communities. Prior to relocating to the Lake of the Ozarks earlier this year, Tom served as project manager for Cross Creek, a 325 home and villa subdivision in Rogers, Ark. Holly worked in Resident Services and Marketing at Senior Retirement Communities in Bella Vista and Hot Springs Village in Arkansas. The couple also previously owned a General Motors dealership in Kansas for 20 years. As community representatives for Avila at the Lodge, the couple will be responsible for the condominium hotel's information center.

Lake Regional celebrates Hospital Week, honors staff



Lake Regional Health System joined hospitals across the country in observing National Hospital Week, May 6-12.

According to Tom Williams, Director of Human Resources for Lake Regional Health System, the employees celebrated Hospital Week with a variety of activities including recognition events, an employee barbeque and free doughnuts, bagels and ice cream.

An impressive 128 employees representing 1,080 years of service were honored at the Service Award luncheon at Tan-Tar-A on Friday, May 12.

Eighty-one employees were acknowledged for five years of continuous service.

CEO Michael Henze also rec-

ognized 23 employees who have completed 10 years of service, 10 employees for 15 years of service and 11 employees for 20 years of service.

Three employees were recognized for 25 years of service to Lake Regional Health System.

They are (pictured above) Georgeann Davis, Kelley Phillips and Roberta Steinbeck.

Lake Regional's Beacon Awards were presented to Susan Andres, Marcia Peterson, Sue Lancaster, and Joan Willcott at a reception on May 14.

Beacon awards are given semi-annually to Lake Regional Health System employees who truly embody and represent the LRHS Values and Customer Service Standards.



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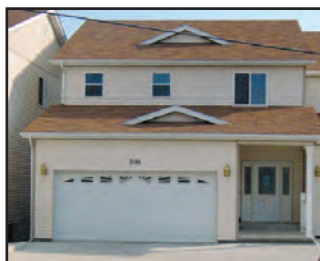
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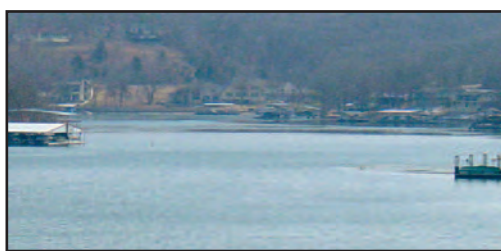
Quality built town home with a lake view and lake access. Features 3000sq feet, 4BD/4BA, custom fireplace, coffered ceilings, 2 huge decks, covered patio, jetted garden tub and all the amenities Aqua Fin has to offer. This is the last one left, so don't miss out! **MLS#3035813\$289,000**



quality built and very spacious

MLS#3035807\$360,000

Brand new home in Four Seasons with an acre of land and a boat slip available. This home features 4200 sq ft, 5BD/5BA. Rooms are large with a huge family room on the walk out level. Excellent location,



Brand new waterfront condos at Aqua Fin. Project will be completed at the end of April. 1500 sq ft, 3BD/3BA and all units have a great view. Boat & PWC slips available. Still time to pick out colors. Builder is offering a \$10,000 reduction for pre-construction. Only a few available. **MLS# 3035817\$229,000**



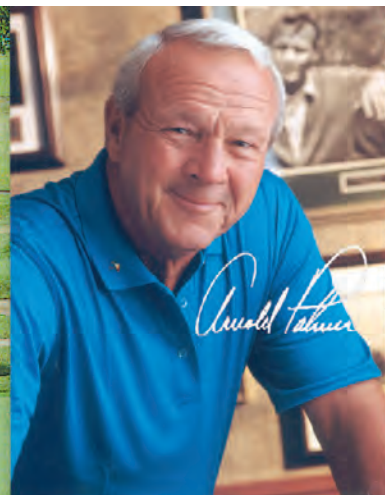
New lake access home with 2200 sq ft located in Four Seasons. Main level living with 900 sq ft unfinished basement to do with what you like. Tiled floors, jetted tub, brick exterior, vaulted ceilings and landscaping makes this home complete! Boat Slip and PWC slip are available. **MLS#3036248\$279,000**

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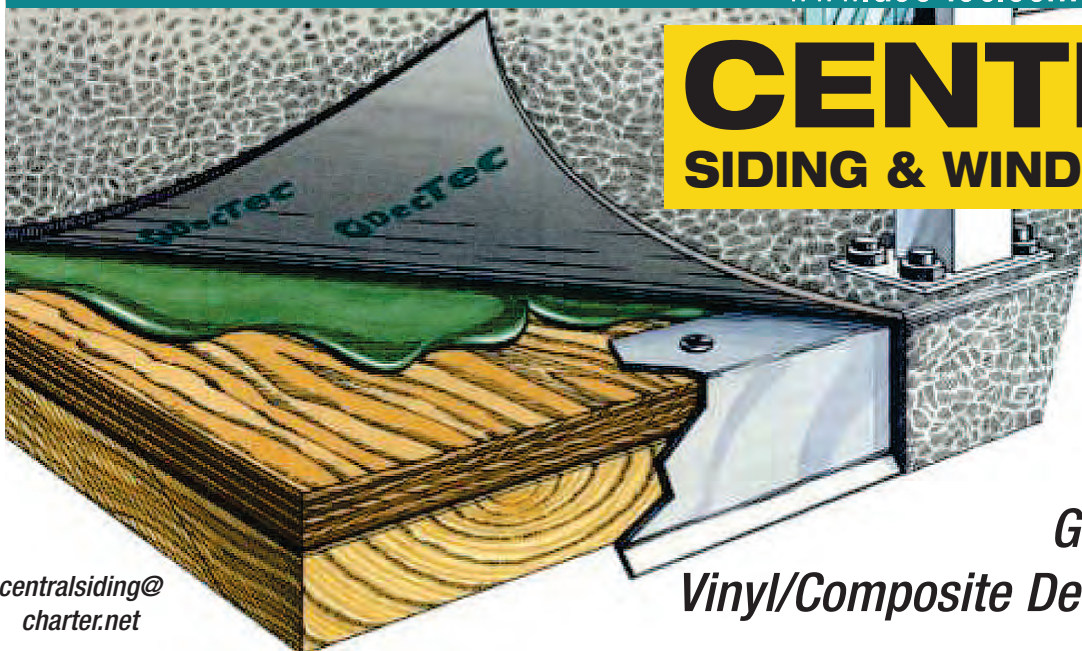


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MOHELA bill signed into law

continued from page 6

university students and \$4,600 to private university students. Eligibility also would be expanded in the future for the existing Bright Flight academic scholarship.

PERFORMANCE STANDARDS

The state Department of Higher Education would develop five performance standards for public institutions — three applying to schools statewide and two tailored to each institution.

TEACHER INCENTIVES

Newly graduated teachers who agree to work for five years in a public school district that is not accredited by the state, such as St. Louis, could receive up to \$21,000 in stipends or loan forgiveness payments.

COURSE REQUIREMENTS

All public colleges and universities must establish common competency standards for entry-level courses in English, math, foreign lan-

guage, sciences and social sciences, and must accept transfer credits in those courses. Schools must post course schedules, with the instructors' names, on their Web sites.

OUT-OF-STATE SCHOOLS

Non-Missouri-based schools that offer courses in Missouri would be held to the same standards as Missouri institutions by July 2008, including the need to get Missouri approval of new degree programs.

DISPUTES

Public higher education institutions must submit to binding arbitration to settle certain disputes among schools. Institutions that disregard state policies could be financially penalized until they correct the violations.

CLOSED RECORDS

The University of Missouri could close records containing personal financial information about donors or

potential contributors.

LAWMAKERS AS PROFESSORS

People with at least eight years experience in the Legislature cannot be denied faculty positions at public colleges and universities solely because they don't have graduate degrees.



Missouri Governor Matt Blunt

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Fulton native helping to build world's tallest building

by Marcus Wilkins,
The Fulton Sun

In his already illustrious career, Fulton native and international structural engineer Bill Baker has grappled with glass, gables and gravity.

Baker has had a hand in designing the breathtaking Virginia Beach Convention Center, the stoic General Motors Renaissance Center in Detroit and dozens of other commercial structures. From coast-to-coast and on multiple continents, many of his projects cleave urban skylines and stretch toward the heavens in dramatic fashion.

As it turns out, the 1971 Fulton High School graduate was just warming up.

Baker's latest undertaking is the Burj Dubai, a skyscraper currently under construction in the capital city of the United Arab Emirates.

When completed, the structure will be the tallest building on earth.

"It's a challenge and an opportunity that took a lot of diligence to proceed through, but I think others will later

build something even taller," said a humble Baker. "I would-



The Dubai "Burj"

n't get hung up on that."

An educated and accomplished son of Fulton, Baker completed his undergraduate

studies at the University of Missouri. After receiving a degree in civil engineering, he went on to the University of Illinois for his masters degree. Eventually, he was hired by Chicago-based Skidmore, Owings and Merrill, LLP, one of the most prestigious architectural firms in the world.

The globe-trotting lifestyle has made Baker appreciate his small-town roots even more.

"One of my grandfathers - Elmo Baker - was the city engineer for Fulton," he said. "He designed a lot of the narrow, first-generation bridges across creeks around town. Growing up (in Fulton), I had a great sense of identity."

Now Bill Baker is leaving his mark on human history.

The Burj - which is Arabic for "tower" - could be more than 2,600 feet tall when it is complete, more than 870 feet taller than the Sears Tower in Chicago. Its official height is being kept secret, but even more perplexing is the supernatural-sounding science involved in its space-age construction.

One of its unique features is the ability to resist vibrations from "vortex shedding," a phenomenon caused when wind whips around a structure. By designing the tower virtually, inside a wind tunnel, Baker helped develop the helix arrangement of the building's wings, which "confuse" the wind.

"It's complex, but it's like if you look off the back of a boat when you're on Little Dixie lake, you'll see little swirls. Those are vortices," explained Baker. "What we've done by changing the shape of the building ... the vortices get all jumbled up, so they don't get organized and the building won't rock back and forth"

The sometimes complicated nature of the business may give Baker a greater appreciation for the architectural simplicity in his home town.

"I liked all the old, pre-Civil War buildings at the state hospital that have actually been torn down. I also enjoy the Clapp building on 5th and Court with its cast-iron front," said Baker.

In addition, he listed Westminster College's Church of St. Mary, The Virgin, Aldermanbury and the Palace Hotel among his favorite Fulton buildings.

"A lot of the buildings were well-built then, with a real honesty about them," said Baker. "Fulton's done well to hang on to its history. I've traveled all over the world, ... and you see places that lose their local uniqueness. A lot of that is cultural as well as architectural. If I'm in Singapore or Shanghai, there's The Gap."

Baker has been honored for his achievements before, having been invited home as the guest of honor for the 2001 Kingdom of Callaway Supper.

The stratospheric Burj would be his most impressive achievement yet, but there's no telling to what heights his career will soar.

"When things don't go well, take it as a challenge," said Baker, offering advice to aspiring engineers. "Not everything goes right the first time, but if you persevere, things will turn out."

Kite tubing dangerous sport

continued from page 15
point out "that is the case with any boating situation on the Lake. Our officers are patrolling to make certain that everyone can safely enjoy their time on our waters, if we see a situation that endangers or encroaches on another boater we will intervene."

Humphrey noted that on our waters, the biggest cause of injury and accident is BWI. "There have been two deaths already this season and both were alcohol related...people just don't seem to recognize how dangerous that boating under the influence can be." He urges people to remember to designate a driver and use caution at all times - particularly on the busier holiday weekends.

Kite Tubing? It's a risky ride under the best of circumstances and participants would do well to remember that. As one rider put it "It was fun, for about 15 minutes while the tube would bounce off

the water and ride the air about 5 feet or so above the water. Then I caught a gust that catapulted me 30-40 feet which was cool for about 30 seconds, then I lost sta-



bility, flipped and it dumped me free-falling back to the surface so hard that I burst my eardrum and felt like I'd been hit by a car". This rider had purchased his tube on E-Bay and was being pulled by a PWC. He and his pilot had read

the instructions carefully and watched the video before eagerly taking to the water. He was ready, prepared and instructed - he still had trouble with it.

So there you have it.

If you're feeling adventurous and a little bit "bulletproof" then you might want to take the risk, but the ride might cost more than you're willing to pay.

At left, the Wego Kite Tube. The U.S. Consumer Product Safety Commission announced in July 2006 that Sportsstuff, Inc., of Omaha, Nebraska voluntarily recalled about 19,000 Wego Kite Tubes.

The CPSC was aware of 39 injury incidents with 29 of those resulting in medical treatment. Those injuries include a broken neck, punctured lung, chest and back injuries and facial injuries. Sportsstuff received reports of two deaths in the United States and a variety of serious injuries.

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Zebra mussels gaining foothold in Kansas, Missouri

In just four years since the first zebra mussels were found in El Dorado Reservoir near Wichita, Kan., the invasive species has multiplied so rapidly that they are becoming a safety hazard to swimmers and a potentially costly nuisance for marinas and boat owners alike.

"They've pretty much covered our entire underwater habitat at El Dorado, and they're very dense," said Jason Goeckler, aquatic nuisance specialist for the Kansas Department of Wildlife and Parks.

At El Dorado, the mussels

have formed dense colonies on underwater rocks and trees. It is believed that they entered the reservoir attached to boat hulls or floating in live wells, bait buckets and bilge pumps.

Biologists are encouraging boaters to take precautions such as thoroughly cleaning boats and trailers before moving between bodies of water. They also encourage swimmers to wear foot protection and fishermen to be prepared for some damaged fishing line.

"If you're swimming or wading and you don't wear

protective footwear, you'll cut your feet," Goeckler said. "If you're fishing near the bottom after five casts or so, your line will be cut. Some people are starting to use steel leaders."

Zebra mussels have caused billions of dollars in damage in the Great Lakes and Mississippi River basins. They are the size of a BB when they first form shells and attach to a surface, and eventually grow to about thumb size.

Goeckler said one liter of

water from the lake averages 300 of the mussels' larvae, and biologists are finding an average of 65,000 mature mussels per square meter.

He said the lake still is safe for visitors, but they need to take precautions.

Zebra mussels also were found last June in an arm of the Lake of the Ozarks and are now being found throughout the lake in low densities.

Signs are posted at most boat ramps in the region encouraging boaters to clean

and dry all gear before moving to a different lake or river.

"We're very concerned about the possibility of accidentally transferring them into other bodies of water," said Brian Canaday, invasive species coordinator for the Missouri Department of Conservation.

Scientists have not found a way to eliminate mussels from large lakes or rivers after they have become established.

Paul's Supermarket Food and Beverage Report

With Steven Hermann
Paul's Supermarket

Tasting Wine

Do you drink your wine or taste your wine? There is a difference between the two. When you drink wine you might be missing out on a lot of characteristics that are only apparent when you become familiar with tasting the wine. There is nothing wrong with either drinking or tasting wine, believe me I enjoy both, but it is very helpful to understand how to taste wine properly.

We taste wine in five steps: 1. Sight, 2. Smell, 3. Taste buds, 4. Swallow, 5. and wait 20 to 30 seconds for the finish.

Sight: Wine varietals have color characteristics. The best way to view these characteristics is with a clear glass of wine against a white background. White wine should appear clear and bright with some depth of color. Red wines have different hues. A general rule of thumb with red wine is darker color means fuller body.

Smell: Swirl the wine in the glass, this helps to reveal the bouquet of the wine. Then put the glass to your nose and sniff the aromas. Smelling wine is best for telling if the wine is drinkable. Wine that has a vinegary, moldy, or sulfur scent is probably not suitable to drink as it has gone bad.

Taste Buds: We have around 5,000 taste buds on our tongue. They are on both sides of the tongue, underneath, on the tip, and go to the

back of your throat. This is where it is important to allow the wine to swirl around in your mouth and hit all of these areas of the tongue. The tastes you should be looking for are as follows:

Sweetness: This is tasted on the tip of the tongue, a highly sensitive area, you will know immediately if you have tasted a sweet wine.

Fruit and Varietal Characteristics: Tasted in the middle of the tongue.

Acidity: Tasted on the sides of the tongue and insides of the cheeks, more apparent in white wines than red wines.

Tannin: Tasted in the middle of the tongue. Wines aged in wood give you the tannin taste. This taste is a dry sensation that can tend to make you pucker.

Finish: The taste that is still on your tongue after you have swallowed the wine. How long this taste should be noticed? This is different depending on the type of wine. Higher quality wines will tend to "finish" for up to 20 seconds after you have swallowed the wine.

Tasting wine can be a great help when choosing wines that you will enjoy drinking. Understanding the different characteristics of wines will also help you pair the proper food with the proper wine. An important note on tasting wine is to be aware of your surroundings. Having a good atmosphere, clean palate, and free of scents will help you to better taste wine. If your environment is filled with different smells and tastes, it can have an adverse effect on the wine you taste and you will not get a good evaluation of your wine. Most importantly, enjoy your wine, and you will be sure to have a good time tasting and drinking!



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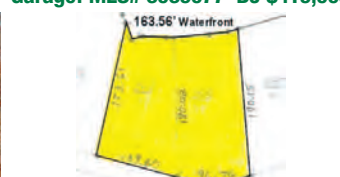
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Bibs for Babies benefits Lake Regional Hospital

The School of the Osage National Junior Honor Society (NJHS), along with Mills Elementary, recently gave approximately 500 books and bibs to the Lake Regional Hospital Obstetrics Department.

According to Mills Elementary principal Lyle Sybert, the Osage NJHS purchased the supplies through a \$1,000.00 literacy grant donated by the Osage Beach Wal-Mart.

The overall goal of the project is to promote early reading and literacy for local children.

Osage NJHS has been sup-

porting the Books and Bibs for Babies since 2003.

One recipient of the Books and Bibs for Babies program was Owen Gael Flores, the newborn son of Tony and Kristie Flores of Camdenton.

Owen was born on May 2nd at 5:36 p.m., weighed seven pounds, one ounce and was 19 inches long.

Above, Owen Gael Flores and his mother, Kristie, enjoy a bib and a book donated by the School of the Osage National Junior Honor Society (NJHS) and Mills Elementary.



Bobbi Bash team wins Zenith

At the Bagnell Dam Association of Realtors held at Tan-Tar-A Resort, Bobbi & her team received the highest award, The Zenith.

This award is based on sales volume and closed transactions for year 2006.

It goes to agents whom have closed over 10 million dollars in production. This past year Bash sold over 22 million dollars.

Bobbi has consistently won this award since it's conception.

Twenty years of experience and expertise is what Bobbi has accomplished.

She holds the coveted designation of ABR, CRS, and GRI. Her terrific team is made up of some of the lakes premier agents and support staff.

Included as support staff are Sharon Meyer and Sandy McClaskey. Her sales group consist of Georgie Aldy, Menda Gilbert, Jerry Hawken and Randy Winburn.



Atlantis Island, Kelly Development help fund K-9

Kernene Shickler of Atlantis Island Condos, and Mark Kelly of Kelly Development, finally were able to meet the newest addition to the Missouri State Water Patrol, Henry.

Henry is a fully trained German shepherd police rescue dog. Henry came to the area after being trained in Germany.

Henry's purchase and training was significantly funded by Atlantis Island Condos and Kelly Development.

The K-9 Officer Henry is now handled by Sergeant Randy Henry from the Missouri State Water Patrol.

K-9 Officer Henry was trained for search and rescue and also for drug detection. He is a very welcome addition to the Water Patrol and will be a great help in protecting the citizens and tourists in the area.

Above, Officer(s) Henry with Kernene Shickler of Atlantis Island Condos and Mark Kelly of Kelly Development.



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Pottinger joins Farrell staff

John Farrell is pleased to announce that Joel Pottinger has joined the John Farrell Sales Team.

Joel and his family have been Lake of the Ozarks residents since 1976 when they moved from Iowa to own and operate Three Seasons Resort.

His wife, Deanna, went on to teach elementary music in the Camdenton RIII School District for a number of years.

Their children, Laura and Jeff, graduated from Camdenton High School and reside with their families in other parts of the state. Joel served three terms as mayor of Osage Beach from 1982 to 1988.

During his last term as mayor, he also became the director of the Lake of the Ozarks

Convention and Visitor Bureau (CVB), a job he dearly loved.

He retired from that position at the end of June, 2006. Joel is excited about becoming a member of the John Farrell Real Estate Team.

He said, "I've known John and Lynn Farrell almost from the time we moved to the Lake of the Ozarks. I've always admired their work ethic and their professionalism."

"John served on the CVB board for a number of years, stepping down from the board after serving as president and chairman of the board. He was a great president and a person with whom I wanted to be associated following my retirement from the CVB."



Dave Grigg's Flooring America celebrates a new showroom in Osage Beach with a joint ribbon cutting with the Lake Area Chamber of Commerce and the Camdenton Chamber of Commerce at 4184 Hwy 54 in Osage Beach. Call 573-302-1700 for more information. Pictured in the ribbon cutting along with Chamber Active Volunteer Ambassadors are: Laura Gajda, Board Member of Camdenton Chamber; Korie Bentzen, Store Manager; Dave Griggs, Owner (with scissors); Jennifer Horton, Interior Designer; Michele Batye, Financial Manager; Russ Seaver, General Manager; Rick Siebert, Builder Sales; Trish Creach, Executive Director of Lake Area Chamber; Jeff Tate of First National Bank; Bruce Mitchell, Executive Director of Camdenton Chamber.



Lake West Chamber elects officers at annual meeting

The Lake of the Ozarks West Chamber of Commerce held its annual Board meeting and retreat at Ozark Bar B Que on April 26, 2006.

Normal business was done along with the election of officers and appointments of committee chairs for the upcoming year.

Corey Hall-Concordia Bank was elected President, Pamela Lanier-Ozark Bar B Que was elected Vice President, Janay Renken-Central Bank was elected Secretary, Steve Rasmussen-

First National Bank was elected Treasurer and Alan Clever-Clever and Clever Attorneys was elected Member at Large.

Committee chairs are as follows: Tourism-Dale Rosenthal, Community/ Membership-Karie Maasen, Retail-Karie Maasen, Economic Development-Liz Stanley, Hospitality-Liz Brown, Special Events-Janay Renken, Building-Alan Clever, Public Relations/Media-Save Gum and Legislation-Pamela Lanier.



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Jim DeBoard joins John Farrell Real Estate staff



John Farrell Real Estate would like to welcome Jim DeBoard.

Jim joins the Company after several years in Engineering and Industrial Sales in the Mid-West. With his background in supplying quality products and service to a demanding customer base; it makes him in a position to offer unique assistance in either buying or selling your property. Golf is his hobby and he looks forward to working with you on your needs of golf course homes or other properties. Give him a call whether Buying or Selling. Jim will work hard for you!

Bank Star One appoints Diane Loop to Loan Processor



Bank Star One has named Diane E. Loop of Osage Beach to the position of Loan Processor. "Diane will bring a wealth of experience to our lending operations with her familiarity of our loan processing system," said David Bear, president of Bank

Star One. "She has several years of experience working in the lending departments of other banks in the area and has the capability to perform a wide range of tasks." Ms. Loop is a native of California and earned a degree in Business/Liberal Arts from California State Polytechnic University in Pomona. Prior to moving to Missouri in 2004, she served as a senior station manager and revenue manager with The Hertz Corporation in Ontario, California for 25 years. Bank Star One is a subsidiary of the Festus-based BancStar Inc., a bank holding company with 14 branches and more than \$360 million in assets. Local Bank Star branches are located in Lake Ozark (2) and Osage Beach (Hy-Vee Supermarket).

Pauline Abbott, D.O., Certified By MROCC as Medical Review Officer



Dr. Pauline Abbott recently passed her recertification as a certified Medical Review Officer (MRO). Dr. Abbott is board certified in Occupational and

Environmental Medicine and Internal Medicine, and also holds a Masters degree in Public Health. She directs Lake Regional Health System's Occupational Medicine Clinic in Osage Beach, Mo. Dr. Abbott was certified by the Medical Review Officer Certification Council (MROCC), an independent physician-based certifying body which conducts an extensive application process and written examination to identify licensed physicians with the highest professional standards of medical expertise and practical skills necessary to evaluate drug and alcohol test results in public and private sectors of the workplace.

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Ray Solasa
Blue Moon Marina

Ozark Village Docks

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The personnel at Ozark Village Docks are great to work with, very personable and knowledgeable. If there is a service issue after the sale, it is promptly taken care of without hesitation.

Most likely Kelly Development and Ozark Village Docks, Inc. will have many years working together at Lake of the Ozarks.

Sincerely,

Mark Kelly

Mark A. Kelly
President

Ozark Village Docks

This letter is to confirm my appreciation for the wonderful dock that your company built for me.

I am very particular, so I did a lot of research before I purchased a dock. After the ice storm hit the lake this winter, the fact that not one of Ozark Village docks went down, was a great selling point for me. I live on rough water so I wanted a very well built dock that would stand up against the waves.

I knew that Ozark Village Dock Co. built docks for many of the large resorts. When I found that Ozark Village Dock Co. installed the docks at Horny Toad Complex, that was another selling point for me.

Ozark Village Dock Co. completed the work on schedule. The employees that installed the dock were just wonderful. They did everything they could to please me. They were very congenial and pleasant to work with.

Thank you for satisfying me in every way.

Sincerely,

Roger Sellenschuetter

Roger Sellenschuetter



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Call 573 365-2230 for your residential and commercial docks needs.



Wood Re New was recently welcomed into the Lake West Chamber. Owner Justin Nelson bought the Wood Re New Franchise for the Lake of the Ozarks in 04'. His business is cleaning and protecting exterior wood on Decks, Docks, Fences, and Wood Siding. Pictured at Wood Re News ribbon cutting are owner Justin Nelson and Chamber ambassadors.

The Al Elam Column

With Tim Tabor

Both real estate professionals and the general public need to have a better understanding of mold in residential housing and in offices. Not all molds are harmful, yet some are toxic.

Everyone is affected to varying degrees by mold exposure, but there is no established dose-response relationship, nor is there an established safe level of exposure. Infants and people with suppressed immune systems may be particularly vulnerable. Determining the source of allergic reactions is a challenge, but opportunistic infections can occur and compromise the quality of life.

Mold in homes has become an issue in the housing industry because some people have become ill and can't live in their homes. There also have been problems reported in the office environment, and even some schools have had problems. As a result, buyers and sellers are concerned.

Suspecting homeowners should have a mold assessment, which is typically done by an industrial hygienist, who can identify its presence and make recommendations for remediation. Signs of contamination include musty odors, leaky windows with condensation on sills, paint or wallpaper delaminating, stained carpeting and visible growth in bathrooms. Other tools commonly used to detect and assess mold in a home include air sampling and swipe sampling, but in some cases invasive techniques – such as removing part of a wall – may be necessary to determine the extent of infestation.

Many experts have said that mold can be found to one extent or another

in every home, and that daily maintenance, good air circulation, ventilation and good lighting will help to keep mold in check in locations such as bathrooms.

If remediation is needed, owners must determine if they can do it themselves, or if they need to hire a contractor. In addition, duct cleaning also may be necessary, and while preventive maintenance can go a long way, caution must be urged when mixing household cleaning agents, such as ammonia and bleach, which can be very harmful.

Remediation contractors should be licensed and bonded where appropriate, but noted regulations vary



Tim Tabor

from state to state. Homeowners should get any estimates in writing.

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

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Lake Regional honors volunteers

One hundred sixty-eight Auxilians recently attended a volunteer appreciation luncheon hosted by Lake Regional Hospital.

Last year, 314 Auxilians volunteered a total of 51,117 hours. 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.

At the luncheon, Director of Volunteer Services Kitty McCarthy announced that the Auxiliary raised \$200,000 during fiscal year 2006.

The money was raised by the Lake Regional Hospital Auxiliary

and will be used to pay for chemistry instrumentation.

Volunteering is a key to staying young and becoming 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. To become a volunteer, call the Auxiliary office at 348.8264.

June Lake West Music Festival rescheduled to Sept. 21-22

The Lake West Chamber Board of Directors along with the Lake West Music Fest committee is excited to announce that the Music Fest-Battle of the Bands scheduled for June has been rescheduled to September 21 and 22.

The committee was approached about joining with a national "Lake of the Ozarks Bike Week" that will be held the week of September 17-23.

The additional exposure and added potential that is available with this change made it attractive to the committee.

The battle between "Rock" bands and "Country" bands will still be the main theme of the Lake West Music Fest but the change in date will make the opportunity for more people visiting and staying on the Westside

very appealing to the committee.

The Music Fest was designed to bring in visitors during a time of the year that is historically out of season and assist in extending the time that visitors come to the Westside area.

The committee apologizes for the short notice on the change but believes that it will be a larger event and have the potential to bring a larger number of visitors to the area. Stay current with the updates at either the Chamber website www.lakewestchamber.com or the Music Fest website www.lakewestmusicfest.com for more exciting and updated information.

We invite you to join us as a participant or a sponsor and you can contact us at 573.374.5500. Look forward to seeing you.

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Lake of the Ozarks Welcome Garden becomes more beautiful

The Lake of the Ozarks Welcome Garden at the corner of Hwy 54 and Business Hwy 54 in Lake Ozark recently received a new addition.

The Arrowhead Garden Club working with Toby's Nursery & Landscaping donated a Sugar-Tyme Crabapple Tree to the garden.

This tree will grow to a medium height and will have gorgeous white blossoms in the spring when it blooms.

As many continue to enhance the beautification of our area both Toby's & the Arrowhead Garden Club encourage others to donate items or time to this effort.



Lake Regional Nursing Camp is a huge success

Lake Regional Health System is dedicated to reaching out to the high school population to introduce them to the exciting world of nursing.

Recently, nineteen high school students participated in Lake Regional Health System's Spring Break Nursing Camp 2007.

Students learned about nursing careers and scholarship opportunities under the direction of Beth Lucas, Lake Regional Health System's Nurse Mentor.

Through job shadowing and hands-on skills labs, students experienced the "high-tech, high-touch" profession of nursing. Lake Regional has been offering the nursing camps since 2005 and the program has been very successful.

According to one student survey, "I loved every aspect of learning about nursing and I can't wait to go to college next year and become a nurse for this hospital."

The Nursing Summer Camp was free to participants and was funded through a Neighborhood Assistance Program grant awarded to the Lake Regional Hospital Foundation.

Through the collaborative relationship between the Area Health Education Center AHEC and Lake Regional Health System, students can continue to participate in job shadowing and hands-on clinical experiences.

For more information regarding the AHEC career scholars program, you may contact Kelly Williams at kelly@maheclibrary.org.

Join the fun at the benefit HK's Silent Auction June 9th

It's not too late to join the fun and help raise money for the obstetrics unit at Lake Regional Hospital.

Patrons can bid on an extensive selection of merchandise and gift certificates at the HK Silent Auction and Pairings Party at the Lodge of Four Seasons exhibit hall.

The event begins at 5:00 p.m. on Saturday, June 9. Eddie Kennison, Kansas City Chiefs' wide receiver #87, is the Honorary Chairman of this year's charity golf tournament.

Kennison, along with Kansas City Chiefs management, coaches, players and ambassadors will also be the special guests.

Attendees will enjoy delicious hors d'oeuvres, cocktails, a wine tasting complements of Paul's Supermarket and exciting live

and silent auctions.

For a donation of \$100.00, you can become a "Friend of HK's" and get two tickets to the Silent Auction. The Lake Regional Hospital Foundation is still accepting merchandise and gift certificates for the auction, the value of which may entitle you to attend the event. Due to a tremendous response by members of the community, Lake Regional Hospital Foundation has started a waiting list for the HK's Hospital Benefit Golf Tournament which will be held Sunday, June 10, at Witch's Cove.

Don't miss your chance to enjoy this annual premier event at the Lake! Call the Lake Regional Hospital Foundation today at 348-8265 for more information.

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Ride Across America coming to the Lake area June 15-17

This is the 26th year for the race and the 5th consecutive year that the route comes through the Lake area on Hwy 54.

This years route of 3,043 miles is virtually identical to last years, which begins at the pier in Oceanside CA and ends on the boardwalk in Atlantic City NJ.

Along the way riders encounter a myriad of obstacles that tend to cause pain and suffering for them, including desert heat just 90 miles from the cool ocean start, 108,000 feet of climbing hills and mountains,

winds in Kansas, humidity in the Ozarks, extreme fatigue due to lack of sleep and various aches and pains from sitting on a bike for hours a day.

One hundred ninety two (192) riders are signed up in various solo and team catagories with the goal of not only finishing the race in 6-12 days but also to raise money for various causes.

Last year's race hoped to raise \$2 million, and the goal is higher for this years event.

This year the racers ages range from 21 to 74, including one lady from La Jolla CA who is riding the

solo division at age 60!

The Race Across America is more than a bike race. It is an inspiration of the human spirit, setting goals and meeting them, overcoming obstacles of health and mind to acheive those goals.

Many stories of dedication and determination come from this race each year.

Just reading the riders bios is inspiring! For more info see www.raceacrossamerica.org and contact the local Time Station Manager VOLUNTEER Eric Johnston at 573-372-2228 or ts32raam@yahoo.com

Improved communication results in faster patient care



Lake Regional Health System recently purchased the Vocera Communications System for use in its busy Emergency Department (ED).

This new wireless system allows emergency physicians and nurses to instantly communicate with one another using wearable Vocera communications Badges.

The system provides hands-free calling that is set up via voice commands. The end result? Faster response times and increased patient satisfaction.

"The Vocera Communications System is incredible. When our Emergency Department moved into a much larger space in November, 2005, the first thing we realized was that we were

spending a significant amount of time looking for people. With the Vocera system, we are now using that time to better take care of patients. We see clear benefits to our patients, staff, and community," says Melissa Hunter, R.N., Nurse Manager of Emergency Services.

Lake Regional purchased 35 badges and there can be 75 licensed users on the system, including physicians, nurses, health unit coordinators and techs. This high-tech system enables hospital staff to work more efficiently, and working more efficiently elevates the Emergency Department's ability to serve patients.

How does it work? In its simplest form, Vocera is a wireless phone system. But labeling it as a phone would be shortsighted. It combines the leading-edge technologies of wireless LAN, Voice over Internet Protocol (VoIP), and speech recognition to allow instant communication.

Since Vocera works seamlessly with existing phone systems (PBXs), callers in departments using phones, such as the Lab and Administration, can talk to clinical staff on Vocera badges and be unaware that one is on a phone and the other on a Vocera badge.

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Tan-Tar-A Resort donates boat to Adopt-A-Shoreline program

Jeff Green, left, AmerenUE shoreline management supervisor and coordinator of the Adopt-the-Shoreline program, accepts a 1992 Harris pontoon boat from Fred Dehner, general manager of Tan-Tara-A Resort, for use by Adopt-the-Shoreline volunteers in cleanups at the Lake of the Ozarks.

The 28-foot boat, which was retired from the resort's rental

fleet, will be used primarily from the 20 to 30 mile markers in cleanup zones 4, 5 and 6.

Adopt-the-Shoreline is sponsored by AmerenUE, but cleanups are performed entirely by volunteers.

Green says the 3,000 pound capacity of this boat will be very important in helping to carry shoreline debris picked up by the volunteers to disposal facilities.

Large scale benefit concerts coming to the Lake

by Monica Vincent

The 2007 lake season promises a remarkable series of entertainment aimed at promoting the lake area as well as benefiting local charities.

June 24th starts off the 6th annual Benefit Concert Series at the Horny Toad. On that Sunday The Guess Who will perform. Then on Thursday, July 5th REO Speedwagon takes the stage, Sunday, July 22nd is the Nitty Gritty Dirt Band, Sunday July 29th features Willie Nelson, Sunday, August 5th is Air Supply, and then the Steve Miller Band wraps it up on Sunday August 26th.

The opening act is at 6 pm with concerts starting at 9:30 pm following a fireworks display. There is general admission with no guaranteed seating and you must be over 21 to attend. Reserved balcony and VIP level tickets are also available. Limited tickets are available. Said Vandervort, "We've never sold more than a thousand tickets for a show. It gives us a really good crowd, but not so overcrowded

that people can't get service."

Explains Vandervort, "All of the proceeds we make off ticket sales and boat slip and table reservations goes into one fund. Expenses for the band and sound and light are taken out of that and whatever is left goes to charity. I fund about \$100,000 into the fund to make sure there is money available to pay for everything and to make sure charity gets a nice contribution."

"Just for the Horny Toad Concert Series last year, we were able to donate at least \$35,000. We've probably raised about \$150,000 in the last several years. We write the check to the Kiwanis and they split it out."

Vandervort explains the costs and logistics of staging major concert events such as these. "We had to build a special outdoor amphitheater with 800 amps of electricity and sound baffles everywhere so sound wouldn't travel across lake but toward audience so we don't disrupt our neighbors."

"Some bands cost well over \$100,000 to get here, plus we

need a professional production crew to set it up. Along with added security, promotions, and lodging and food for the band members and production crews it all really adds up. This year we'll be spending over 3/4 of a million dollars."

"This is what I call a loss leader. We don't make money on concerts not only because of the cost involved but also because we don't turn tables on concert nights. We actually have negative sales because normally we have new customers coming in every couple of hours. But it is great word of mouth advertising, creates community good will, and separates us as an entertainment destination. Rather than making a profit on these events, we are more interested in bringing big activities to Lake of the Ozarks so we become a year round destination."

Vandervort, Mark Barrett of Dog Days and Shorty Pants, and Gary Prewitt of Prewitt Enterprises, as well as Jack Fleming at Harley Davidson have joined efforts to put on the first ever Lake of the Ozarks Bike Fest on September 14th through the 23rd. The Bike Fest fits nicely into the other major national biking event schedules. August 6th through the 12th is the Sturgis event and October 3rd through the 6th is the Bikes and Blues BBQ in Fayetteville, Arkansas.

At the Lake of the Ozarks Bike Fest there will be lots of activities, rides, concerts, events. All the bars and water bars will be having great acts and regional touring acts. Some of the events will be strictly for charity.

Said Vandervort, "What we're doing collectively together is raising funds and participants for this event and individually we are each putting several thousands

dollars into a fund used strictly to promote the Bike Fest. Gary's going to make sure and Mark's going to make sure they all have big bands and events. Prewitt is going to have a lot of vendors and concerts at that community building. We want to make sure there are lots of things for people to do when they get here and collectively to get them here."

Said Mark Barrett, "We look forward to this being a community wide effort. Seven years into the Fayetteville event and two national magazines along with city officials are citing over 350,000 attendees there last year." Barrett says attendees at the Lake of the Ozarks event can expect to see award winning bike builders and a bike show, and additional concerts at his restaurants Wobbly Boots and Shorty Pants as well as national blues artists performing at Dog Days.

Said Prewitt, "We plan to promote the Bike Fest as another Fourth of July weekend and Poker Run. One of the big draws will be three to four different bike runs over a 10 day period." Each poker bike run will be tied to a charity event as well as most of the concerts. "We will be marketing heavily to the other local vendors to help make this a successful holiday weekend."

Prewitt also has big concerts planned for the Prewitt Expo Center behind Prewitt's Point along with concerts for his restaurants Shady Gators, Backwater Jack's and The Fish Tank. In what could arguably be the biggest concert to ever come to the lake, Prewitt said, "I've tentatively scheduled Hank Williams, Jr on the 22nd. Inside the Expo Center there will also be a fight series - the cage fighting which has gotten popular all over the United States. Basically we

will mainly be using the Expo as a hub for the Bike Fest event. We are also exploring the possibility of a Motor Cross Series/X Style games on the Prewitt Expo Center property." There will be 7,000 to 10,000 tickets available for the major concert events at the Expo.

At the Horny Toad there will be major concert events with all having 8 pm start times. Foghat will be playing on Friday, September 14th, Molly Hatchett and Starship both on Saturday, September 15th, and Marshall Tucker Band on Sunday. Jimmy Van Zant will play on the following Friday the 21st, and Uncle Kracker will be featured Saturday the 22nd. Said Vandervort, "Lots of other events will be happening all over the lake and hopefully we will be able to feature those events and locations in the July edition."

"It's really good that the three of us (Barrett, Prewitt and Vandervort) are working together along with Tri-County lodging, Chamber of Commerce and the Missouri Division of Tourism."

Adds Vandervort, "September is going to be a great month for concerts. The week after the Bike Fest, everyone can look forward to the Offshore Super Series boat race with the bands Head East and the Little River Band playing on September 30th at the Horny Toad."

"All of these concerts will benefit the Kiwanis and local children's charities, except for the OSS concerts since those are included in the ticket price of that event."

Read next month's issue for more detailed information as it becomes available on the 1st annual Bike Fest and Offshore Super Series Event.



The upper deck at the Horny Toad offers a great view for the benefit concerts.

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