

# LAKE OF THE OZARKS BUSINESS JOURNAL

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## New dock restrictions cause outcry

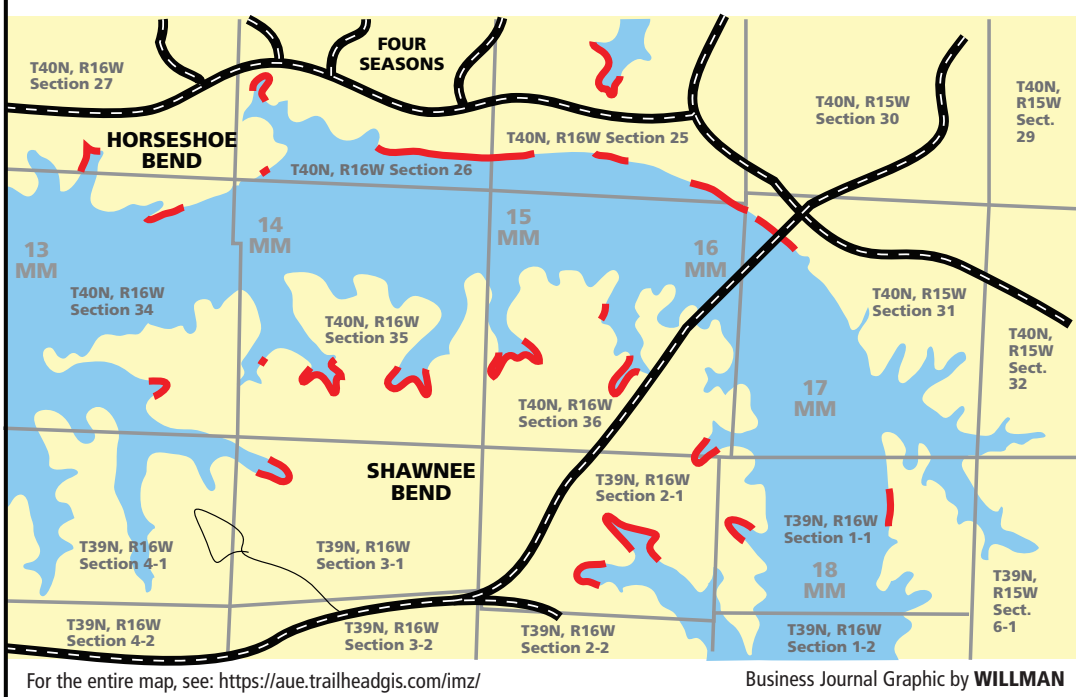
The Federal Energy Regulatory Commission (FERC) filed a "notice of availability of environmental assessment" February 6, 2006 in regards to Project 459-128, better known as AmerenUE's Bagnell Dam power generating facility. The document is part of the lengthy re-licensing process for the dam AmerenUE began in June, 2000.

FERC's filing has galvanized Representative Rodney Schad and locally concerned parties— into launching a letter-writing effort to respond to the filing within the 45 days FERC allows. That period ends March 24. As part of the re-licensing agreements within the filing, AmerenUE has designated IMZs (Impact Minimization Zones).

The zones are designed to protect certain existing resources, such as wetlands, shallow water habitats at the heads of coves, cultural sites, scenic or bluff sites, woody debris sites and undeveloped islands not accessible by bridge or ferry. About 200 miles out of the lake's total of more than 1,100 miles of

### Impact Minimization Zones

Areas marked in red indicate AmerenUE's IMZs, or Impact Minimization Zones. Properties within these areas will be affected by dock restrictions— 150' separation between docks, and docks no larger than 900 sq. ft. in size.



shoreline were identified as IMZs from information compiled by shoreline management consultants hired by AmerenUE.

Within the zones, new, tighter restrictions upon development will be imposed. It is the new restrictions on dock placement and size that has Schad and the others up in arms.

Representative Schad explains, "FERC required an Impact Minimization Statement. In that study, the company that was hired by AmerenUE to put this together determined that there are enormous areas on the Lake of the Ozarks that are not developed yet, and should not be developed. And so they have made the recommendation that any lot of 150' or less not be permitted for a dock."

"Now there's a great number of people" he continues, "who have bought lots with the intention of retiring sometime, building their retirement home and putting a dock down

*continued on page 54*

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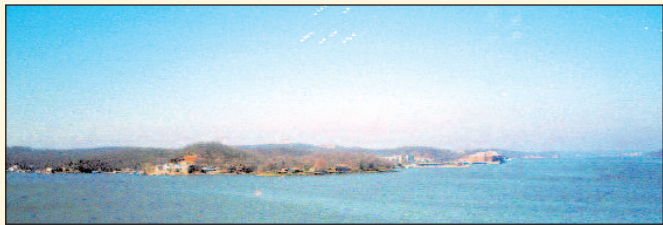
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# LAKE OF THE OZARKS BUSINESS JOURNAL



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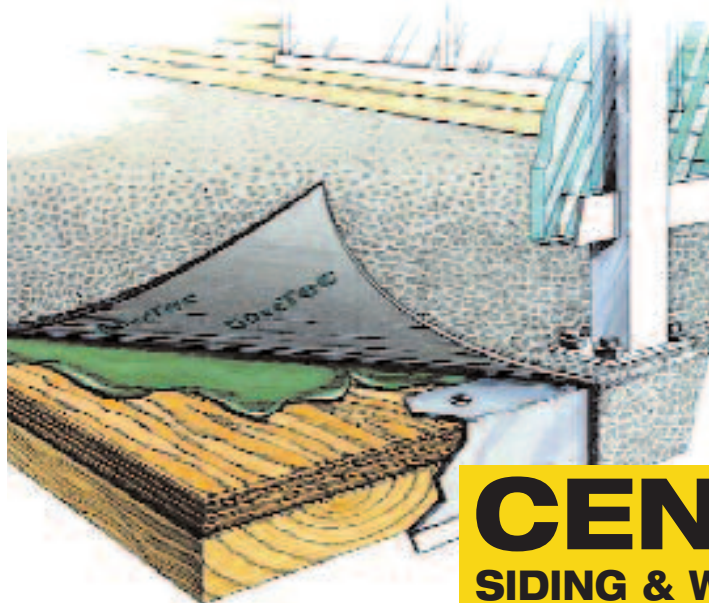
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# John Q. Hammons stakes his claim at the Grand Glaize

By Monica Vincent

On January 17, 2006, Mr. John Q. Hammons announced that John Q. Hammons Hotels & Resorts, LLC is acquiring 30 acres of land on Lake of the Ozarks in Osage Beach, Mo., for investment purposes. Springfield, MO-based John Q. Hammons Hotels & Resorts, LLC is the nation's leading independent builder, developer, owner and manager of upscale, full-service hotels, resorts and suites.

Strategically located near U.S. Highway 54 on Fish Hatchery Cove, the approximately 20 acres of acquired property begins at the wooded point of land above Dave Mungenast Motorsports Yacht Club and is easily visible from the Grand Glaize Bridge.

"We have been considering Lake of the Ozarks as a prime destination for many years," said Mr. John Q. Hammons, founder, chairman and chief executive officer of John Q. Hammons Hotels & Resorts, LLC. "We look forward to working with the city of Osage Beach to provide new

economic growth to this beautiful area, and we are entering into a market study to determine if a luxury hotel or resort, convention and exposition center and/or an upscale condominium development are best suited for the land."

The property is being purchased from Marina Investments, LLC, of which Dave Mungenast is a member. Another member and operating CPA, Steve Henson has been actively involved in the acquisition process. Says Henson, "There is a fair amount of work that needs to be done before closing, but I foresee that happening within the next 6 to 7 months."

"This could be one of the best things that has happened to this city, especially from a man of Hammon's reputation. Look at what he's done on Table Rock Lake with the Chateau (Chateau on the Lake). Whatever he builds here will be world class, and because of where it's located will be a real focal point for the lake. It should also generate a fair

amount of tax revenue."

According to Henson, Hammon's will not be putting in a marina, but will look to establishing some type of "joint use" of the Mungenast marina.

Pat McNally, of McNally Properties is the acting agent for Marina Investments. Says McNally, "I had been attempting to get Hammon's to come to the lake for years. I looked at that property and had been seeing in my own vision something like the Chateau on the Lake. When I finally spoke with Denny Hilton, the agent for Hammon's, he, Mr. Hammon's, and his Senior Vice President flew up and looked at the property. Mr. Hammons fell in love with the property, and at that point things moved very quickly."

Continues McNally, "I agree 100% with Mr. Henson, that not only does this project benefit the city in tax revenue, but in new jobs and added tourist dollars as a fantastic, phenomenal benefit to the lake area."

Scott Tarwater is Senior Vice

President of John Q. Hammons Hotels and Resorts, LLC and will be the acting representative for the duration of this project. Says Tarwater, "We are thrilled with our opportunity at the Grand Glaize Bridge. I have not seen Mr. Hammons as excited about a project in forever. He has been a student of the area for many years. When we had a chance to review the site, his eyes just lit up."

At this point, according to Tarwater, "We are in the final stages of our due diligence on what size of hotel, conference center and exhibit space will be in our final plan. I was in town last Wednesday and had a great meeting with Jim DaVinci and Joel Pottinger from the Convention and Visitors' Bureau. They do a great job promoting the lake area and we think we can compliment all of the things you guys have been doing here. We think it will be a wonderful fit."

Tarwater says the property will be, "...a very upscale 5 star facility." As for specifics, he said,

"I will tell you our typical development is 300 rooms or more, and our convention and exhibit space is typically 80,000 to 125,000 square feet. We don't want to bother the city with preliminary plans, but once we have our final plans we will present them to the city for their consideration."

Cary Patterson, City Planner for Osage Beach, says the city has yet to be approached with any type of formal proposal or request for a preliminary meeting. "As of yet", says Patterson, "there have been zero submissions, but I expect we'll be hearing from them soon."

With 63 hotels, (and counting) strategically located near demand generators, such as state capitals, universities, airports, corporate headquarters or office parks in secondary and tertiary markets, the purchase of such a visible and centrally located piece of land in Osage Beach is par for the course for a John Q. Hammons property.

*continued on page 38*



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# Bond issue looks for Osage Beach school additions

By Alison Schneider

One of the more important peripheral concerns that residents of Lake of the Ozarks are going to have to deal with in the wake of the recent years' population increase is the size and adequacy of our school facilities. School of the Osage District is taking this issue to the voters and is seeking approval of a \$21 million dollar bond for new construction in the district.

School of the Osage has maintained an Accreditation With Distinction of Performance rating from the Department of Elementary and Secondary Education for the last three tracking periods and has complied with and exceeded all MSIP (Missouri School Improvement Plan) requirements as well. But, according to Superintendent Dr. MaryAnne Johnson, the school needs to plan for the future.

The previous superintendent, Mr. Stan Johnson and the Board

of St. Louis was the best choice and began to put together a plan for the new buildings. In October of 2005, a citizen's advisory committee was formed to make decisions on size, style, requirements and ultimately – the total cost of the building that would best fit the school's current and projected needs and growth. The committee felt that our community would support the cause and would see the realities of the growing pains that all lake area residents are experiencing. Ittner presented several options for buildings from a "bare bones" setup all the way to a full-service facility that would see the students and community through the next few growth surges. The committee outlined current needs and discussed in length the possible ways of meeting those and future needs.

Ultimately, the compromise was a 108,000 square foot, \$18.2 million Jr. High/Middle School

*"We are fortunate to live in a community of forward-thinking people who we believe will see the need for the new construction."*

— DR. MARY ANNE JOHNSON, SUPERINTENDENT

of Education had foreseen the need for expansion and, after looking into all options, decided to purchase 64 acres of property on Highway 42 – directly across from the "Kaiser campus" of the High School and Upper Elementary Buildings. This purchase was just under \$1,000,000 and was done so without a tax increase. It was hoped that there would be more time for planning, but the 2005-2006 school year saw unprecedented growth of school population, with over 100 additional students in the High School alone. "The time is upon us" says current superintendent Dr. Mary Anne Johnson, "we really need to get construction of the new facility under way as quickly as possible. Growth in the Lake area is simply not going to stop and the school needs to at least be on the same pace as the population growth"

With this in mind, the Board of Education began touring other new school construction around the state to help them choose an architect that could present a quality plan. They determined that Ittner Architects

building housing 600 6th, 7th and 8th graders as well as an a \$3.3 million High School addition of 11,500 square feet (8 new classrooms, and a much-needed library expansion) accommodating another 225 students. The new junior high building will include athletic fields for those grades and will also free up the dwindling classroom space in the current Upper Elementary by moving those 6th graders over better serving those students by putting them in a more age-appropriate environment for learning. The total project cost, including \$21.5 million. The current school budget can accommodate \$500,000 from its current funding over the time of construction, but will require \$21 million from the bond sale offered to the public in April of 2006.

The bond offer will result in a 10 cent increase in school district taxes, but that will still leave taxpayers in the district with the lowest school tax rate in the state at \$2.67 per \$100 assessed valuation. This amount is still lower than the \$2.75 levy that the state



Artists' rendition of the proposed \$18.2 million Osage Beach Middle School

allows a school to assess without voter approval (for comparison, Camdenton's levy is \$2.87 and Eldon's is \$3.56). The school wants to do this through a bond issue, however. "It's better for the school financially, and we really want the community's support on this" says Johnson. "We are fortunate to live in a community of forward-thinking people who we believe will see the need for the new construction." Johnson hopes that voters will recognize that her district has been responsible with its budget in the past and will trust the Board to continue to act with fiscal responsi-

bility.

The total expansion project will leave the current – nearly 100 year old – junior high building on the Lake Ozark campus empty. Why, then does the school need a new junior high? "The needs of today's students are so different and frankly we've done about as much retro-fitting as possible with the old building" says Johnson. "Current plans are to continue to use the facility as our district offices and use the rest of the building for community educational programs, a possible alternative school and, of course, flexibility for emergency growth

accommodation". "This building is much loved by the community and holds too much history to let it go" says Johnson "The building is in terrific shape, and while it won't remain that way under the current student strain, it will be great for smaller groups to use. We plan to keep it and keep using it." "We just really feel strongly that we need to keep it in use and in district. Based on lake area growth figures, we just don't really know exactly what to expect – just that it's only going to get bigger". ■



Proposed new Osage Beach Middle School Site Plan located directly across from the High School.



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# Spy Chips: are RFID devices a threat to privacy?

By Kelly Gunderson KRCG-TV  
Morning Show Anchor  
with a special report for the  
Lake Area Business Journal

How much do you value your privacy? What if we told you a device implanted in your home electronics, your clothes, even your shoes could track your every move. It might sound far-fetched, but the same technolo-



Kelly Gunderson, KRCG-TV

gy used to track the package you sent to grandma is beginning to turn up in places grandma's generation could never have imagined. And, as KRCG's Kelly Gunderson reports, some people are fighting to stay in front of an evolving industry that seems to have no limits.

They can be smaller than a grain of rice and they can track your every move. Radio frequency identification, or RFID, chips are already used in some packaging you bring into your home. And some activists worry they could be used to invade your pri-

vac. Liz McIntyre is the co-author of the book, "Spy Chips". "Here's where the privacy issue comes in. This unique number can be linked to unlimited information in a database could be siphoned by anybody with the right reader device without your consent by these invisible radio waves."

The tiny chip is imbedded in the packaging of a product and a RFID reader or satellite can find out exactly what's inside. That reader can then send the information back to a database where others can find out about the product or the purchaser. And the fear is these tags could soon be imbedded in the actual item for example sewn into the hem of a shirt. "One day, they see every item on the planet having one of these RFID tags with a unique number, and that these numbers could be associated with people when they buy these objects. When they pay for these things with their credit cards, ATM cards, or even checks, and then later, when these items are seen in the environment, the exactly identity of that person, or maybe even just something about that person could be identified," says McIntyre. McIntyre's group, Caspian's Goal, works to inform consumers about RFID chips, and how they could be used to invade privacy. She says right now companies like Gillette, Procter and Gamble, and Wal-Mart already put the tiny chips on packaging. Kelly wanted to know how a large



RFID chips can be as "small as a grain of rice" and can track your every move.

retailer like Wal-Mart uses the chips and if they plan to use them to get information about consumers or track them. Marty Hires is the spokesperson for Wal-Mart. "Our goal here is to be sure that when our customers come to our stores, that the product that they want is there for them when they arrive," says Hires.

So, why would companies even want to get information about their shoppers? McIntyre says they want to know as much as they can to help market products to customers. For example, if they know a woman has a baby bottle in her purse, they could automatically printout a coupon for diapers. But that's not Caspian's biggest worry. "It goes way beyond that, this idea of patent application talks about the gov-

ernment tracking people with these tags, using something they've developed called the person tracking unit, and this person tracking unit would be in public places, tracking people through these tags," says McIntyre.

Wal-Mart's spokesperson says the company will only use the chips for inventory purposes, he says they have no plans to track

consumers. "It is a commitment from a company not to violate the privacy of its customers, and we've made that commitment, and that is a commitment that transcends the technology involved, whether it's RFID, or anything else," says Hires. But that doesn't mean it isn't possible for other retailers or individuals, McIntyre says these tags

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# Blue skies in store for the Grand Glaize

By Monica Vincent

Millennium Design Build and CEO Merlyn Vandervort are at it again, with their biggest and most ambitious project yet. If all goes as planned, eight 12 story luxury condominium towers will soon go up at the Grand Glaize Bridge on the property known for years as Point Breeze resort next to Dog Days. What makes this project unique is the scale. It's not just the size that's big, it's the price as well. These 3,800 square foot plus flats will start at \$1 million dollars and extend upwards to \$3 million for top floor penthouse residences.

Ambitious by any markets standards, Vandervort has a sincere belief in the health and future of the lake area market and the economic viability of such a project. Says Vandervort, "The buyers are out there - believe me. We unveiled the Skies at the KC and St. Louis boat shows to a tremendous amount of interest. At the Belvedere, we've already sold four \$1 million dollar units."

Already taking reservation agreements on the Skies, the fully refundable deposit is a hefty

\$50,000. "We already have one reserved and by the end of next week, we should have a second."

Says Vandervort, "I have two great partners on this project, Paul Vogel and KJ Sturhahn, both from the St. Louis and Illinois area. Millennium is doing all the development and our real estate company will handle the exclusive sales."

Cary Patterson, City Planner for Osage Beach, reports that the city has had preliminary meetings with Millennium, but has no final plans as of yet. Says Patterson, "We are very excited about this project, but right now everyone is just in the concept stage. Millennium has a heck of a team of architects and engineers who are trying to do some really creative things with these buildings, so they are really looking at the building code situations right now. At this point we're not red-lining anything."

Patterson explains that the project itself will adhere to all local building codes, and that the review of the buildings themselves will be forwarded to the IBC (International Building Code) for final approval.

Vandervort does not expect any opposition since the project falls within code, and they already own the ground. He says that construction will begin this summer and that they will likely have the first building ready for occupancy by next summer.

When asked why shoppers with that kind of buying power would prefer a Skies residence over a private home, Vandervort responds, "These units are nicer by far than any \$1 million dollar home that you can buy at the lake. The \$3 million dollar penthouses are as nice as the \$3 million custom homes I'm building, but you've got a view from 130' feet in the air. You can't equal that in any home. From the rooftop you'll be able to see Tan-Tar-A, the Horny Toad, and Party Cove at the same time."

Vandervort continues, "A unique thing about these towers is that they're only 2 units wide, with no common walls and every unit is an end unit. This means that each of the eight buildings will only have 11 units. Every unit is also a 2 story, loft townhouse."

They will also be very quiet. According to Vandervort, "These



The Skies at Grand Glaize condominium development.

buildings are all concrete all the way up - floors, walls, roof - no steel. They'll be constructed just like a commercial high rise in a big city with pre-stressed con-

crete."

This type of construction does present some engineering challenges, "...because of the height" continued on page 39

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# Missouri State Highway Patrol Marks 75 Years

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*Special to the Business Journal  
by Cheryl D. Cobb*

## Creating The Patrol

Governor Arthur Mastick Hyde was the first elected state official to speak publicly about law enforcement reform in his first biennial message, January 1923.

His concerns included the soaring number of arson cases, and infrequent arrests and convictions that led to significantly increased insurance premiums for Missourians. He spoke of the importance of enforcing every law—specifically the *Volstead Act* regarding prohibition, regardless of public opinion. He also noted the mounting game law violations.

He considered the National Guard—the only force available when confronting riots or disturbances, "cumbersome and unbearably expensive".

Lastly, he pointed to improvements made to Missouri roadways as a need for better law enforcement.

More than eight years would pass before Governor Henry S. Caulfield signed Senate Bill 36 on April 24, 1931, establishing the Missouri State Highway Patrol. (MSHP)

Several bills had been introduced between 1923 and 1931, but all had failed. Senate Bill 36 was amended several times during the process and not everyone was in favor of the measure.

Organized labor was opposed—fearful that the new agency would be used to break strikes as had been done in other states. Labor however, did not oppose a Patrol which had jurisdiction over motor vehicle enforcement.

County sheriffs feared it would infringe on their authority. Some were afraid the agency would focus on enforcing prohibition.

Strong supporters of the bill included Governor Caulfield, Attorney General Stratton Shar-



**A Missouri State Highway Patrol trooper talking with motorist.**

tel, the Automobile Club of Missouri, the Missouri State Highway Commission, the Missouri Banker's Association, and a majority of metropolitan newspapers.

The act creating the Missouri State Highway Patrol became effective on September 14, 1931.

The bill provided for a superintendent who would serve at the pleasure of the governor, 10 captains, and 115 patrolmen.

Lewis Ellis of Bethany became the first superintendent on July 21, 1931. Because sufficient funds were not appropriated, only 55 men were chosen to be patrolmen.

"One day in July (1931) ... the personnel manager for the Highway Department, two other secretaries and I were sent to the governor's office to help process letters from prospective applicants for the Patrol. We found a filing cabinet filled with over 5,000 letters requesting applications. They were in no particular order, just pitched in as they arrived," said Matilda "Tillie" Sonnen, the Patrol's first secretary. She would eventually retire from the agency after 40 years of dedicated service.

"We handled the applications. Superintendent Ellis, his assistant Major Lewis Means (actually a captain, but called "major" from his military rank), and the legal counsel of the Highway Department Marvin Krause,

meanwhile toured several states, investigating their state police organizations for ideas on how to organize the Missouri Patrol. And to look at their uniforms, cars, and other equipment," explained Sonnen.

"Our organization was patterned mostly after the New Jersey State Police, but they also visited Pennsylvania, New York, and Michigan." (*Interview, 1980.*)

From those humble beginnings, the MSHP would grow from six troop headquarters to nine; from 55 uniformed members to 1,037 officers.

The General Headquarters of the Patrol would eventually have its own building—in 1962.

Today, the superintendent is a man who has been a member of the Patrol for over 31 years.

Colonel Roger D. Stottlemire worked as a road trooper, zone sergeant, troop lieutenant, troop commander, and major of the Field Operations Bureau before being appointed superintendent in 2001.

"This year the Missouri State Highway Patrol is celebrating 75 years of serving and protecting the citizens of Missouri and those who travel through our great state," said Colonel Roger D. Stottlemire, superintendent of the Patrol.

"When the Patrol was formed in 1931, a statement was made by then-Missouri Attorney General Stratton Shartel that the state had no more important duty than to protect life and property. Missouri's Highway Patrol has proudly performed that duty from day one, and is prepared to provide excellence in law enforcement into the future," he added.

## Criminal Laboratory

The Patrol's Criminal Laboratory opened in May 1936. The laboratory was first housed in two rooms within the Broadway State Office Building.

It is one of the first state crime laboratories in the country. In fact, the FBI's laboratory was only a few years old then.

Today, the laboratory fills nearly 20,000 square feet in the Annex building. Satellite laboratories have been set up in Troops B, C, D, G, and H.

Since its creation, the MSHP's Crime Laboratory has accepted submissions from any Missouri law enforcement agency at no charge. According to a biennial report of the Patrol, the laboratory worked 230 cases from 1937-1938. Criminal case submissions to the laboratory have grown — 19,153 cases in 2005.

All of the laboratory employees were uniformed members of the MSHP until the 1960's, when two chemists were hired. They performed chemical, ballistic, microscopic, casting, fingerprint, and questioned documents tests.

Currently, there is only one uniformed member in the Crime Laboratory Division-- its director. The remaining 70 employees are civilian, including criminalists who specialize in their area of the laboratory, and support staff.

Today's criminalists examine DNA, toxicology, and drug chemistry, as well as firearms, tool marks, fingerprints, and trace evidence. Since its inception, Crime Laboratory employees have testified in court as to their findings. Last year, laboratory personnel spent a total of 441 days testifying to the results of their casework.

## Communications

In 1931, troopers communicated to the troop by telephone. Each trooper established a system of service stations, restaurants, and other businesses as key contact points. Troop headquarters would leave messages

regarding where the trooper's assistance was needed. Over the next few years, communications would improve with the installation of standard public broadcast receivers in cars and a teletype system to transmit messages from General Headquarters to the troops. The state-owned radio station, WOS, located in the Capitol was placed at the Patrol's disposal. Radios in the cars were tuned to that station to receive information or instructions. The call letters WOS stood for Watch Our State.

A radio-teletype transmitter at GHQ enabled the Patrol to communicate with other police agencies in the state beginning in 1936.

In 1937, the Patrol hired Mr. Harry W. Duncan, the first radio operator of the newly organized communications division.

"They started training in the dome of the Capitol. Originally, the radio station WOS was up there. We tried to be very professional. If someone pronounced a word wrong, we told him. The training was setting up fake radio equipment, making broadcasts, and critiquing them later. We had to know the county names, county seats, and the highway names," said Duncan, in an April 2005 interview.

"When we started, we had three radiomen at each troop. We had six stations at that time. If anyone took a day off, the other two had to work 12-hour shifts! I'd say that went on for three years. As money was appropriated, they hired more operators."

Today, each of the nine troops' communications centers is a 24-hour operation and technologically advanced. Every car has a radio; every trooper has an extender for use when he is outside his vehicle. Communication

*continued on page 10*



**Governor Caulfield signing the bill that created the Patrol, 1931.**



**Radio Room Operator Harry Duncan, circa 1940s, Troop F.**





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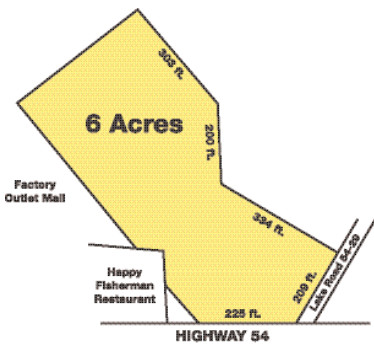
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Frank Christensen, Mike Christensen, Michele Stichler, Kathy Wise and Brian Lutes



# MSHP 75th Anniversary

*continued from page 8*

flows steadily from troop headquarters and each officer.

LOKI, a software program, tells communications employees the location of each patrol car. Computer-aided dispatch tracks all calls received at troop headquarters. An emergency alert system for communities is located in each troop. Registration



MSHP trooper Ben Booth, 1933.

tions that used to be included in large books and checked by hand, are now available through the MULES system, which allows for a computer check of licenses, criminal records, warrants, etc.

## Ultimate Sacrifice

In 1933, Sgt. Benjamin O. Booth became the first trooper killed in the line of duty. Sgt. Booth and Sheriff Roger Wilson of Boone County stopped a car occupied by two men at a roadblock after a bank robbery in Mexico, MO.

One of the men, George McKeever, shot and killed Sgt. Booth. The other man, Francis McNeily, shot and mortally wounded Sheriff Wilson. After an extensive investigation and manhunt, the two men were captured. McKeever was sent to the gallows for

his crime; McNeily was sentenced to the penitentiary.

Unfortunately, Sgt. Booth was not the last trooper killed in the line of duty.

Twenty-seven MSHP members have given their lives while serving and protecting the citizens of Missouri. They have been shot, struck by vehicles, and died in plane, helicopter, and traffic crashes. The Patrol mourned four of its officers in 2005, the deadliest year to date. All of the 27 troopers killed in the line of duty are remembered and their families cherished.

## Noteworthy Service

Throughout its 75 years, the Patrol has been available to serve and protect the public.

In 1942, the operation of Missouri's weigh stations was assumed from the Highway Department. Today, commercial vehicle officers prove they are on the front lines of removing illegal drugs from our highways. In 2005, their skills led to the seizure of 9,992 pounds of marijuana and 15 kilos of cocaine.

Each year, the Patrol joins in a cooperative effort with sheriff's departments and the Missouri National Guard for the Marijuana Eradication Program.

Preliminary 2005 statistics indicate this program destroyed over 10,000 cultivated marijuana plants, over 4.5 million wild marijuana plants, and 110 pounds of processed marijuana. In addition, there were 395 state arrests and 29 federal arrests, 128 firearms and over \$250, 000 in cash seized.

On Missouri's roads during 2005, preliminary statistics indicate over 15,000 pounds of marijuana was removed from Missouri's roadways, along with 342 pounds of cocaine, 55 pounds of ecstasy (over 80,000 pills), and



Missouri State Penitentiary Prison Riot, Jefferson City, 1954.

small amounts of methamphetamine, heroin, psychedelic mushrooms, and PCP. Troopers seized over \$2.4 million in cash as well.

## Prison Riot

On September 22, 1954, at 7 p.m., Colonel Hugh Waggoner directed all available troopers to report to the state penitentiary in Jefferson City. A full-scale riot was in progress—several buildings and vehicles were burning, and hundreds of inmates were running loose.

By 11:30 p.m., 265 troopers had arrived at the scene. Approximately 2,000 police officers and Missouri National Guardsmen were on duty by mid-morning. The situation was now under control. Three inmates were killed and 21 wounded by gunfire; inmates with a grudge murdered a fourth inmate, and another 29 were injured during the riot.

Five buildings were destroyed and two others severely damaged. Members of the Highway Patrol did an outstanding job in helping to quell the riot. Many feel this was a defining moment in the Patrol's history.

## Natural disasters

The Great Flood of 1993 paralyzed most of the Midwest as well as Missouri—flooding farmland, destroying highways and bridges, and bringing most travel to a standstill.

The MSHP instituted a road condition report hotline, which answered nearly 90,000 calls in its first six weeks of existence. MSHP members also assisted with traffic in areas where vital interchanges were damaged by the flood.

September 2005, a detail of 56 Patrol personnel responded to a call for assistance to Biloxi, MS, which was devastated by Hurricane Katrina.

In late December 2005, a six-member detail traveled to Cameron Parish, LA, to assist Hurricane Rita victims.

## Protective Services

The Patrol has provided protection for Missouri's governors as requested in its early years. In 1973, the Executive Protection Unit officially was formed. Now known as the Governor's Security Division, these members provide security to Missouri's governor and his family, and visiting dignitaries, such as U.S. presidents and Pope John Paul II.

## Driver's license exams

Missouri's Legislature tasked the Patrol with implementing the driver's license examination program in 1952. Members orig-



A Missouri weigh station, circa 1940.

inally filled the examiner position, with civilians taking over the responsibility in 1955. For the past 56 years, the Patrol has provided this valuable service.

## Looking To The Future

The Patrol has 75 years of tradition, yet it must look to the future. Advances in technology continue to make law enforcement more effective. Laboratory tests, fingerprinting methods and databases, and investigative skills are only a few areas where improvement is made continually.

Situations often demand law enforcement take a new approach. During World War II, the Missouri State Highway Auxiliary Patrol was formed to ensure the Patrol was prepared for certain emergencies while many members served in the armed forces.

More recently, September 11, 2001, affected every law enforcement agency in America. The Patrol added personnel to its organized crime unit to man a new terrorism group. Computer crimes are more prevalent, and



Criminalist Jennifer Greene working in the Toxicology Section.

Over the past 75 years, the Patrol has looked for technology to increase efficiency and service. Troopers used only telephones in 1931. Today, there are telephones, cell phones with Internet, voicemail, and e-mail capabilities; in-car radios and hand-held extenders for when the officer is outside his vehicle; and in-car computers, allowing records checks within moments instead of minutes, hours, or days.

The Model-A Fords were driven with their tops down, to help troopers be more visible. Vehicles have come a long way since then -- air conditioning is standard as are seat belts, which were added to Patrol cars in 1955.

the Patrol's Drug and Crime Control Division is on the case, whether its identity theft, fraud, or a sexual predator. In a 2004 case noticed by the world, computer forensics led the Patrol to the recovery of baby Victoria Jo Stinnett, who was cut from her mother, Bobbie Jo, after a Kansas woman murdered her.

The agency continues its efforts to recruit the best possible candidates for every position--uniformed or civilian--with a focus on minority recruiting, in an effort to represent all of the citizens it serves. The Patrol takes seriously its core values of Integrity, Responsibility, Respect, Professionalism, Compassion,

*concludes on page 47*





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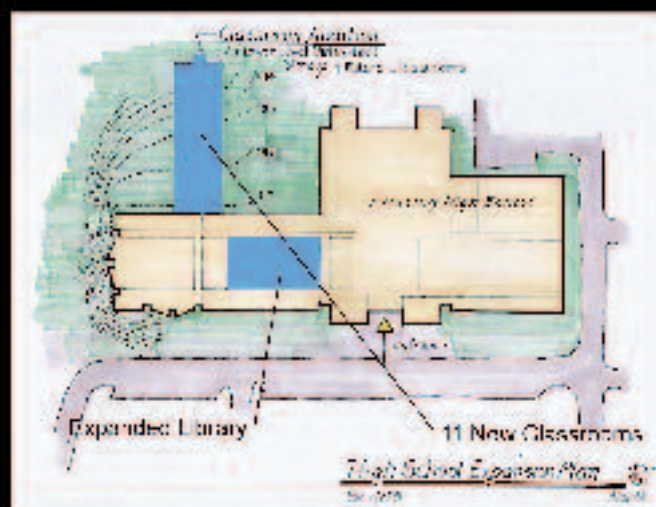
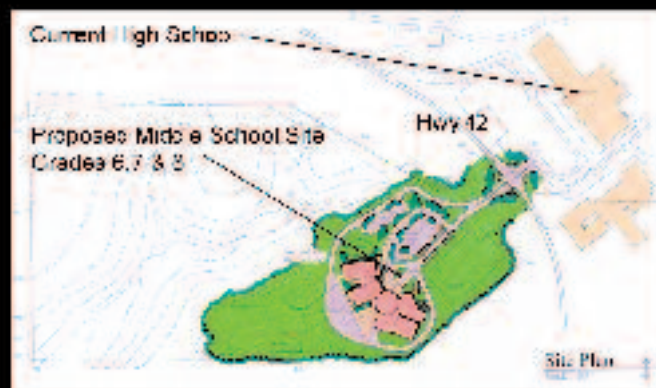
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## School of the Osage

### HOME OF THE INDIANS





# Lake Ozark looks for support on Vision 20 plan

By Monica Vincent

On Friday evening, February 24th, Lake Ozark held a town meeting at the Osage Junior High School to discuss Vision 20 - the Lake Ozark strategic plan for the next 20 years, and to call for community support at another special public meeting to be held with MODOT on March 2nd.

Present at the meeting were the city's elected Aldermen, City Administrator Charles Clark, Miller County Presiding Commissioner Tom Wright, 2nd District Commissioner Dave Whittle and State Representative Rodney Schad, among others.

Speaking to a crowd of approximately 75 people, the meeting was called to order by Mayor Paul Sale with a strong plea for an open-minded hearing of the Vision 20 plan and a show of support. "I want the citizens of this community to see where we can go and get excited about it. Before we can build a road, or put in a sewer...we have to have the revenue to do that. This plan is great - it gives us a timeline, a sense of direction and a place to go."

City Administrator Clark then gave a clear presentation of the four different parts of their plan: Wastewater, Transportation, Water and General Fund, and freely answered questions and responded to statements from the public and various Aldermen.

Clark began his presentation with a graph depicting revenues and expenses from 1998 to 2006. Both showed a gradual and steady increase with very little room between revenue and expenses. Explained Clark, "In 1998, sales tax was beginning

to fall short and we could no longer support the current services from our general fund, so we had to borrow \$25,000 from our other funds."

The graph showed that by 2005 the amount siphoned from the general fund had grown to \$122,000, and for this year had increased to \$142,000. With the city at bonding capacity and looking at an incomplete sewer system, Clark says, "Obviously there are many more things we need to spend money on right now, but we can't take any more money because it's not there. Basically, we've been cannibalizing our system."

When analyzing the almost non-existent gap between revenue and expenses, Clark sum-

marizes, "This plan is about analyzing changes we need to make before the gap closes and puts us into the red."

Clark continues, "We want to avoid diverting funds and raising utility rates. When we jack up prices, we put our businesses at a competitive disadvantage and eventually we all lose money." He adds, "We just passed a 1/2 cent sales tax for capital improvements which reflects a 285% increase since 1995."

At present the city's debt service is 44% of their annual budget in their wastewater fund. The total amount of current bond indebtedness with the MAMU leasing program is \$5.6 million with an annual percentage rate of 4.5%. This equals roughly \$430,000 a year for 20 years with a total outlay of \$8.6 million.

The Vision 20 plan suggests applying for SRF Funds (State Revolving Funds) which come with a rate of 1.7%, with the state covering 70% of the costs. In addition, the plan suggests raising the bond ceiling from \$5.6 million to \$8 million in order to meet existing needs and to complete projects that would otherwise be left unfunded for the foreseeable future.

Clark explains the prudence of the plan in this way: "With the lower interest rate and the ability to extend the length of the note, if we borrowed only an additional \$1 million, making our total indebtedness \$6.6 million, it would result in a yearly cost of only \$400,000 -- \$30,000 less than what we currently pay, and that's doing the estimate at a rounded off 2% rate - not the actual 1.7% we could get. Our total cost over 20 years would be \$7,790,008 or a savings of almost \$900,000."

Clark says the odds of actually receiving these funds upon application are 50- 50. "It's our best hope. It won't cost the taxpayers a cent to try. I get paid 40 hours a week, but I'll put in 100 hours a week if I have to for the future of this city. If we don't get the funds, we'll have to keep motivating our people and doing the best we can with the resources we have."

The next step is to submit the plan to voters at a special citywide meeting on sewer issues and plans and seek a voter referendum. If funding is obtained, they will retire the MAMU funding and look to complete \$1 million worth of sewer construction 2008 and

restore cuts in the sewer operating budget. The additional funding will also be used to establish and facilitate plans for additional sewer plant capacity, as well as other long range plans.

Besides the discussion involving wastewater, transportation was the next hot topic. The city's comprehensive plan calculates 27 miles of current roads in Lake Ozark with an additional 13 + miles to come in the next 5 years as the Stanton interior project develops. Maintenance costs on those roads alone will be around \$300,000 per year, or \$6 million over 20 years. In addition, the planned Phase III and IV strip enhancement estimations total \$1 million, and Business 54, (now a city street by MODOT grant), will have to be overlaid at an estimated cost of \$500,000.

The published plan states that "Strip enhancement II stressed our transportation fund to the breaking point and also our general fund, in that we had to borrow from it to finance the project." Therefore the transportation fund is facing the same shortfall problems as the wastewater fund.

Currently the transportation fund has about \$330,000 in total revenues. Expenses consume all but \$100,000 of that figure annually, leaving only \$2 million dollars over the next 20 years to meet a projected \$7.5 million need.

Road district payouts drew the greatest heat from the public, with citizens from every Ward voicing their displeasure with what they considered unfair taxation and a near total lack of attention to roads in need of repair.

Over \$100,000 annually is paid into three road districts: Horseshoe Bend Special, Bagnell Special and Kaiser. Horseshoe Bend returns 25% or \$7,900 annually, while the latter two districts, which have been in existence for over 80 years, pay nothing back. It is estimated that approximately \$4 million has been paid to the Bagnell Special and Kaiser road districts for which there has been no reciprocity.

The Vision 20 plan calls for special legislation which would allow a vote to disassociate the city from the three special road districts and establish their own city-wide special road district. Such action

would provide an estimated \$2 million dollars to apply toward the transportation funding shortfall.

Of immediate and imperative importance are the MODOT issues on the table. At 6 pm, Thursday, March 2nd at the Osage Junior High School a special public meeting will be held with MODOT in attendance to verify community support for the city's requests.

"I've worked with the Mayor, Senator Vogel, Tom Wright and others to find a way to not hurt the county, secure money and help the city", said Clark. "The Mayor and I started talking to them (MODOT) and detailed our position in a frank and open manner, and probably pressed them a little."

Part of MODOT's response was an offer to move the proposed Hwy 54 interchange from the Business 54 junction to approximately 500 feet south of the Osage River where the new HH extension will tie into Hwy 54, and then allow for a fly ramp at the Business 54 junction.

*continued on page 48*



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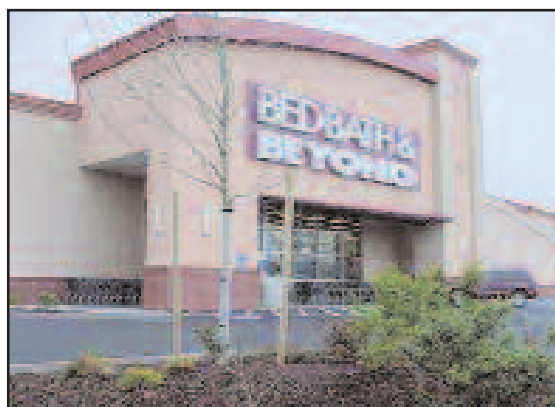
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# Consequences of the Lack of Health Insurance on Health and Earnings

By Jacob Hadley  
Urban Institute

In 2005, between 635,000 and 707,000 Missouri residents were without health insurance. Additionally, changes to the state's Medicaid program substantially increased the number of uninsured. This report highlights excerpts from a research paper by the same name.

The in-depth report examines the serious health and financial consequences associated with being uninsured as well as the importance of health insurance as it relates to people's access to care, use of services, and ultimate health outcomes.

## The Uninsured Have Worse Health Outcomes

- In a study of pediatric trauma cases, 2.1 percent of children with commercial insurance died, compared to 4.2 percent of uninsured children.

- A study of breast cancer patients showed that 18 percent of the uninsured died within 3-4 years of diagnosis, compared to 13-14 percent of privately insured patients.

- In looking at heart attack victims, 13.1 percent of the unin-

sured died, compared to 8.3 percent of the privately insured.

- The Institute of Medicine estimates that there are approximately 18,000 excess deaths among non-elderly adults each year in the United States due to the lack of health insurance.

- Findings of higher death rates for uninsured trauma patients, newborns, cancer patients, and heart attack patients are the culmination of less preventive care and screening for

serious chronic conditions, poorer health or more advanced disease upon entry into the health care system, and less therapeutic care even when seriously ill or injured.

## The Uninsured Enter the Health Care System in Poorer Health

- The uninsured receive a late-stage breast cancer diagnosis a greater percentage of the time compared to the commercially insured (43% to 32%).

- When beginning dialysis in Medicare's End Stage Renal Disease program, 62 percent of previously uninsured people had low hematocrit levels, compared to 49 percent of those with private insurance.

- An analysis of tissue pathology results for people who had in-hospital colonoscopies or endoscopies found that the uninsured were 50 percent more likely to have an abnormal tissue report.

## The Uninsured Lack Needed Medical Care

- The uninsured are more than three times as likely as the insured to report an unmet medical need.

- Compared to those with insurance, the uninsured are almost seven times more likely (3% to 20%) to not obtain needed medical care for a serious condition.

## The Uninsured Receive Less Screening and Preventive Care

- The successful treatment and management of cancer, cardiovascular diseases, and diabetes depends heavily on the early detection of these diseases. Nevertheless, the uninsured are significantly less likely to receive screening and preventive care for these conditions.

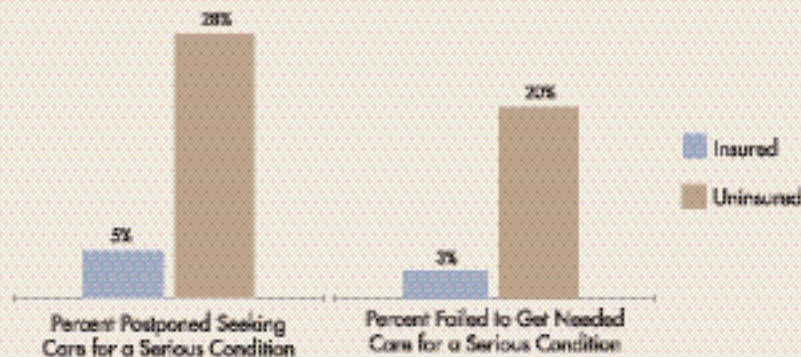
## The Uninsured Receive Less and Chronic Conditions

- Uninsured diabetics are almost half as likely as insured diabetics to receive recommended monitoring or treatment for their condition.

- Roughly 5-10 percent fewer uninsured heart attack patients

*continued on Page 16*

### Uninsured More Likely To Postpone or Fail To Get Needed Medical Care for Serious Conditions Because of Cost



Source: C. Hoffman and A. Schlobohm, *Uninsured in America - A Chart Book* (Washington, DC: The Kaiser Commission on Medicaid and the Uninsured, 2000).

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# Polar Bear Plunge and Cops on Top total \$98K

by Darrel Willman

Saturday, February 25th marked the 11th Polar Bear Plunge, and Mike Clayton, Program Director for Mix 92.7 FM said it was a record setting turnout. He estimated the crowds on hand at 2,000. The weather was cooperative, in the low 30's, and water temperature was at 45° F.

Susan Stegeman, Plunge coordinator said, "We did really good this year. We had 139 people in the Polar Bear Strut (up from 60 in 2005). It raised \$11,153.74 dollars. I have heard rumors that this is the largest race at the lake by number of participants. Guys who have events down at the Lake say it's the biggest."

"Anita Leyva (wife of OBPDS Officer Pete Leyva) was the top fundraiser for this event— with \$1,474 dollars," she continued, "Kudos to her for sure."

The organization is sure this year's events will break last year's totals and top \$100,000, but Stegeman said they haven't reached that mark yet.

"We are still counting money but we are estimating the Polar Bear Plunge at around \$98,000. Actually that is the Polar Bear Strut and the plunge together. The plunge is about \$87,000, for a grand total of \$98,000. Our online fundraising center is still open. Since the Plunge, in three days we have collected an additional \$695. So people can still go to [www.somo.org](http://www.somo.org), click on the polar bear, click on the Lake of the Ozarks, and make a donation."

Costumes are an important part of the Plunge activities, and Susan gave us the winners.

"Costume winners at the Plunge were: 1st place- Gilligan's Island- City of Osage Beach, 2nd Place-, Cruella Deville Pound Puppies- Jennings MO Police Department, 3rd Place-Blue's Brother's — this was 2 officers also from the Jennings MO Police Department", Susan said.

The event has become so popular with the organization, that it is now also held in other cities around the state. Stege-

man said the organization has benefited greatly from the assistance of the law enforcement community and event volunteers. They have also come to know that the Polar Bear Plunge and the surrounding events have become something people look forward to all year round and plan for.

"It was a really good year for Special Olympics. What I realized this year more than anything was that we have family

groups that come down and plunge together, they do it like a family reunion. We have a family, the Cunningham family and they had 5 people, they spent the night, it was a big event for them. Also we have the Knipp family out of California, and there were six members in that family.

And they have an athlete in their family— so that enables them to give back and have a good time."

Individual achievements were: "We had an athlete that raised a \$747, Larry Stevens from Columbia. The top fundraiser under 18 was 17 year old Brett Gerlt, he raised \$2,361. He got four Six Flags tickets and a hotel stay. The top recruiter went to the Tipton Correctional Center, they had 40 people, two entire heats." ■



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# Consequences of the Lack of Health Insurance on Health and Earnings

*continued from Page 14*  
receive angiography, angioplasty, or bypass surgery.

- In one study, uninsured trauma patients were 20-30 per-

cent less likely to undergo surgery, even in cases of severe trauma or when treated in a Level I trauma unit.

- The uninsured are at much

greater risk of substandard hospital care due to negligence or poor quality: 40.3 percent of adverse events among the uninsured were due to negligence,

compared to 20.3 percent for the privately insured who experienced adverse events.

(Graph Three)

## The Value of Lost Health

- The bulk of the economic cost due to the lack of insurance takes the form of lower productivity, time lost from work, lower earnings, and the lost intrinsic value that people place on a year of healthy life.

- Workers in poor health earned about 11 percent less per year than workers in good health.

- A 10-year longitudinal study found that long-term health problems reduced annual earnings by 20 percent for men, 12.5 percent for white women, and 27.8 percent for black women.

- In 2004 dollars, the total national value of health lost in a single year because of lack of insurance is estimated at \$104 billion, which represents more than two times the estimated \$48 billion cost of covering all of the nation's uninsured.

## Cost Consequences of Being Uninsured

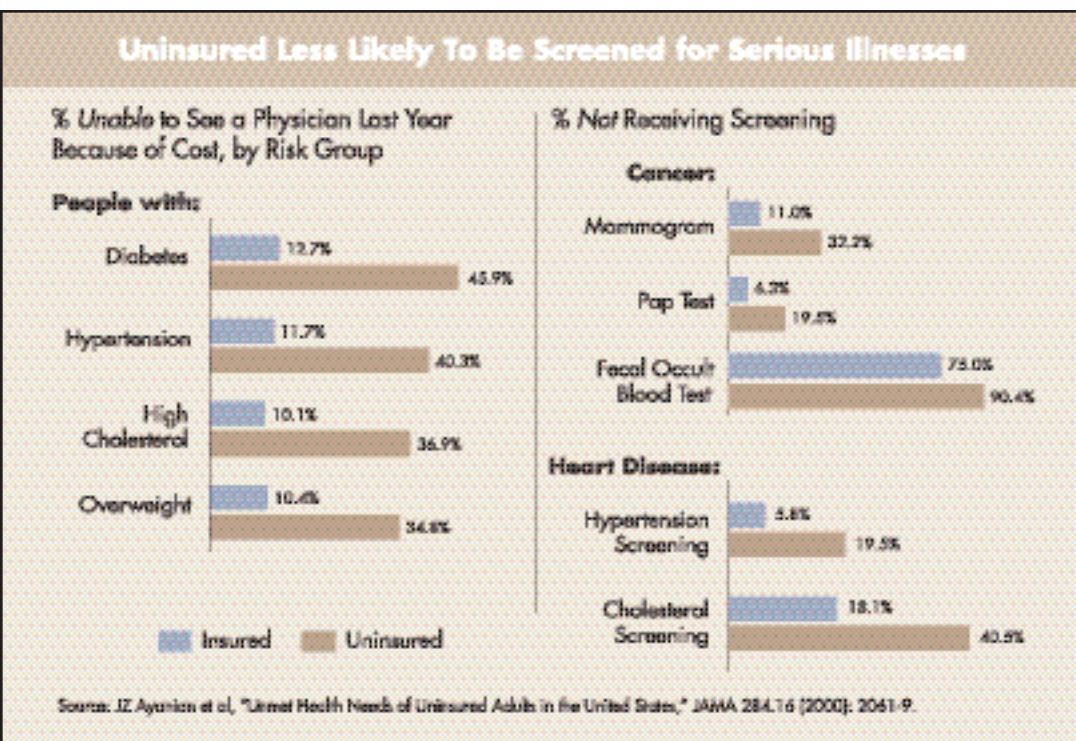
**Internal or Private Costs (for Individuals, Families, and Firms)**

- Greater morbidity and premature mortality
- Developmental losses for children
- Family financial uncertainty and stress, depletion of assets including bankruptcy
- Lost income of uninsured breadwinner in ill health
- Lower business productivity (e.g., absenteeism, reduced efficiency on the job)

## External or Spillovers Costs

- Diminished quality and availability of personal health services (e.g., emergency rooms)
- Diminished public health system capacity because resources are diverted for acute care services for the uninsured
- Diminished population health (e.g., higher rates of vaccine-preventable disease)
- Higher public program costs connected with worse health (e.g., Medicare, disability payments—primarily transfer costs)
- Diminished workforce productivity, lower tax payments

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# Case raises constitutional challenge to new lawsuit limits

By David A. Lieb  
Jefferson City, M) (AP)— An attorney for parents whose young son died in a Kansas City hospital is challenging the constitutionality of a new Missouri law that limits the amount of money juries can award in wrongful death cases.

The lawsuit, filed by Kansas City lawyer William J. Jacob, appears to be one of the first to take aim at the "tort reform" law enacted last year as one of the top priorities of the Republican-led Legislature and Gov. Matt Blunt.

It contends the law contains "unreasonable, arbitrary and discriminatory" provisions in violation of the state constitution, and that it unconstitutionally prevents people who were wronged before its Aug. 28 effective date from filing suit under the old, more financially generous law.

"I think the Legislature improperly reached back," Jacob said. "I think the retrospective argument is extremely strong."

But others don't think his case has much merit.

The Missouri Association of Trial Attorneys— one of the leading critics of the law— tried to discourage Jacob from raising the constitutional challenge, because it thought his underlying case was weak and potentially filed past the statutory dead-

line, said Sharon Geuea Jones, MATA's governmental affairs director.

"This guy is a lone ranger out there and definitely is not working with us," Jones said.

The wrongful death suit, filed Jan. 9 in Jackson County Circuit Court, has escaped public attention partly because Jacob was

not seeking any. The plaintiffs are Zebedee and Karen Collins, whose 14-month-old son, Ameen Collins, died Jan. 8, 2003, at Children's Mercy Hospital.

The hospital is the lead defendant in the lawsuit, which also names 16 other people and corporations involved in providing health care to the child.

An attorney for Children's Mercy Hospital was not available for comment Wednesday.

The 2005 law was promoted by Republicans as a way to help hold down the rising costs of medical malpractice and business liability insurance, thus making Missouri a more attractive place to work.

Among its key provisions was a permanent \$350,000 cap on non-economic damages, such as pain and suffering, in medical malpractice cases—a drop from the previous inflation-adjusted cap that had risen to \$579,000. The law also limited punitive damages in all liability cases to \$500,000 or five times the actual damages awarded to a

plaintiff, whichever is greater.

Another key provision limited the extent to which wealthier co-defendants can be made to pick up the tab of other defendants who can't afford to pay their share of the damages.

Jacob said he is primarily pursuing the argument that the law's restrictions should not apply to people who were harmed before Aug. 28, even if their lawsuit was filed after that. The broader claim that the law is simply unconstitutional is a secondary argument, he said.

Sen. Delbert Scott, one of the lead sponsors of the law, said he was unaware of the legal challenge but not surprised.

"The courts will have to do their review and hopefully, within a year or two, the challenges can be exhausted and (insurance) rates can be reduced so physicians can start returning to Missouri again," said Scott, R-Lowry City.

Jones said other "more legitimate challenges" to the law also are in the works and are likely to be filed later this year. ■



The current law caps the awards for malpractice and liability.



## Rebecca Holt speaks at Camdenton Optimist Club

Rebecca Holt, 26th Circuit Manager Children's Division is pictured with Optimist Club President Chic Oostendorp after explaining how children-in-need-of-care are aided by her department. Optimists meet at CJ's Restaurant at noon on Mondays. Visitors are welcome.

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*-Dale Carnegie*



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# Proposed Route 54 Expressway interchange expanded

By Michael Gillespie

The Route 54 expressway, which will alleviate much of the existing congestion through Osage Beach, has undergone another conceptual revision in the vicinity of Nichols road and state highway KK. Engineers at the Missouri Department of Transportation (MoDOT) are now proposing a split diamond interchange - essentially an elongated interchange with two overpasses and connecting outer roads and ramps.

The original concept called for a simple diamond interchange at KK only, with indirect access to Nichols road three-quarters of a mile to the north. But Kenny Voss, MoDOT transportation project engineer, said that information about new proposed developments in the vicinity shed doubt on the efficiency of a single interchange at KK. "Dogwood Hills is considering redeveloping their 250 +/- acre golf course and Duenke Enterprises is developing approxi-

mately 800 acres in the area of this project," said Voss. "Those two combined developments

and the proposed 12 story development down Lake Road 54-59 will increase the traffic

projections beyond the normal growth rate for this area, and therefore will require the

need for an upgraded interchange."

*continued on next page*

## Highway 54 & KK, Nichols Road Expressway interchanges

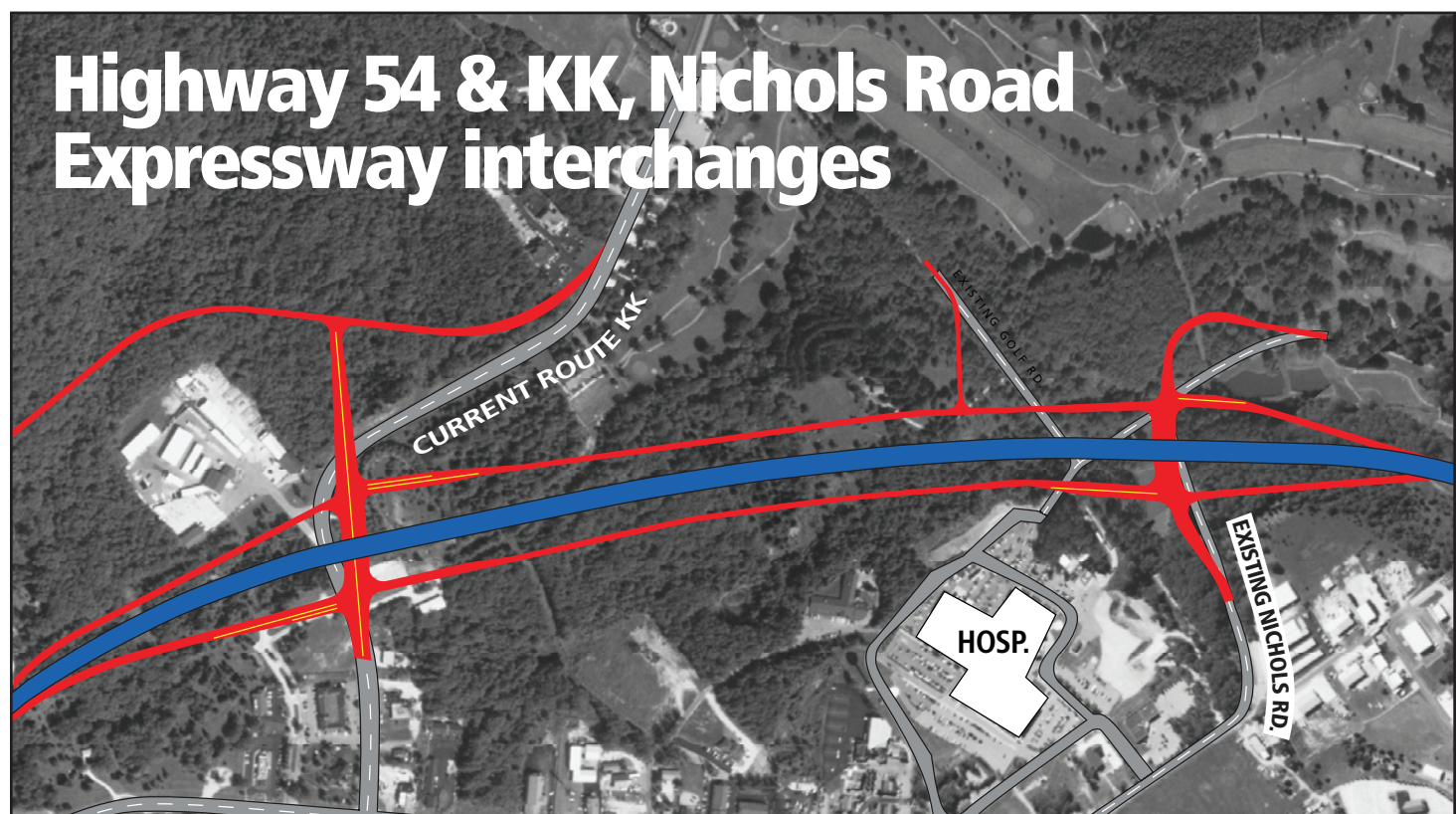


Illustration showing the current routes and the path of the new Expressway with it's interchanges.

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# Proposed Route 54 Expressway interchange expanded

*continued from previous page*

The new expressway concept places an overpass at Nichols and at KK. Southbound traffic would exit at Nichols and continue along the west outer road to reach KK. Conversely, northbound traffic would exit at KK and reach Nichols by the east outer road. Traffic on the overpasses would be bidirectional, with signals controlling ingress and egress from the ramps and outer roads. The interchange would also serve Lake Regional hospital and Tan-Tar-A.

The proposed changes, however, have drawn the criticism of Jim Kahrs, owner of nearby Sycamore Creek golf club and its adjoining fish hatchery. "We agreed to what they [MoDOT] intended to do in the discussions and arrangements we made with them in 1995 for the expressway," said Kahrs. "Then they came back to us. In

fact they didn't come back to us — we had to come back to them. Through another source we found out that they had worked with Dogwood to accommodate Dogwood Hills golf course and the plans that they have for development up there."

Kahrs said MoDOT now wants an additional four to six acres of his land to build the split diamond interchange.

According to Kahrs, Dogwood Hills has agreed in principle to donate land for right-of-way and pay for additional construction costs to build the expanded interchange. "Dogwood Hills has got to put up \$3.1 million to make this thing work," says Kahrs. "Actually the highway department is getting a free ride out of this thing. They're getting this built for little or no cost. It's the nearest thing I can think of to eminent domain. They are taking property from us to enhance the property of an

adjacent land owner."

Gary Mitchell, co-owner of Dogwood Hills golf course, confirmed that his company is offering land and financing to have the special interchange built, but he denied that Dogwood Hills instigated the proposed changes. He said that Duenke Enterprises commissioned a traffic study on behalf of their proposed development and it indicated that a simple diamond interchange at KK would not handle the anticipated traffic increase.

"So that's when MoDOT came up with the split diamond design," said Mitchell.

When asked if the new plan was contingent on Dogwood Hills' donation of land and money, Mitchell said: "It really wasn't put that way. MoDOT said that they would be glad to make it happen, but the funds they had originally budgeted for this stretch of the road was all they could contribute. They had a limited budget, so that created discussions. It's still in discussion."

MoDOT engineer Voss echoed Mitchell's explanation, saying: "Dogwood Hills and

Duenke Enterprises were very proactive in trying to address this issue before the expressway is built. Both developers approached us about new interchanges but neither of their ideas worked for the other so MoDOT proposed the split diamond interchange as a compromise. •Both developers have verbally agreed to fund the new split diamond interchange through right of way donations and cash contributions."

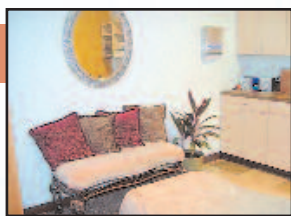
That matter aside, Kahrs is also concerned about storm water runoff from the new highway causing flooding or contamination of his hatchery, which is downstream from the project. To allay his fears, the latest round of conceptual designs includes a series of retention basins along the highway right-of-way. Conceding that the roadway will increase local runoff, Voss explained that the basins are meant to hold water in times of heavy rainfall and release it at more normal flow rates. "A retention pond slows it down in a set spot," he said. "It only allows the flow that was previ-

ously going through to be released in stages. Right now there are two retaining ponds that are next to the hospital. They are owned by Mr. Kahrs. Our project would impact those and we're going to replace them."

As currently planned, MoDOT would put in ten more retention ponds in the near vicinity to hold back any additional runoff.

Regarding possible contamination from the highway, Voss pointed to a study conducted by the Federal Highway Administration. The study concluded that highway surface runoff may contain a variety of contaminants, and that in some cases localized treatment may be required. Voss did not mention any runoff treatment plans for the expressway at the present time. The study suggested that water sampling would be the best method of determining if treatment would be necessary in the future.

Construction of the expressway is expected to get underway in 2008 and take two years to complete. ■



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# Cops Corner

with Sergeant

Arlyne M. Page, Osage Beach  
Department of Public Safety

Don't be a victim!

All too often we make ourselves victims of crimes by not using common sense. I realize that I've harped on the IDENTITY THEFT issue; however with all the commercials, pamphlets and newspaper articles on the subject, we are still falling for the con.

Get rich schemes, such as internet lotteries, rich relatives you never knew you had and fictitious investments are just a few of the ways you can find yourself in serious trouble. For the most part if you have been a victim of one of the scams you can say goodbye to your

money but we as Law Enforcement officials can replace that money with a report that will go into an inactive file.

It's not that we won't do everything possible to find the thief, it's that we can't. Remember the crime you've been a victim of is a scam, therefore those "purported" legitimate businesses, relatives and investments don't exist. If by chance you did have a relative by the name given, check with the probate court of jurisdiction.

All of the aforementioned schemes ask you for money so that you can get money. By the time you've forked over hundreds or thousands of dollars and the 100 watt clicks on, it's too late. The thief has got your

money and you have nothing.

Remember that these people contacting you must have some type of business license or tax identification number. Check with the state they are calling from. If it is via a web site don't even respond.

Those scams asking you to update your bank account information, credit card, Paypal, Ebay, etc. that are done by phone, letter or internet are still reeking havoc with peoples lives and if you fall for one of them, you'll suffer the effects for months or even years. If you have any questions or concerns about your account(s), CALL YOUR BANK AND YOUR ACCOUNT HOLDERS USING THE PHONE NUMBER YOU HAD WHEN YOU ESTABLISHED YOUR ACCOUNT NOT THE ONE GIVEN AT THE TIME OF THE PHONE CALL, LETTER OR INTERNET REQUEST.

Did you know that a credit card company is under no obligation to confirm the change of subscriber information?

Without mentioning any company by name, I am cur-

rently working a case where a simple phone call added the suspect to the victim's account and changed the billing phone number and address. The victim was unaware of the problem until a call from a collection agency was received. The victim did not only receive one call but several from various collection agencies referring to different credit cards, some of which the victim had never previously owned.

Try as we might to get cooperation from some credit card companies, many of them make investigating these crimes difficult which is what the bad guys count on. Not all credit card companies adhere to the practice of not contacting the original card holder prior to making changes and some are easier to deal with than others.

Our senior citizens are particularly susceptible to these types of crimes as well as the one specified in the aforementioned paragraph. Criminals pray on the trustworthiness and weaknesses of others. I

don't mean to say that senior citizens are weak but many have health problems that make them easy targets.

I again suggest that you conduct frequent credit checks and use COMMON SENSE. If it sounds too good to be true, it usually is. I'm sure I'll be addressing the fraud issues again. I would also welcome feedback to the Cop's Corner articles and other topics you may want discussed. ■

Editor's Note: Free Identity theft DVD available for the asking. Copies of the Treasury Department DVD, "Identity Theft: Outsmarting the Crooks" are available through the Federal Citizen Information Center.

Contact the FCIC at [www.pueblo.gsa.gov](http://www.pueblo.gsa.gov), toll-free at 1-888-878-3256, or by writing to: FCIC, PO Box 100, Pueblo, CO 81002. The DVD is free, but there is a modest handling and shipping charge of \$2. Supplies are limited. Order Number 635N.

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**Camdenton Medical Center, Camdenton Pharmacy and Camdenton Rehab Therapy Expand in New Building (Camdenton, MO)** A new building is under construction on the south side of the current Camdenton Medical Center and Camdenton Pharmacy building on North Highway 5. It is expected to open in August, 2006. This building will be 18,000 square feet compared to the former size of 8,000 square feet. Camdenton Medical Center, Camdenton Pharmacy and Camdenton Rehab Therapy will all be located there. The rehab clinic, formerly located next to O'Reilly Auto Parts on South Highway 5, will be expanded and will include a heated indoor pool for aqua therapy. Camdenton Medical Center, Camdenton Pharmacy and Camdenton Rehab Therapy are all part of Lake Regional Health System, based in Osage Beach. Lake Regional is committed to providing exceptional medical services to residents and visitors of the Lake area. This Camdenton expansion is another example of that commitment.

## Curran's Corner

### *When Do You Need a Lawyer?*

Small business owners are always facing money problems. There never seems to be enough money in the business to pay the necessary expenses. Small business owners consider lawyers to be expensive and simply not necessary. The internet and self-help books prey upon such an attitude. "Pay \$39.95 and receive the business owners book of essential forms. Eliminate the need for paying an expensive lawyer."

Unfortunately there can be disastrous results when a business owner does not seek advice from a lawyer. There have been literally millions of dollars lost by small business owners because they refused to seek competent legal advice.

A business Owner should adopt a few practical rules for hiring a lawyer.

#### **In Criminal Matters**

A business owner should always hire a lawyer when involved in a criminal matter. The lawyer should be hired before the owner is interrogated by the police. Too many times, a person gets in deep trouble because he doesn't hire a lawyer fast enough. Most criminal actions can be avoided or

successfully resolved if the business owner would simply seek a lawyer's advice early on in any criminal investigation.

#### **Commercial Contracts and Civil Lawsuits**

When there are questions about non-criminal legal matters, the business owner needs to use discretion. Small business owners set limits on themselves daily as part of running their business. They don't hire an employee unless that employee can make money for the. They do or don't buy a piece of equipment or a tool unless the old one cannot be repaired. They do not do a particular job unless they can make a profit at the end of the job.

Each owner should set his or her own limits when hiring a lawyer. Some owners take the position that any contract or lawsuit involving more than \$5,000.00 requires them to hire a lawyer. Other business owners say \$10,000.00 or \$15,000.00 or \$20,000.

Whatever limit you set, when a civil matter involving money or potential loss of more than your limit, you need to hire a lawyer. It is one thing to

lose \$5,000.00 because you are ignorant or untrained in legal matters, it is an entirely different matter to lose \$25,000.00 because the owner is in over his expertise level on a contract or a particular action.

Generally, a lawyer should keep you from a criminal conviction, make you money or save you money. You should always call a lawyer in criminal matters. You should always hire a lawyer in matters over your personal limit.



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

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# Borders Printing goes all digital with direct imaging

by Michael Gillespie

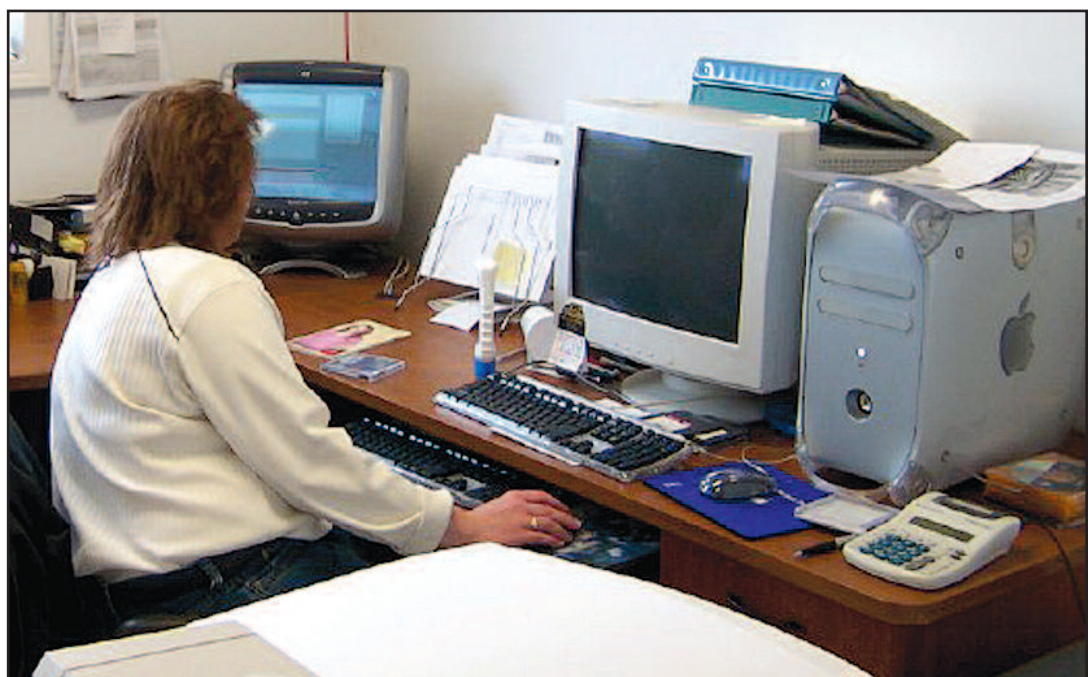
Successful entrepreneurs in the lake area all seem to have certain traits in common. They recognize a need, and they follow through. Take Bill Borders. By his own admission, he's a "restaurant guy." He owns Li'l Rizzo's, Backwater Jack's, and Bayou Bill's. So why does a restaurateur buy a print shop? "There were only two area print shops that had the capability to do four-color process," says Borders. "So I thought that there might be an opportunity to buy the business and do something with it."

Four color process is the printers' method of mixing black - plus blue, yellow, and red - to create any color in the spectrum. It's the same principle that artists use, and it's even the process found on simple computer printers.

Borders bought Classic Print in April, 2005. The company started out in 1974 as a

small print shop in Camden-ton. Borders closed out the Camden-ton shop last May and consolidated all the operations in Osage Beach. "In October we made a major investment in the company and updated all the equipment," says Borders. "At that point we decided to change the name to Borders Printing & Mailing."

The updated equipment includes a direct imaging offset press - one of only 300 such machines in the United States - and a computer-to-plate image setter. As a means of explanation, Borders compares the former way of printing with the digital way. "It used to be in the old days you had to make film, strip it, develop it, transfer it to a metal plate, and then hang metal plates on the printing press. It would take an hour or so to do the film side of it; it would take another hour to put the plates on the press



Border's Printing graphic artist Rachel working on her computer.

and get it set up right.

"Now, the customer e-mails the files to us; we send the file to the computer on the printing press. The press uses lasers to burn the image to the plate material, which is

already mounted on the press. All that set up is done in eight minutes. We can turn around a four color process job in twenty-four hours, where other people can't." The finished product is a sharp, high-

resolution flyer or brochure.

The customer can create their own computer artwork, using the Macintosh or Windows operating systems, and send it to Borders in PDF, EPS, *continues next page*

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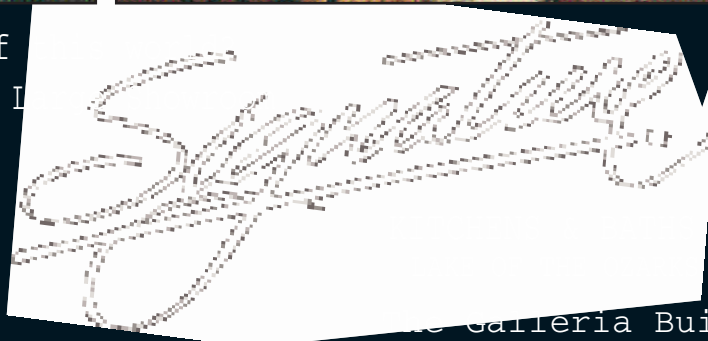


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*continued from previous*  
or JPG formats. For those who would rather leave the layout to the pros, Borders employs two graphic artists, with fifteen years of experience between them.

Borders' clients run the full range of lake area businesses. The company prints for realtors, marinas, resorts, and "anybody that's doing flyers, brochures, or pamphlets," says Borders. They also contract to do work for other print shops that don't have the four color process capability. They can even create small magazines using a booklet maker that collates, folds, staples, and trims the sheets.

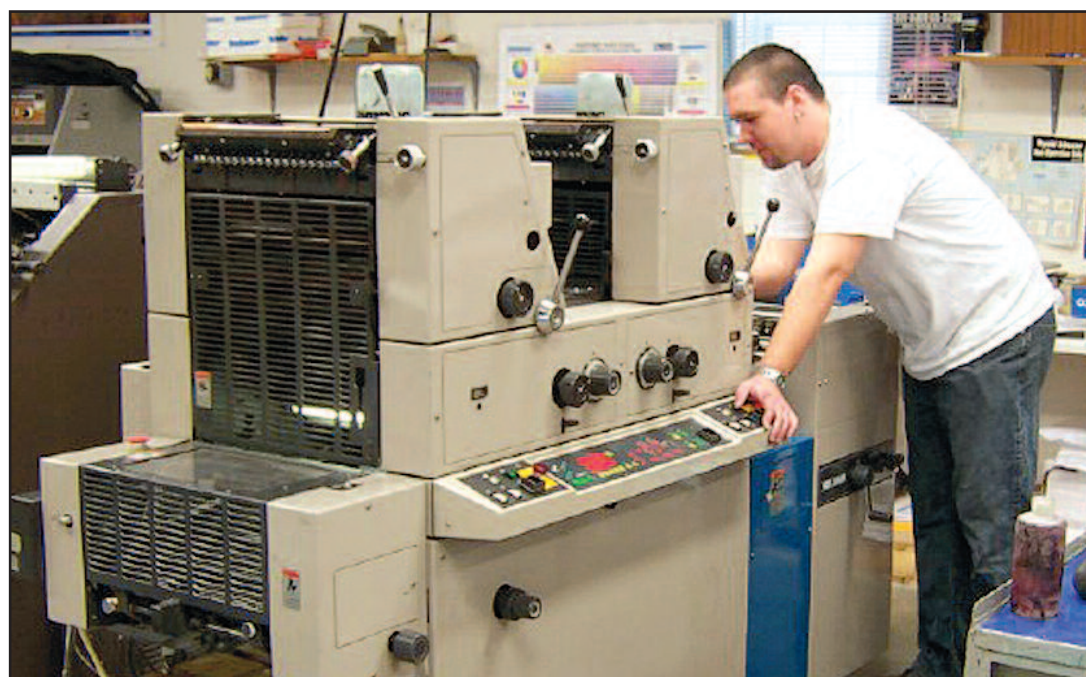
But printing on paper is only part of what they do. The firm produces banners and vehicle lettering, as well.

"We do the graphics in the computer," Borders says. "The computer is connected to a vinyl cutter, and it'll cut out any shape or pattern that

we program into it. And that's transferred onto the banner. It's done by hand. A typical turnaround is four to five days. We also do vinyl lettering for customers who want to have a business name put on the side of a vehicle, or on the back of a boat, or on glass panes. We just did a restaurant. They wanted their operating hours on the front door of their building."

The company is also equipped to do t-shirt screen printing. Borders says his shop can lay on up to six colors per shirt. "We do a lot of business with local bars and restaurants that have gift shops," says Borders. "Also baseball teams and construction companies that have shirts for their employees."

"The thing that I'm the most proud of," says Borders, "is the fact that we've got that digital press and the computer-to-plate image setter. That makes us the only all-digital print shop in central Mis-



Pressman Garret running a Ryobi 3202 two-color press.

souri. We've gotten rid of all the old stuff and we are state of the art now. And that gives us the ability to do small quantities of four color process. In the old days the set up and the make-ready was so labor intensive that it didn't

make sense to do short runs. It wasn't cost effective. But now, with this new technology, it's no big deal for us to do 500 flyers, or 500 brochures for somebody."

Borders will also mail those flyers and brochures. They do

bulk mailings and saturation mailings. It makes no difference if they printed the material or not.

Borders Printing & Mailing is located at 1140 Industrial Drive, on the loop behind the Osage Beach city hall. ■



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# LAKE STORIES WITH MICHAEL GILLESPIE

## "Lover's Leap"



by Michael Gillespie

With dozens of scenic cliffs in the lake area, it falls to reason that one or two of them would have acquired the name of Lover's Leap. Indeed, to the casual boater cruising along the main stem of the lake, there would appear to be a dozen or more lofty precipices befitting of the name. But there is only one bona

fide, certified, genuine, government-approved Lover's Leap at the lake, and it's located on the south shore, at mile marker 31.5.

Lover's Leap was said to be 200 feet high before the lake filled in the valley. Naturally, this worthy bluff has a legend attached to it. And not just any legend, but an Indian legend. For Indian legends are always the preferred kind when it comes to rustic, out of the way places. Here's what the venerable History of Camden County, written in 1889, had to say about it:

"The chief of the Osages, Okema, is said to have fallen in love with Winona, a Delaware. Winona had a lover, Minetus, to whom she had pledged her hand, and consequently rejected the proffered hand of Okema. The latter became enraged, and said that Minetus must die. Winona fled from Okema, who pursued her to the place now known as Lover's Leap, and

there, to escape capture, she jumped from the precipice, and perished on the rocks below.

"Okema and his warriors, and Minetus and his comrades were there—a battle ensued—a tomahawk, hurled at the head of Okema, struck one of his warriors, and bore him over into the depths below. Minetus now grappled with Okema, and in the desperate struggle both rolled headlong over the precipice and likewise perished."

Now this is legend of the finest kind. Not only do all three parties to the misunderstanding take the plunge, but you also have a fourth—the poor warrior com-patriot of Okema, who took one for the team. That's the fellow who ought to get first billing.

So the legend must be true, right? After all, it's in a book, an old book for gosh sakes. Well, before you go to throwing wreaths in the water at the mouth of the Niangua, better read on.

In the book, Life on the Mississippi, Mark Twain relates the story of another Lover's Leap. This one is along the upper Mis-

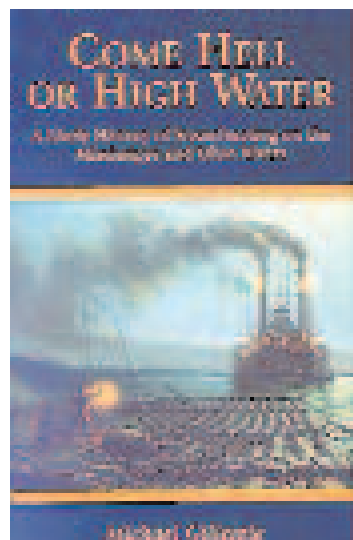
sissippi River, in Minnesota. The place is called Maiden's Rock. The legend associated with Maiden's Rock also features the beautiful Winona, who in this tale is Sioux rather than Delaware. The Minnesota Winona has a beau, whom she wishes to marry, but her parents have promised her to another. So in desperation, she takes flight, over the cliff, without a parachute, with the expected results.

Comparing this melodrama to the Camden County version, we are left with two obvious conclusions: one, Winona was a common name for beautiful, mixed up Indian maidens and, two, none of them lived on flat prairies.

So if our time-honored Indian legend is only a myth, what is the true story behind the naming of Lover's Leap? It was named by a Mr. William Baker in 1856. It seems that Mr. Baker attended the wedding of Dr. Massey, of Linn Creek. After the wedding, the guests visited the bluff. Baker was so overwhelmed by the view, so smitten by the romance of the wedding, and perhaps so

imbibed of liquid refreshment, that he immediately christened the place Lover's Leap—and the name stuck. ■

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



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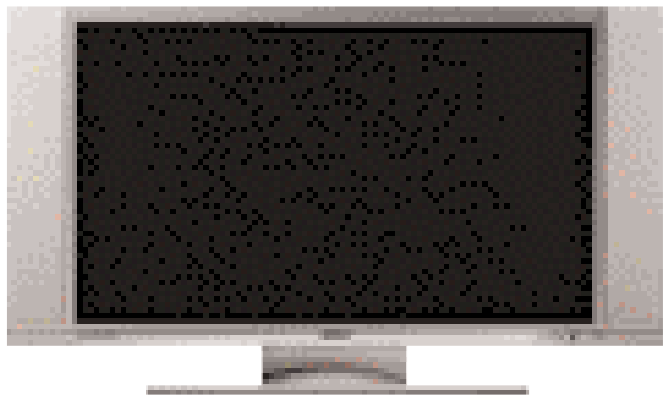


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# Newcomers/Longtimers Twelfth Annual Home Tour

Mark your calendars for the Newcomers/Longtimers Club Twelfth Annual Home Tour to be held Saturday, May 20, 2006 from 10 a.m. to 4 p.m. This "grass roots" benefit coordinated by the ladies in the NC/LT Club has grown into one of the most popular annual benefits in the Lake of the Ozarks area and has raised more than \$100,000 for local charities, organizations and scholarships.

Home Tour Co-Chairs, Miriam Tyrcha and M.J. Hagan, are working with their Committee to feature a tour of selected homes in the Osage Beach area that are not only beautiful, but also offer a variety of unique qualities and décor. These are privately owned homes of full and part-time residents in the area. They are not for sale. The Home Tour is not affiliated with any real estate agency or developer and does not allow any sales literature or solicitation in the homes.

Tickets purchased in advance or on Home Tour day from one of our many outlets cost \$20. If tickets are purchased at Headquarters (Harper Chapel United

Methodist Church) on May 20th, the price is \$25. A ticket is required for children over 2 years of age. Your ticket stub automatically places your name in a drawing for one of the many prizes donated by local merchants.

Participants may purchase tickets in advance and on Home Tour day at the following outlets: Central Bank, First National Bank, Bella Donna Salon, Donna's Hallmark, Essentials Salon Spa, Flamingo's, Helton's Home Furnishings, Keeping Good Company, Love Realty, Rosemary's Hallmark, Saffee's, Stonecrest Book & Toy, The Cornerpost, and The Little Shop of Hers or call Sue at 573-365-7654.

All participants receive a Home Tour Book and wrist band which must be picked up at Harper Chapel United Methodist Church, 5567 Highway 54, Osage Beach on Saturday, May 20th, beginning at 10 a.m. The Book includes directions to the homes, a map, and artist's rendition of each home with a brief description. There will also be a special Tour Book Express Line



Pictured in the photo front row from left to right: Jan Cizek, Laura Gajda, Carole Brouke, Carole Olivari, Maureen McDonnell, M.J. Hagan, Sharon Spencer. Pictured in the photo back row from left to right: Brenda Love, Miriam Tyrcha, Deirdre O'Donnell, Anita Hoyt, Linda Glenn, Sue Phillips, Lori Hess, Beth Ballenger, Tamhara Latshaw, Kathy Wise, Marilyn Goswick, Jean Fickle. Not Pictured: Diane Gardner, pictured: Jean Andrew, Mary von Hoff, Linda Taylor and Janet Bartels.

for holders of tickets purchased in advance.

Proceeds of the Home Tour

benefit local charities, educational scholarships and organizations which were selected by NC/LT President, Tamhara Latshaw. These include Kids' Harbor, Woman 2 Woman, Lake Regional Health Systems Oncology Department and the New-

comers/Longtimers Scholarship Fund.

For additional Home Tour information, call Home Tour Co-Chairs, Miriam at 348-1867 or M.J. at 374-2271 or visit the NC/LT website at: [www.newcomerslongtimers.com](http://www.newcomerslongtimers.com). ■



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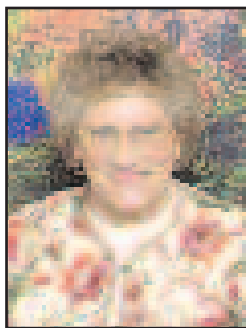
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## Century 21 Land & Shore in Laurie welcomes Lavoe Worrall

Century 21 Land & Shores is pleased to announce Lavoe Worrall has joined its firm as a sales associate. She will handle all types of transactions in the Lake of the Ozarks area, concentrating on the western side of the lake. "We are thrilled to have Lavoe join our team," said Darvene Tryon, "It's an exciting time to be with the Century 21 System as we increase our presence in the Lake area."

Lavoe was previously with Laurie Realty in Laurie. Lavoe and her husband Roy moved here from Iowa – they now reside



on "O" Rd.

They have 3 daughters, 9 grandchildren and 8 great-grandchildren. Century 21 Real Estate Corporation is the fran-

chisor of the world's largest real estate brokerage system, with more than 6,300 independently owned and operated franchised broker offices in more than 20 countries and territories worldwide.

Century 21 Real Estate Corporation is a subsidiary of Cendant Corporation (NYSE: CD).

*"The income tax has made more liars out of American people than golf has."*

— WILL ROGERS



Optimist Awards Optimist International presented awards to Laura Webster (left) for her outstanding work as Camdenton Optimist Club president for the 2004-2005 year. Brenda Colter (right) also received a certificate of appreciation for secretary/treasure and for her dedication to the club. Brenda is currently filling that same position. Presenting the awards is Camdenton Optimist Club president Chic Oostendorp. Thank you ladies for being such outstanding members. The Camdenton Optimist Club ("friends of youth") meets Mondays noon at C.J.s restaurant. Visitors and potential members always welcome.



Just Softubs recently celebrated their Lake Area Chamber membership with a ribbon cutting ceremony. Just Softubs has been in business for five years. They have a completely portable spa-design that can fit thru any standard size door. They have a new look for all three of their models. For information about Just Softubs call them at 314-631-7804. Participating in the recent Lake Area Chamber ribbon cutting ceremony were Don Balch Jr., Sales Associate; Volker Coleman, Owner; Robert Reynolds, Sales Associate; Candy Wilson, Lake Area Chamber Director of Marketing; and the Lake Area Chamber Active Volunteers.

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# BIG Missouri program aids MO businesses, farms

*Special to the Business Journal*

*By Sarah Steelman*

As State Treasurer, I am committed to putting our tax dollars to work in Missouri communities to grow businesses, strengthen agricultural operations and creating jobs – all of which are essential to a growing and vibrant Missouri economy.

Last year, I worked with business and financial organizations, agricultural groups and the Missouri General Assembly to win approval for a new law to help businesses and farms in Missouri access low-cost capital they need to succeed.

That legislation is now law in our state. The program it created is called BIG Missouri. The BIG in BIG Missouri stands for Believe, Invest and Grow – to help our state businesses and agricultural enterprises believe, invest and grow in our state.

BIG Missouri enables qualifying businesses and farming operations to access capital at up to 3 percent below the rates they would otherwise expect to pay in today's credit markets.

This program allows state deposits to be placed in participating lending institutions at an advantaged rate of up to three percent below the market rate.



**Sarah Steelman, Missouri Treasurer**

This advantaged rate is then passed along – in its entirety – to qualifying borrowers using loans linked to the deposits.

BIG Missouri has a wide array

of qualifying loan categories. Small Business loans have been one of the most popular categories since the launch of the program last fall. These loans can be made to any Missouri business that employs fewer than 25 employees.

As Treasurer, I know that small business is the innovative force that drives our state economy. Yet, small businesses face special challenges in securing the capital they need to start – or to expand – especially during those first difficult years of business.

Missouri's economy depends heavily on agriculture, and the past year has been especially difficult for farming operations in our state. Declines in yield resulting from drought, combined with higher petroleum prices that increase the costs of everything from herbicides to diesel fuel have made a strong impact on Missouri farming operations. Businesses affected by drought receive top priority for help from the BIG Missouri program.

To further strengthen busi-

ness and agricultural opportunity, the program also allows the linked-deposit program to be used to build or expand alternative fuel processing facilities, such as ethanol plants, to strengthen demand for Missouri farm products and to reduce our nation's dependence on foreign oil.

The BIG Missouri Program was established to help businesses, not bury them in more government red tape and paperwork. A simple form is all that is required to facilitate processing of a linked-deposit loan under the BIG Missouri program.

Missouri farms and businesses are already taking advantage of the low-cost capital that BIG Missouri makes available. In the final months of 2005, the Treasurer's office approved more than \$33 million in linked-deposit loans. In January alone, more than \$12.5 million was approved for Missouri farms and businesses.

Businesses wishing to participate in the BIG Missouri linked-deposit loan program should

first contact their financial institution and ask about qualifying a loan under this program. The only requirement on lending institutions is that they be registered to accept state deposits.

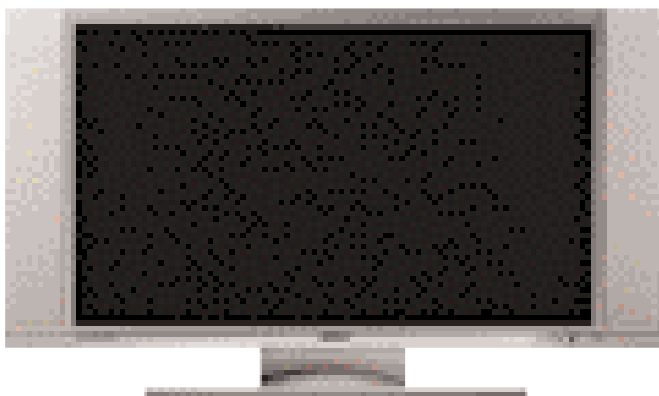
The loans themselves are made by the financial institutions, and the financial institutions are responsible for all risks associated with these loans, as they would be with any loans they make.

The Treasurer's Office makes final approval of the linked-deposit loan application, and places the deposit in the bank that allows the loan amount to be provided to the borrower.

This program is designed to help everyone in Missouri to believe, invest and grow to achieve their dreams of business growth and success. Anyone wanting more information can check a special website just for the program at [www.big-missouri.com](http://www.big-missouri.com) or call (573)751-2372.



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# The Al Elam Column

With Greg Tolbert

## Initial Listing Price

"The initial listing price isn't that important because the price can always be adjusted down later."

Many homeowners believe this statement. Unfortunately, it is a myth. Not true at all.

If most buyers first viewed a house because of a newspaper ad, a magazine, the internet, brochures, or the sign in your front yard, the initial listing price probably would not make a difference. • The house would always be "new" to those seeing it.

But most buyers see properties for the first time because a real estate agent took the time to show it to them. •

When a property is first put on the market, real estate agents pay attention. • Listings that are new to the market generate a buzz amongst REALTORS that are anxious to show their clients a new "hot" property. New listings receive priority. • They are on the "hot" sheet circulated in real estate offices. • The MLS computer system identifies new listings. • The listing agent puts detailed effort into saturating mailings and local media, advertising the new listing. •

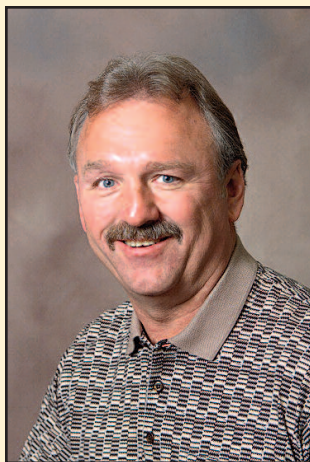
Properties can be, and are marketed throughout the listings' activity - but real estate agents pay the most attention when a house is new to the market.

A home can only be "new to the market" once.

If a property is priced correctly for its condition and location, real estate agents will show it to their clients as often as possible. If they feel it is overpriced, agents will avoid showing it.

Pricing a property at a fair market value ensures sellers that their property will be seen by more agents and buyers, more often, and will result in a quicker sale.

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



Greg Tolbert

## Fisherman's Swap Meet to be held April 7-9

Whether you are a serious pro, looking for some outstanding fishing, or you are just looking forward to a lazy day of relaxation and family fishing fun, Lake of the Ozarks is a fisherman's delight!

It's what is under the lake that counts! What better place to host a Fisherman's Swap Meet and Boat Show than Lake of the Ozarks!

Mark your calendar for Friday, April 7 from 5PM to 9PM, Saturday, April 8 from 8AM to 8PM and Sunday, April 9, 2006 from 10AM to 5PM, and plan on attending the first annual Fisherman's Swap Meet and Boat Show at Country Club Hotel and Spa on Carol Rd. off Horseshoe Bend Parkway in Lake Ozark.

Fishermen and women are invited to buy, sell or trade new and used fishing and boat related

items. Fishing videos and products, with demonstrations, including lure making, will be demonstrated.

Antique lures and fishing tackle will be showcased for sale or trade! The give-aways will be plentiful. Have a favorite fish recipe? The recipe contest is sure to attract the best fish recipes in the Midwest!

The Boat Corral will be beneficial, whether you are looking to buy a boat, or sell the one you have. Adult admission to the Fisherman's Swap Meet and Boat Corral is \$5 for the three-day event and children under 12 are free with a paid adult admission.

For more information, to reserve a table for your fishing wares or to reserve boat space in the Boat Corral, contact Doug Beck at (573) 216-8141. ■



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—MICKEY ROONEY

*"Never doubt that a small group of thoughtful, committed citizens can change the world. Indeed, it is the only thing that ever has."*

—MARGARET MEAD



# GLIMPSES OF THE LAKE'S PAST

With Dwight Weaver

## CHETS ANCHOR INN

Driving west through Osage Beach, the highway makes a sweeping downhill curve to the right as you approach the Grand Glaize Bridge. Off to the left, the Lake opens up in a broad vista of blue water. Roll the years back to

earlier times and the view is partially blocked by trees lining the road. And just as you reach the bridge there is a business off to the left.

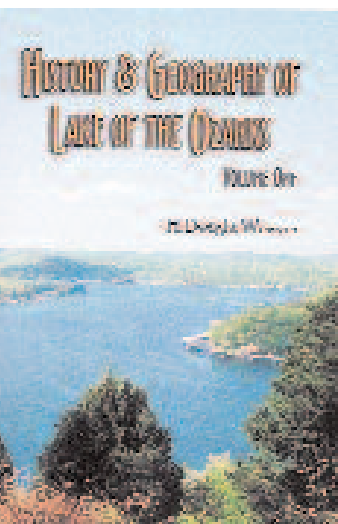
Kelly's Modern Cottages stood here in the late 1930s. Chester "Chet" Mason Hymes purchased

the cottages in 1942. He renamed the business Chet's Anchor Inn and along the shoreline, anchored a barge with living quarters for his family. But the accommodations were only temporary. The business grew by leaps and bounds and by 1950 his operation had become a

very prosperous and interesting attraction. A tourist could take an excursion-boat, speedboat, sailboat, or seaplane ride, rent a cottage, get a meal, learn to water ski, or rent a boat for a day on the Lake. There was even a Ferris wheel on the hillside for kids.

Chet moved on to establish another business in the mid 1950s and sold Chet's Anchor Inn. The new owner called it Link's Landing, which became an icon of the Grand Glaize Bridge area for the next 40 years. Construction of a new Grand Glaize Bridge in the 1990s took Link's Landing and swept its landscape and the shoreline clean of trees, buildings and docks to give us today's landscape. The photo accompanying this article is an early view of Chet's Anchor Inn (photographer unknown).

*This vintage postcard image is from the collection of H. Dwight Weaver. The photographer and publisher are unknown. Weaver is the author of three books on the history of Lake of the Ozarks. "History & Geography of*



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# Eldon Rehab Therapy Gets New Building•



An artists' rendering of the new building when completed.



Construction is underway on the new Rehab Therapy building.

Eldon, MO— Construction began in December, 2005, on a new building which will house Eldon Rehab Therapy, currently adjacent to the Eldon Clinic on East 4th Street. The new outpatient therapy clinic should be finished by September, 2006, and will be 7,818 square feet bigger than the existing clinic.

A unique feature of the new

Eldon Rehab Therapy clinic will be a heated indoor pool for aqua therapy. Other rehab services provided include physical therapy, occupational therapy, speech therapy and cardiac rehab. The space that will be vacated when Eldon Rehab Therapy moves will allow for future expansion of The Eldon Clinic, practice of Drs. Paul and Maria Bernabe.

Eldon Rehab Therapy and The Eldon Clinic are both part of Lake Regional Health System, based in Osage Beach. Lake Regional is committed to providing exceptional medical services to residents and visitors of the Lake area. This Eldon expansion is another example of that commitment.

## Unwired

By the Chief Team at  
Chief Communications  
your Nextel Authorized  
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### Bluetooth- Should we call the dentist?

Bluetooth technology is how mobile phones, computers, and personal digital assistants (PDAs), not to mention a broad selection of other devices, can be easily interconnected using a short-range wireless connection. Using this technology, users can have all mobile and fixed computer devices be totally coordinated. Look ma no wires!

This opens up many possibilities the most popular application is the Bluetooth wireless earpiece.

Stick it in your ear now takes on a new meaning w/ Bluetooth enabled wireless earpieces and if your cell phone is not Bluetooth enabled you can get a wireless earpiece that has a small transmitter that attaches to the handset or your belt. Instant Bluetooth!

Not only are Bluetooth earpieces cool they make driving safer when on your phone, leave your hands free to take notes or do other tasks while on the phone preferably not while driving.

There are Bluetooth wireless printers for your Blackberry, PDA, or PC. New vehicles are rolling out with Bluetooth technology as well. Wireless mouse, stereo headphones, virtually any device that previously needed a wire can be made wireless with this technology.

Offices with Bluetooth wireless technology are easy to set up as you do not have to take into consideration where to run all the wires to connect all the different office devices.

There are even Bluetooth digital pens. Write something, make a sketch and the pen remembers it. Later put it in a cradle and the information is transferred to your computer.

Cutting the cord that is what Bluetooth is all about. So if someone mentions they have Bluetooth do not refer them to the dentist.

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## High School Students Enjoy Winter Nursing Camp, Summer Nursing Camp set for June 19-23

Fourteen area high school students participated in the first Winter Nursing Camp sponsored by Lake Regional Health System on December 28 & 29, 2005. The students, who wanted to learn more about careers in nursing, got hands-on experience in a skills lab as well as job shadowing on the nursing units. The group also learned about local nursing schools, the availability of financial aid and scholarships and the importance of patient confidentiality. Each student received a

prize pack and a certificate of accomplishment for completing the camp.

Lake Regional will host the summer nursing camp June 19-23, 2006. High school students interested in careers in nursing should attend and they can request applications by calling Lake Regional Health System's Nurse Mentor, Alison Williams at 348-8060. Applications will also be sent to the area high school guidance counselors in April. ■



Winter Nursing Camp foley training. (left to right) Brittany York and Christie York of Richland High School and Brittany Jones of Skyline High School learn about patient care.



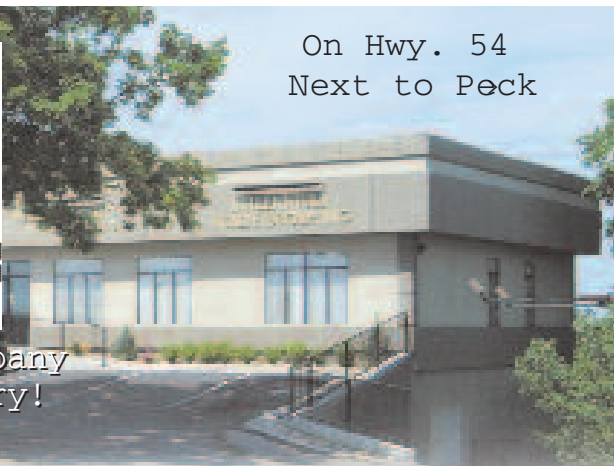
Winter Nursing Camp foley training. (left to right) Brittany York and Christie York of Richland High School and Brittany Jones of Skyline High School learn about patient care.





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# The Vandervort Report

A new concept in lake lifestyles; The Resort & Yacht Club @ Toad Cove. Well it looks like spring is finally right around the corner, and I'm looking forward to breaking ground on the new Resort & Yacht Club @ Toad Cove, adjacent to the new Horny Toad Entertainment complex that was completed last spring.

The new Yacht Club Marina is scheduled for completion this summer, and will have over one hundred covered boat slips available to boaters to lease on an annual basis. Every slip will have complete utilities including; Electricity, water, telephone, cable & Internet access. Each boat slip will have a reserved parking space in a gated secured area. Yacht Club members will also have use of the Resort facilities upon its completion.

The New Resort @ Toad Cove is a first class Resort Condotel, and will have 116 luxury suites, and all the amenities and services you would expect to find at some of the worlds finest resorts. Amenities include; an indoor/outdoor swimming pool with a swim up bar in the middle, a racquet ball court, indoor open air sand volley ball court, a beauty salon and spa, a fitness center, and plenty of conference and convention space. The Resort is scheduled for completion in early spring of 2008.

The Condotel concept is new to the lake area, but is the hottest thing going in new resorts across the country. The Resort/Condotel is similar to any other quality resort hotel, except each unit is individually owned. Condotel ownership is an ideal alternative for vacationers or second homeowners who come to the lake six to eight weeks out of the year.

When owners are not using their suite, it is rented out and all the room revenue is split between the Suite owner, and the resort management company. Owners who agree to a specific block of time, will also have half of their utilities and association fees paid by the resort management company.

This is nothing like a timeshare! Each Suite is deeded to the individual who purchases it, just like a condominium; and they are welcome to use their Suite as little or often as they wish. This is also very different than a condominium someone might purchase and put on a rental program; the difference is, Condotel ownership is owning a piece of a luxury Resort, with all the amenities, services, meeting space and staff that will ensure a much greater occupancy rate than that of any condominium rental program. It's like comparing living at a Resort, verses living in an apartment.

The price of these luxury suites will range from \$175k to \$450K. The floor plans range from Studio's to one-bedroom suites. All units have kitchenette/wet bars with hardwood cabinetry and granite countertops, 10' tall ceilings, fireplaces, and plasma screen televisions with stereo surround sound. Every unit is sold fully furnished with everything from a hair dryer and a bathrobe, to all appliances including a combination washer & dryer unit. Each unit has a King size bed with lavish comforters, and high thread count linens and other fine furnishings.

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## Nursing home and retirement care options

By Michael Gillespie

Nursing home care is readily available in the lake area. The various homes offer different levels of care, from merely providing a secure living place to administering to the terminally ill. More often than not, a spouse or grown child must make the decision to place their loved one in a home. It's a difficult decision, and it can be confusing.

The lowest degree of need is called residential care. A residential facility usually consists of rooms or apartments, all under one roof. The residents are semi-independent. They can move about on their own (a requirement for admission) and generally take care of themselves. They are assigned to their own room, which includes a private bathroom. Some have refrigerators. The home provides the meals, though residents can use a community kitchen. Regular shopping trips are arranged by the home. Some residents themselves are permitted to drive their own cars. Most residents are in need of prescription medications, and those medicines are given to them by the staff. Laundry and housekeeping services are provided.

Some seniors choose to live in residential care facilities on a permanent basis because they are lonely and want the peace of mind in knowing that someone will be there if they have a medical emergency. Others choose to stay at a facility for only a short time - perhaps after an illness, or during the winter season. The staff of a level one residential care facility primarily consists of certified medical assistants, with someone in attendance around the clock. The term "assisted living" is synonymous with this level.

Level two residential care, also known as intermediate care, usually caters to those who have been released from the hospital, but require rehabilitative treatment. Intermediate care is a temporary stay. It may involve physical therapy or occupational therapy. Intermediate care staff include RNs, LPNs, physical therapists, certified nurses aides, and activity directors. The latter create and implement activities that keep the patient focused and alert, even bed bound patients. "We try to do as much as we can," said one local director.

Skilled nursing homes are

staffed and equipped for special services. Skilled nursing facilities receive their patients from hospitals. The homes are required to meet state mandated quotas of RNs, LPNs, and staffing aides. Unlike intermediate care, skilled nursing facilities are set up primarily for those who will not be returning to their own homes. Typically, patients have suffered a heart attack or stroke, or suffered from cancer. They may require IVs, or feeding tubes. Some have broken hips and are in need of various therapies. Skilled nursing homes are also for bed bound individuals who suffer from severely infected bedsores. A few skilled nursing homes take in respirator patients.

Many skilled homes have separate, secured Alzheimer's wards. These are areas with higher concentrations of staffing and are arranged so that the patients cannot wander off. At least one area home places electronic ankle bracelets on Alzheimer sufferers. The bracelets trigger an alarm when the patient nears an exit.

Respite care is another service offered by skilled homes. Respite care is essentially comfort care for the terminally ill. It is commonly set up by family members who don't want their loved one to die at home. This is done, sometimes, to spare children from the trauma of seeing a close relative pass away. Respite care usually takes place in the last month of life.

All Missouri nursing homes are required to have regular visits from an ombudsman. This individual comes every thirty days to take any complaints the residents may have. The ombudsman writes out the complaint, which is then given to the facility director. The director takes appropriate actions and files a report with the state for review.

Funding for all levels of homes comes from private pay, private insurance, Medicare, or Medicaid. Private insurance plans or Medicare covers intermediate or skilled nursing homes, since these involve medical treatments.

Medicaid is the common option for seniors who need residential care, but cannot afford it. To apply, they must go through family services, which is part of the Missouri Division of Health and Senior Services.

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# Governors want assurances from president on prescription drugs

Washington, DC— (AP) Problems with the new Medicare drug benefit could erode states' finances if they have to wait too long to get reimbursed from insurers and the federal government for drug costs incurred during the program's troubled start, some governors say.

The pledge that states would be reimbursed is one of the main issues governors plan to raise with the president and his Cabinet at a White House meeting.

Under the prescription program, the federal government is relieving states of the cost of buying medicine for poor elderly people and the disabled under Medicaid. In exchange, states will make monthly payments to Washington to help cover the cost of the benefit.

Many states were upset they had to make this payment at all; some are suing to stop it. On top of that expense, states have bought medicine for hundreds of thousands of poor people who were not switched over correctly when the Medicare program began Jan. 1. These people might have gone without their medicines without the states' help.

The federal government cannot have it both ways, asking states to make their regular payment and also cover the cost of the early glitches, said Maine Gov. John Baldacci, a Democrat. So far, Maine has paid for 115,000 prescriptions that were supposed to be covered through the program.

"We've put out \$5.9 million, and for a small state like Maine, that's a lot," Baldacci said in an interview while attending the National Governors Association's winter meeting. "We can't be expected to pay back what we haven't saved. So we want partnerships developed. We're all tied in this together."

Many members of Congress have demanded reimbursement for states that are paying for drugs on an emergency basis.

The administration has opposed legislative fixes, saying it can handle the matter more quickly. It says private plans will reimburse states for costs that the insurers were supposed to cover. Also, the federal government will cover administrative costs, plus the difference between what states paid for the drugs and the payments they get from private

plans.

"We're going to ensure that you're reimbursed by the plans for the money that you have paid on their behalf, and any administrative costs that you may have put forward," HHS Secretary Mike Leavitt told the governors.

Leavitt did not discuss the timing of that reimbursement, and most of his speech to the governors focused on the need to prepare for a potential flu pandemic.

The drug bill for some states could be substantial.

California said it will seek reimbursement for \$150 million. New York has paid an estimated \$115 million to help older people get medicine. Some states, however, are not seeking a penny because they had little extra expense.

Gov. Mike Huckabee, R-Ark., and the association's chairman, said he gets the sense the drug program is working more smoothly, though Arkansas had spent \$6 million on an emergency basis.

"We were one of the states that had some real hiccups in the first weeks," Huckabee said.

He believes Arkansas will save money in the long run as a result of the program.

"I'm not going to defend the whole program because there were clearly mistakes made. The mistakes were unintentional, but they still had real-life impact," Huckabee said.

"But I also don't want it to get lost that more people are getting prescription drugs than ever before, and they're really getting them at a better price than they've ever had them before," he said. "The net result is a plus, not a negative."

Federal officials also project that states will come out ahead once they're reimbursed. They say the monthly payments that states make to the federal government under the new program won't be as high as the expenses they would have incurred under Medicaid.

Gov. Joe Manchin, the Democratic governor from West Virginia, said states are doing better financially because of improving economies, but governors do have budget concerns about the drug benefit. He said he expects several governors to share those concerns with Leavitt.

Manchin did not have an estimate for how much West Virginia

has unexpectedly had to pay in the program's first months.

"We have a heck of a cost to bear here," Manchin said. "It's affecting all of our budgets. We're right in the middle of a (legislative) session right now. This is what we're watching and working on right now."

Arizona is out only about \$2 million, said Gov. Janet Napolitano. But she wants to know when the state will get that money back.

"That's what we would like to take up with the secretary," Napolitano said. "... We haven't been reimbursed for the Katrina expenses either. We're tallying things up."

Some governors said they weren't that concerned about getting reimbursed for stepping in during the program's early weeks. Gov. Phil Bredesen, D-Tenn., said his state didn't need to help out because problems were rare in his state.

Under the program, about 42 million older people and the disabled are eligible to enroll in a private plan designed to subsidize prescription costs. ■

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# Senior health care changing with the times

By Michael Gillespie

When Leo Westmoreland retired in the early 1970s, he and his wife decided to move to the lake area. The Westmorelands purchased a lot and placed a trailer on it, and improved the property until it had the look of a well manicured suburban lot.

The next step was to build the house. But that never happened. Medical problems began to plague the Westmorelands. Various tests and procedures were required, all of them in the Kansas City area, where the doctors and the treatment facilities were located. As their conditions worsened the frequent trips back and forth took their toll. It became sadly obvious to the Westmorelands that they would have to be closer to the medical care that they now required. The right kind of facilities just weren't available at the lake. So the Westmorelands abandoned their dream, and sold out. They were not alone; their story was repeated time and again by many other retired couples who discovered that there was no place to turn in the lake area when their health began to fail.

Retirees traditionally have formed the core of year-round residency at the lake. Since 1990 the 65 and older population in the four county area has increased by thirty-one percent. Estimates from the U.S. Census Bureau put the senior population here at 19,000-plus individuals.

The difference between now and thirty years ago, however, is that today's residents have good health care available to them nearby. No fewer than 80 physicians practice at least part of the time in the immediate area. And Lake Regional Hospital provides the facilities for procedures that once required a long trip elsewhere.

Lake Regional has been around since 1978 and has grown with the area. The hospital has been a god-send for seniors who are unable or unwilling to leave. To that end, the medical facility has intensified programs that often are linked to the aging population.

In the field of cancer treatment, the hospital opened the center for radiation therapy in 2004; followed in 2005 with an oncology services clinic, which provides chemotherapy and treatment for cancer patients. Vicki

King, assistant director of public relations for Lake Regional, says that the hospital now has an oncologist and a radiation oncologist on staff. "What this means," says King, "is that any of the cancer patients, especially the older adults, don't have to travel a long distance to receive treatment. That makes it a lot easier on them."

"We've got an excellent heart program here," says King. "It's been in place since 1997. We have three cardiologists and two cardiovascular and thoracic surgeons. We've got two cardiac catheterization suites. That's where interventional cardiologists perform various cardiac procedures including the placement of cardiac and peripheral stents, defibrillators, and pacemakers. In sum, the heart unit can do everything up to and including open heart surgery."

The hospital maintains an 18-bed intensive care/coronary care unit, and a 22-bed stepdown unit designed for patients progressing in their recovery from the ICU/CCU.

Another disease commonly associated with older patients is diabetes. "We have an excellent staff of family practice and internal medicine physicians who treat patients with diabetes and we also have an endocrinologist on staff," King says. "Additionally, Lake Regional offers diabetic education and a diabetes support group."

For those who need it, the hospital offers home health care. That unit sends out nurses, therapists, and other providers to help patients in their homes after they've been discharged from the hospital. "Maybe they've suffered a stroke," says King, "and they need to re-learn things like how to feed themselves, how to brush their teeth, how to get in and out of bed and get dressed. Those are some of the things the therapists can help them with in the home environment."

There may yet be avenues for growth in the field of health care for the elderly. But over the last three decades the improvements in local medical facilities have been truly astounding. At least now, most retirees no longer have to move away to receive the treatment they need. ■

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# Insurance for terminal illnesses, burial a option

By Michael Gillespie

Contemplating our own death certainly is not a pleasant thing to do. For many of us, the end will be slow and, unfortunately, costly. There are insurances against such contingencies. The most common are long term care, terminal illness, catastrophic injury, and burial insurance.

The most discussed, if not purchased, product in the category is long term care insurance. People don't want to see their wealth siphoned off by a lengthy, debilitating illness. Their worries are not unfounded.

Long term care insurance covers stays in nursing homes when the patient is not going to get better. Medicare does not cover that stage of life because it considers the care to be in the category of maintenance. Sherry Nielsen, a State Farm agent in Laurie, puts it succinctly: "Once you get to a point, Medicare quits helping. People have had health insurance generally through their working life, then Medicare comes in and takes over, and all of a sudden there is nothing unless they buy insurance for that eventuality."

Long term care insurance can be expensive, but the private pay alternative is no less so. The average cost of a nursing home is \$50,000 per year. That buys a bed and a place to stay. It does not include medical expenses. Long term care insurance pays a set daily amount, for a certain length of time.

As a means to afford long term care insurance, some people buy immediate annuities. "It's a life insurance product," say Nielsen. "It generates a lifetime income that would cover the expense for the long term care. And they couple the two things. It never ends. They take some of the interest they earn on their investment to buy the long term care."

There is a way for the terminally ill to finance long term care insurance if they are fortunate to have life insurance. "Sometimes you can sell a life insurance policy if you are terminally ill," says Nielsen, "and someone will pay you for that in advance of your death. Or sometimes a life insurance policy has a provision for being called on for terminal illness prior to death."

Catastrophic injury can lead to a long term disability. It is not lim-

ited to the elderly, nor does it necessarily end in death. Nevertheless, it is life changing and can be a financial disaster. Catastrophic injury insurance pays your bills if you have an accident and are not able to work. The amount of monthly coverage usually is in the range of the policy holder's former income. The policy specifies an amount of time that must elapse before it begins providing funds — often a month. This type of insurance frequently is offered as part of an employee benefit package, and as such it is reasonably priced.

Burial insurance, also known as final expense insurance, can be bought separately from life insurance, or as a supplement to it. The most common amount of burial insurance is \$10,000. That figure is somewhat over the current amount of funeral costs, which can easily range from six to eight thousand dollars.

"Basically," says Nielsen, "it's designed to help the family out. It's a kind thing not to leave that to somebody, whether it's your kids or your parents." The shortcoming of burial insurance is life expectancy. If someone takes out a \$10,000 policy now, and lives another twenty years, that \$10,000 may not cover everything.

Military veterans may not need as much final expense insurance as others. Qualified veterans are eligible for free burial in one of five veterans' cemeteries in Missouri. The entitlement includes burial space, opening and closing costs, and a marker. And the benefit also covers the veteran's spouse.

Burial insurance should not be confused with pre-need burial plans. Those plans are commonly offered through a cemetery or mortuary association. They are not insurance plans but rather pre-paid expense plans. The covered individual can arrange his or her own funeral and burial, and make payments toward those events at a locked in price. Any remaining balance at the time of death must still be paid by the estate. The advantage to these plans is that the cost is based on today's prices, so they are inflation proof. It occasionally happens, though, that an individual cemetery or mortuary that offered the plan goes out of business. It's best to check the fine print when buying into the plan to see what happens in such an event. ■



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# RFID Chips threaten security

*continued from page 6*  
could actually help thieves pick their targets. She says with a portable reader device, "they could scan easy marks walking around in public places."

So what is Missouri doing to protect the public? Kelly discovered there is at least one lawmaker who wants to keep consumers informed. Democratic Senator Maida Coleman is the sponsor of Senate Bill 638. "This legislation that I have filed basically says 'tell

the consumer that this ID tag is in the product that they bought', be it food, be it cosmetics, be it clothing. I believe that it's important you are aware that some companies can track the whereabouts of that product," says Coleman.

Like the members of Caspian, Coleman says she's not entirely against the RFID technology; she just wants to make sure consumers have the ability to show retailers how they feel about

RFID chips with their pocket-book.

Hires says Wal-Mart has no problem with legislation that would inform consumers if there is an RFID chip in a product. Senate Bill 638 is still waiting to be heard by the Missouri Senate's Commerce, Energy, and Environment Committee.. ■

# John Q. Hammons stakes claim at Grand Glaize

*continued from page 3*

Since its inception in 1958, John Q. Hammons Hotels & Resorts, LLC has been under the leadership of founder and industry icon Mr. John Q. Hammons. Based in Springfield, Missouri they have been recognized as the nation's leading independent builder, developer, owner and manager of upscale, full-service hotels, resorts and suites.

They operate properties nationwide under the following brands: Embassy Suites, Renaissance, Marriott, Hilton, Sheraton, Radisson, Residence Inn by Marriott, Homewood Suites by Hilton, Hampton Inn & Suites, Holiday Inn and Courtyard by Marriott. The company owns or manages 63 hotels strategically located in 22 states representing over 15,000 guest rooms and suites. Over the course of his impressive career in the hotel business, Mr. Hammons has developed 164 hotels.

The company currently has 5 hotels under construction, Residence Inn Joplin (Missouri), Embassy Suites Huntsville (Alabama), Embassy Suites Charlotte-Concord (North Carolina) and Courtyard by Marriott Fort Smith (Arkansas) and most recently announced the Marriott KCI Airport Kansas City (Missouri). In addition, negotiations are currently under way with other Municipalities in the United States for additional construction starts in 2006.

With almost 2 million square feet of meeting and convention space under management, the company is considered to be the leading independent manager of hotel meeting space in the country.

The Hammons' property acquisition can be viewed at <http://earth.google.com> and go to the coordinates 38° N 92° W near Fish Hatchery Cove and Grand Glaize Bridge. ■



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# Skies at Grand Glaize

*continued from page 7*  
of the building, and there is a huge indoor parking garage. We're also dealing with typical Ozark terrain, but on the upside we have a great lot that's not too steep and close to water's edge."

Millennium Design Build does all of their own in-house design work, and Vandervort's excitement shows when talking about their plans for the Skies. "Imagine this: the ceiling in the great room and entry foyers are 22 feet tall and the walls are glass from floor to ceiling. When you walk in, you'll be surrounded in this dramatic space by glass with a view directly to the water from the entry."

A feature that is sure to make the Skies a landmark, are the beams of light that will shoot into the sky from each of the eight buildings. Explains Vandervort, "Each one of these buildings also has a glass elevator that faces the lake, and each one is lit up with a different color. Basically, each building will

have a beam of light that emanates from the base of the tower, up through the elevator shaft and into the sky."

Some features of the Skies are over 700 square feet of balcony in each residence, a fitness facility, two swimming pools, tennis and sports courts, a marina, indoor parking with two slips per unit, and two outdoor slips. Rooftops will have community terraces with hot tubs and a wet bar.

Penthouse units will be approximately 10,000 square feet and house a movie theater, game room, workout room, bar, and private hot tub area along with helicopter landing pads on the roof.

Concludes Vandervort, "The pursuit of happiness finally has a finish line." ■



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# The King of Clubs

by Darrel Willman

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But believe it or not, the golf faithful do flock to Clinton, Missouri to see "Irl". No matter if they swing Titleist, Nike, Callaway or the on-sale set from the Mega Mart— professional golfers, celebrities and pro athletes all seek out this multi-award-winning sage. His tweaks can make the difference between a good game and a great game.

Irl Robinson's "Custom Clubs and Repair" is tucked into a small building off North Third St., and while not hard to find, it is hard to believe.

Behind the very modest storefront is a shop packed full of golf novelties, equipment, balls, gloves, you name it. Along with walls full of autographed jerseys, uniforms, clubs, balls and more— all from grateful clients. Celebrities, sports legends, boxers, baseball and football players, basketball players— and when the time allows he says there are yet more to festoon the walls. From the looks of it, there may be some difficulty in finding room for them.

Irl doesn't know how he came to get his first name, having lost his parents at a young age, but he does know it is distinctive— one people tend to remember. But the name isn't the only thing people remember about the small-town clubmaker from Missouri.

Okay... just why do people come from all over to get custom-fitted by "Irl"? Once you spend five minutes talking with him, you'll know. Tucked inside this unimposing fellow is a wealth of knowledge. Not just about golf equipment, but the game as well.

Before we get into more about Irl and what he does, let's ask a few basic questions.

"Aren't custom golf clubs expensive?" — They can be, but you can get into a set of irons for as little as \$400.

"Aren't custom clubs overkill for most players?" — Definitely not true. It's the average player who can most benefit from being custom-fitted. With a set of clubs that can deliver consistency, the only variable remains within the player. They can concentrate on



Irl Robinson

their game and not on compensating for the club's deficiencies.

"Is it true I can't get the clubs I want with a custom builder?" Wrong again— custom club-makers can order custom sets from the major brands for the same price as retail outlets, assembled according to their specifications. Golf club components aren't just the knockoff look-alike club heads you see online— there are state-of-the-art heads and shafts available

the face of the club on each stick. This reduces toe droop and head oscillation. Custom builders can use this to "build-in" a bias for players who want to correct swing problems.

- Frequency Matching - professional builders use a frequency analyzing tool to build a set of perfectly matched shafts. Frequency is measured in cycles per minute (CPM) versus the old method of trying to designate shaft stiffness by using "R" or "S" flexes. The problem lies in that one company's "R" is another company's "S". With frequency matching, every shaft is the same. They will go through dozens of shafts to find a set that have matching frequencies and are exactly the same weight.

- Lie Adjustment - Many think that the direction of the ball goes off line because the toe or heel of the club digs into the ground (incorrect lie angle). However, the real reason is because the incorrect lie angle causes the face plane or loft of the club to become tilted. Lie adjustment

duced clubs from the factory have "tolerances" built into them. Sometimes it can be plus or minus two degrees. A seven iron could be two degrees weak and an eight iron two degrees strong— most likely you would hit both clubs the same distance. A slight physical adjustment and they hit the distance they are intended to.

- Club Length Adjustment - All golfers are not built to "standard". A 45" driver is not right for everyone. Measurements by the builder give you clubs you will feel comfortable with. You won't have to "choke-up" on the grip or stoop over to hit them.

- Swing Speed Analysis - Hit a few balls on the computer-aided swing analysis machine and it will determine your swing speed using a reference club. Your swing speed tells them precisely which shaft flex is right for you. Manufacturers recommend a given stiffness for specific swing speeds. The builder trims exactly the right amount of length from each club, "dialing-in" your swing speed. Swing speed also tells the professional which type of shaft is right for you— steel or graphite.

- Club Weight Consistency - Each club in your set can have a different shaft length. This difference is compensated for by varying the weights of the faces and grips used. The shafts are butt-trimmed to length— then, because every single component

of the set is weighed, the correct grip is used and the head adjusted to bring the club's weight to exactly that desired.

- Skill-level determination - Do you need a cavity-back club with a wide sole that is forgiving and gets the ball up quickly? Or are you in need of a hybrid set that forgoes the long irons in favor of Ironwoods. Perhaps you have a low handicap and can benefit from a blade-style forged club head. They can give you a variety of heads that meet your needs while allowing for a range of price-points.

In short, custom-built clubs can marry the right head with a set of shafts that are equal to or better than OEM and have been adjusted precisely. You pick just the right feel for the grips, get the looks you like and gain the repeatability that will let you concentrate on your swing.

Like clubs, all custom club-makers are not "created equal". Organizations like the GCA (Golf Clubmaker's Association) and the PCS (Professional Clubmaker's Society) accredit clubmakers who have achieved a level of excellence.

You'll find every accreditation possible in clubmaking here. In fact, he's attended every course available on the subject.

"I've been through all of the schools for clubmaking, and have two Master certifications— one from the Maltby studios out  
*continued on page 42*

*Take your swing, let the ball get in the way, and you'll have success."*

— IRL ROBINSON

that equal and even rival the major brands available. Have a set of clubs you like? Custom-fitting can make them better.

Now that we're past that, some of what Irl does is run of the mill. Repairing a broken driver, re-gripping a set of irons, putting a putter head back on. Or he may replace a stock shaft on a driver with a custom stick by Grafalloy, UST, Swing Science or others. But beyond the repair and replacement lies the science— and the genius. Irl's training and experience allow him to customize your clubs to take advantage of your swing and style of play.

So what sets a custom set apart from the big-brand clubs you just bought? Custom club-makers who are properly trained and equipped use a list of technological tweaks to maximize the clubs' consistency and playability:

- Spline Alignment - all shafts are not created equally. They're also not precisely round. This precision alignment places the strongest side of the shaft toward

physically bends the hosel of the club slightly to bring the bottom edge of each club parallel with the playing surface.

- Loft Adjustment - Mass-pro-



Some of the memorabilia that lines the walls of Irl's shop.



# Four Keys to Hitting a 460cc Driver Explained



**Kevin Downey, Innovex Golf**

*By Kevin Downey*

The key to hitting the ball farther with the modern driver and golf ball (which spins much less off of a flat face than balls of the past) is high launch combined with a low spin rate. Our goal is to get enough spin to achieve lift, while minimizing (hopefully eliminating) drag. Assuming that you have a driver with enough loft, here are four things you can do to increase launch and decrease spin rate, thus increasing your distance off the tee.

1. Tee the ball higher.

The old adage has always been that the top of the driver should be about halfway up the ball when it is teed up. However, with a 460cc driver, I like to see you set the ball high enough on a peg such that the top of the driver is no more than 1/3 of the way up the ball. Of course, this means that the standard 2-1/8" tee will not be long enough to accommodate this. You'll need at least a 3" tee, but likely a little longer.

2. Move the ball forward in your stance (towards your left foot for a right-handed golfer)

The notion of playing the ball off your left heel is no longer valid. We want to hit the ball on the upswing, thus increasing launch angle and decreasing the ball's spin rate. In order to do this, we must move the ball forward in our stance. For some golfers, it will be enough to play the ball off of your big toe, while for others it may be necessary to move the ball all the way up so that it is positioned outside of your left foot. Experiment with different ball positions - but whatever you do, move the ball forward in your stance!

3. Set up to hit the ball on the

center of the face.

Most golfers set their driver on the ground at address. This results in a high percentage of driver shots being hit on the heel side of the face, especially when we tee the ball higher. Test yourself this way: The next time you are at the range and set up to hit your driver, once in the address position, stretch your arms out and move the club up to the ball's height. Notice where the ball is going to contact the face of your driver? On the heel side- or possibly the hosel. This is a very common problem, and it's a very awkward adjustment. The solution is very simple— instead of setting your ball behind the driver such that the center of the face is aligned with the ball, move backwards a couple of inches (towards your back) such that the toe of the driver is aligned with the ball. Now do the test again. Stretch out and pick the club up to the ball's height. Is the ball aligned with the center of the driver's face? If so, put the club back down and swing! If not, keep moving back until it is. Don't worry that once you set the driver down it doesn't align with the ball, the ball isn't on the ground—it's about 3" above it!

4. Hit the ball on the upswing.

The driver is now a specialty club, much like a putter. Our set up, ball position— everything is different from any other club in the bag. You shouldn't be hitting the ball at the bottom - or apex - of the golf swing, like you would a fairway wood. The ball should be struck past this point— on the upswing— this will lead to a higher launch angle and lower spin rate. That's how we are going to hit the ball farther than we ever have before. ■

Kevin Downey is the president of Innovex Golf, based in Overland Park, KS. Kevin is the author of "The Art and Science of Breaking 90: A Modern Golf Course Strategy and Equipment Guide".

This article was reprinted with his permission. Innovex Golf can be found online at [www.innovex-golf.com](http://www.innovex-golf.com). You can telephone them toll-free at 866-402-6097.

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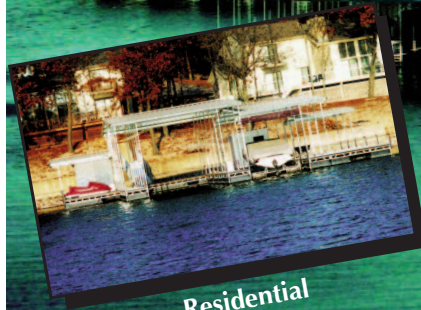
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# The King of Clubs

*continued from page 40*  
of Newark, and GolfSmith in Austin, Texas. Those are the only two that have Master certifications available. I'm also a PCS (the Professional Clubmaker's Society) certified Class A clubmaker and have completed Advanced Professional Fitting through GolfSmith," Irl says.

Irl thinks he started in the business at a young age—40. This may not sound all that young, but according to him, most who take up club repair and clubmaking are older.

"I worked on clubs as a hobby for years. I got into the business a lot younger than most people—I quit a job and opened the shop full time when I was 40 years old. Most guys that open a shop do it as second income or after retiring," Irl says.

"I opened as a custom-build and repair shop only. Later I started contacting OEMs (original equipment manufacturers) like Taylor-Made and Callaway. It's funny—I was a small shop, off the beaten path—and so they weren't interested in doing anything. I dove headfirst into building clubs—and after 3 years I won the GCA (Golf Clubmaker's Association) North United States Clubmaker of the Year in 1997. Low and behold, it was amazing what that little piece of crystal did. All of a sudden, all of the OEMs started contacting me—Callaway, Taylor Made—'you need to have our products!' So it was pretty funny how I started with them," he added.

But he didn't stop there. He travels across the nation attending golf trade shows and competitions, to stay active in the industry, maintain his contacts and continue learning about his craft.

"Last year when they started awarding Clubmaker of the Year state by state, I won the very first Missouri State Clubmaker of the Year, and won for the second time this year. I also took home my third GCA North United States Clubmaker of the Year in 2005," Robinson said.

The awards have opened the door to many lucrative personal contacts in the golf industry. Today, Irl works with nearly every major brand of golf club in the country, and so has a unique ability to get big-brand materials where others cannot. Nike, known for being strictly high-end, is one.

"Later, my reputation spread with professional athletes and pro tour golfers. I was doing a guy's clubs from Florida, he's on the Nike Tour and on the Nike staff. That's how I got involved with Nike. He said 'Here's the guy that does my clubs, he needs to have access.' So Nike contacted me."

In Missouri however, the notoriety is absent. "I'm better known outside Clinton for being a clubmaker than I am in town. When I was at Master's school with Maltby, an invitation-only class, I was the 40th worldwide to get the certification. There were eleven in the class I attended. Only five were from the U.S., the rest from overseas. A Korean gentleman came up to me in the checkout line, looked at my name tag and said 'Irl Robinson! Clubmaker of the year! Very honorable being in class with you!'. So, here's a guy from Korea that knows who I am—but I go down the street in Clinton and nobody knows me. But I've worked hard at it for the last 12 years."

Aside from the questions we posed at the beginning, Irl says there are some other common misconceptions about custom clubs.

"The assumption is, if Callaways are \$699, if I get custom built, they're going to be \$1200. One of the misconceptions is the cost. That, and amateur golfers thinking they're not good enough to have custom clubs. They're the ones that need it the most. If you take a scratch golfer, I can give him any club—he'll learn how to hit it. You take the novice golfer—the amateur, we go out, we don't practice, we don't work—we just want to play golf. These 15 plus handicappers, they will yield more immediate benefits than the scratch golfer. Most people would be amazed just how consistent their swing is," he said.

Irl points out there is a reason that the professional tour players use custom-made clubs. Players with major brand sponsors like Taylor-Made, Callaway, Titleist and others often have hundreds of clubs made for them. They may hit 20 three irons made specially to their specifications before they find the one that feels just right. Like clothes or shoes, golf clubs need to fit. An "off the rack" set will not fit everyone.

"You won't find a professional

golfer that doesn't hit custom clubs. Tiger Woods said in a recent article that the biggest problem he sees with the players in pro-am tournaments is that they don't have clubs that fit them. The only standards in golf are that there are no standards. Players pick up a golf club, and they think 'I need a regular shaft', or 'I need a stiff shaft'. But by whose designation? Every manufacturer sets their own parameters for swing speed. Stiff in one shaft may be for 80-90 MPH club head speed. A "stiff" in someone else's may be 90-100 MPH, another may be 100-110. There are no industry standards where everybody builds the same.

Lie angles, loft angles—even club lengths vary across the industry," Robinson said.

"Callaway for example, their five iron is 38" long. Hogan, which is owned by Callaway, their five iron is 37-3/4" long. The 'standard' is considered 37-1/2". So you never know what you're getting until you go out and play," Irl added.

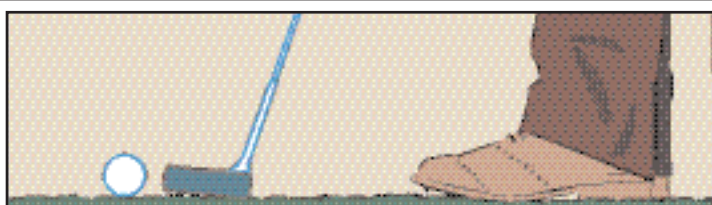
It's this "good enough" factor in retail manufacturing that can make two clubs from the same maker behave differently.

"For instance, you can be out playing with a buddy and try out his driver. You love it, and so you run out to buy one exactly like it—but guess what? It doesn't react the same. You have to understand there are tolerances in the industry. Plus or minus grams of weight, plus or minus loft angles and lie angles. They're within the manufacturer's specified parameters so they're the same according to them, but they're very different. You get a lot of product discrepancies that the consumer isn't aware of. Differences in products that you can't visually see," Irl concluded.

Dedication and effort is the difference in the games between professionals and amateurs, Irl says. Golfers can't spend the time it takes to fine-tune their game. And this, Irl says, is related to one of the most important services he can provide to amateurs. A custom builder can tailor the clubs to correct for some swing and play problems.

Irl said, "I've learned one thing from my work with the pros. In every facet of their game—including when these guys go the range, they have a purpose in mind. You will never see a pro start a range session from a tee. They'll hit a partial sand wedge—the heaviest club in their bag. A few partial shots to

*continued on page 44*



## Golf "Standards" Anything But

### "Standard" Length of Woods

Club	Modern Men's Standard (STEEL)	Modern Women's Standard (STEEL)	Today's Men's Standard (GRAPHITE)
1	43.0"	42.0"	44-45"+
2	42.5"	41.5"	
3	42.0"	41.0"	43"+
4	41.5"	40.5"	
5	41.0"	40.0"	42"+
6	40.5"	39.5"	
7	40.0"	39.0"	41"+

### "Standard" Length of Irons

Club	Modern Men's Standard (STEEL)	Modern Women's Standard (STEEL)	Today's Men's Standard (STEEL)
1	39.5"	38.5"	40.0"
2	39.0"	38.0"	39.5"
3	38.5"	37.5"	39.0"
4	38.0"	37.0"	38.5"
5	37.5"	36.5"	38.0"
6	37.0"	36.0"	37.5"
7	36.5"	35.5"	37.0"
8	36.0"	35.0"	36.5"
9	35.5"	34.5"	36.0"
PW	35.5"	34.5"	35.5"
SW	35.5"	34.5"	35.5"

### "Standard" Lie Angles

Woods		Irons	
1	50.0 deg	1	56.0 deg
2	55.5 deg	2	57.0 deg
3	56.0 deg	3	58.0 deg
4	56.5 deg	4	59.0 deg
5	57.0 deg	5	60.0 deg
6	57.5 deg	6	61.0 deg
7	58.0 deg	7	62.0 deg
		8	63.0 deg
		9	64.0 deg
		PW	64.0 deg
		SW	64.0 deg

### Modern Average Loft Range

Woods		Irons	
1	7-13 deg	1	15 - 18 deg
2	12-15 deg	2	18 - 20 deg
3	12-17 deg	3	21 - 24 deg
4	15-19 deg	4	25 - 28 deg
5	20-23 deg	5	28 - 32 deg
7	25-28 deg	6	32 - 36 deg
		7	36 - 40 deg
		8	40 - 44 deg
		9	45 - 48 deg
		PW	47 - 53 deg
		SW	53 - 59 deg

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A Long Term Care policy can be tailored to meet your specific needs. You can pick the Daily Benefit Amount, which is the amount of coverage the policy will pay for each day. The cost of care varies across the U.S. so you should check into facilities in the area you plan on residing if you were to need care. You also have options available for the Benefit Period. This is the length of time you will receive benefits once you need care. Many companies offer 1, 2, 3, and 5-year policies and some even will offer an unlimited benefit period. A Waiting Period is the number of days you will be responsible for paying for your care before the insurance begins to pay. This could be looked at as the policy "deductible".

Other benefits available are In Home Care and Inflation Protection. In Home Care Coverage will allow benefits to be paid to have a health care professional visit your home to provide care or assist the family in giving care. Inflation Protection allows the daily benefit to grow over time to keep in step with inflation.

Some policies provide discounts for both spouses enrolling with the product while other policies give discounts if you meet medical underwriting guidelines for good health.

A good reason to purchase Long Term Care Insurance now would be that you could become uninsurable in the future due to unforeseen changes in your health. Also, the cost of coverage normally increases as you get older. You should speak with your insurance professional to discuss your specific needs and options.

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



Steve Naught, CIC

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# The King of Clubs

*continued from page 42* and their game is poor. They get loose. On the other hand, can't understand—they watch an amateur golfer. They'll "warmed up". You take a pro,



A pair of jerseys adorn the wall— just two of many.

get a bucket of balls, they'll take it out there, put a tee in the ground and hit the whole thing— boom, boom, boom—with drivers. They'll take the whole bucket, and destroy it as hard as they can with their driver. They get out to the tee box

they hit their first few with partial wedges, then a wedge, then they'll work the irons up... then they'll hit a couple three woods, a couple drivers. Then they'll go back down to partial wedges. And then generally speaking, they'll always hit the last balls in

anticipation of what the first tee is. If the first tee is a 2 iron, the last ball they hit will be a two iron, simulating that first tee shot."

Along with the professionals, Irl has had the opportunity to work with some true legends in the game of golf. He talked about the renowned designer Harvey Pennick.

Robinson said, "I actually got to work in an advanced class with Harvey Pennick before he died. He always said to me there's four main things you have to have clicked in to repeat a golf swing. The order of importance he said was grip, posture, ball position and alignment. He said if all of those things are working, you swing from the "neck down". He said your best day of golf is when you come off the course and don't know what you did, but you played well. He said your head gets in the way once in a while."

"Someone asked him there if today's equipment was ruining the game. He sat there a while and his eyes rolled up and he said 'Well if you think of the technology we have, we've got these great big heads, we got shafts, and swing gurus, all the players are working out now with per-

sonal trainers—they can almost beat the scores that Bobby Jones hit with hickory. No, I don't think the equipment is going to make the game obsolete, you still have to putt it into the hole.' A great statement, and if you think about it and look at what's going on—the distances they've added to lengthen courses are profound. But the scores are the same. Harvey always said you learn golf from the pins back, not from the tee box forward." Irl concluded.

From the pins back— inferring that good putting can make or break a game, and this is reasonable. You can outdrive your opponent by fifty yards off the blocks, but if you three-putt and he hits his first, you could still lose the hole. Irl believes that winning aside, it's enjoying the game that's important.

He said, "What will I gain with custom clubs?" I say with professionally built and professionally fitted clubs, you will enjoy the game more. Your bad shots are better. Now, you're still going to have bad shots, we're amateurs. What's going to happen is you'll have fewer miss hits, and that in turn will let you enjoy the game more. When you enjoy it more you'll play more often.

The more you play the better you'll become, and that can lower your scores."

"When you get clubs that are professionally built and fitted, it's made to your swing. So all you have to do is take your swing to the golf course. I build the clubs to work for that swing, so you don't have to worry about hitting that ball, all you have to do is take your swing. Take your swing, let the ball get in the way, and you'll have success." Irl added.

"I consider everything when building a set of clubs. The lie angle, the loft angle, the weight, shaft flex, spine alignment, the grip, it's all part of a successful club. It's got to be a package deal. You can have a perfect shaft, but if you don't have the head that matches your requirements, you're not going to be successful." ■

Irl Robinson's shop, Custom Clubs and Repair, is located in Clinton Missouri, at 811 North 3rd St. You can telephone him for more information on his club-making and repair services at (660) 885-5544 Monday through Saturday.

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Keller's Landscaping recently celebrated their Lake Area Chamber membership with a ribbon cutting ceremony. Keller's Landscaping is a family owned and operated business. Keller's Landscaping is a design-build landscaping company and expanded to the Lake of the Ozarks last year. They have been serving the Kansas City area since 1988. Their company provides all aspects of your landscaping needs including walls, patio design, and irrigation. For more information about Keller's Landscaping visit their website at [www.kellersflowers.com](http://www.kellersflowers.com) or contact them at (573) 365-6224. Participating in the recent Lake Area Chamber ribbon cutting ceremony were Lindsey Keller, Designer; Brad Keller, Landscape Production Manager; Mary Keller, Owner; Kitty Ey, Sales; Jim Keller, Owner; Gary Ey, Sales; Candy Wilson, Lake Area Chamber Director of Marketing, and the Lake Area Chamber Active Volunteers.



# Nursing home and retirement care options

*continued from page 34*

A family services counselor will look at the applicant's finances, and determine whether the applicant is eligible for discounted payments. The applicant then undergoes a screening process at the nursing home. The home renders an assessment of the applicant's physical needs. All of this information is sent back to the state for a final determination. The senior may be required to make a partial monthly payment to the home, or none at all. The state pays the balance to the facility.

The average costs for nursing home stays vary according to the degree of service. A residential care home can charge around \$1,300 per month versus \$3,500 per month for skilled nursing homes.

Here's a list of some area homes and their services. Several of these facilities offer more than one level of care.

**Ashbury Heights Independent Living Center, Laurie (Residential Care) 374-0076.**

**Bristol Manor, Camdenton (Residential Care), 346-6800.**

**Camdenton Windsor Estates (Intermediate Care), 346-5654.**

**Golden Age Living Center, Stover (Skilled Nursing Facility) 377-4521.**

**Lake Ozark Retirement Center, Osage Beach (Skilled Nursing Facility), 302-0900.**

**Laurie Knolls Residential Care (Assisted Living), 374-8263.**

**Osage Beach Health Care Center (Skilled Nursing Facility) 348-2225.**

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# The Connoisseur's Connection

by Eric Robbins

Over the years, I have tasted literally thousands of wines, liquors and beers. I have found that, while it is certainly true that an inexpensive product can often be as well-made and as appealing to the palate as their more expensive counterparts, sometimes, you get what you pay for—even if you have to pay for what you get. To quote the rock band The Who, "I'd call that a bargain—the best I ever had." This month's review is a run-down of some of my fondest memories in the business.

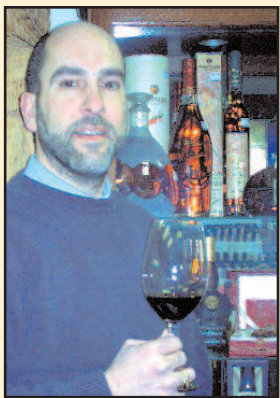
One of the best cigars I ever smoked hailed from Nicaragua. The Padron family produces several different sizes and styles of cigars, ranging in a variety of price points. Their "Anniversary" line of cigars is probably my favorite among the hundreds of brands that I have sampled. The Padron "Anniversary" line of cigars is available in natural or maduro wrappers, and both are outstanding. Padron achieves a consistency of flavor and an ease of draw like very few others. While you can expect to pay \$15 or more for one of these cigars, their price is certainly worth the experience. Padron released a "Millenium" edition, which may be the finest cigar I will ever have had the pleasure to smoke. I probably shouldn't admit this, but it is the only cigar I ever lit that, when it became too short for me to hold it in my fingers and raise it to my lips, I actually cut the burning ember off and chewed it like bubble gum. I have seen the Padron "Millenium" series sell for \$35 or more, but I would definitely pay that again.

While the 1998 vintage was a tough year for a lot of vintners in California, Joseph Phelps Vineyards created a gem with their Bordeaux-styled red blend called "Insignia." I had already tasted the 1998 Insignia twice and determined it to be among the finest wines to cross my lips for its depth of bouquet and flavor and its long seductive finish, when my wife and I arrived at Joseph Phelps Vineyards, in Napa Valley, California. It just so happened that Claude Laruitte, who had been the Sommelier at the Mail Room, among other achievements, was hosting the tasting that day. Everyone in attendance probably hated me when I proceeded to pick his brain, but it earned us a private trip upstairs for a visit with a man who taught us much about wine and life, and I quote—"the more you learn about wine, the more humble you become." Joseph Phelps Vineyards has delivered one of the top-scoring wines from California with its Insignia, nearly since its inception. Their 2002 vintage was named Wine Spectator magazine's wine of the year for 2005. Deservedly so, I am sure, though I have not yet tasted it. (I have six bottles with my name on them.) Expect to pay \$150 or more.

It was my experience with Brown Derby Stores, Inc., located in Springfield, Missouri, and, in particular, with Ron Junge, the owner and a former Market Watch magazine's Retailer of the Year, that prepared me to distinguish a fine wine from a wine that's fine for drinking. Brown Derby's Wine and Food Celebration, a benefit for KOZK public television, was the inspiration for my vision of the Lake of the Ozarks Shrine Club's "Grand Opening" wine tasting event. It was at one of Brown Derby's events that I was able to taste Quinta do Noval's 1994 vintage "Nacional" Port. I had only read about this rarity when I found myself at the right place and the right time. The Nacional often retails for \$1000. While I can honestly say that I am not sure it was worth its price sticker, it was certainly something to behold.

Timing is everything, and, as explained in the accompanying article in this issue, the time has come for me to live another dream of mine, and that is to start a family. Thank you all, very much, for your business and your friendship. It has been my pleasure to serve you. If I could leave you with one last bit of advice—remember to trust your palate. Don't be afraid to try new things—it is, truly, a wonderful wide world of wine. Thank you for your kind thoughts and prayers. Thank you for reading, and be sure to pursue your dreams.

Eric Robbins, owner of The Connoisseur's Connection located at 5405 Hwy. 54 in Osage Beach, has nearly two decades experience in the spirits industry. He encourages you to join him for wine tasting Monday through Saturday, or call 573-302-1919 with any questions you would like to have addressed in his column.



# Connoisseur's Connection goes on the market

By Monica Vincent

For the last eight years, Connoisseur's Connection has been providing lake area residents with the finest wines, liquors, cheeses and cigars on the market. Eric and Stacy Robbins have been the owners and sole proprietors of this thriving and community active business for all of those eight years. Sadly, Eric has been diagnosed with a severe ear disorder which will dramatically affect his senses of taste and smell, thereby limiting his necessary ability to distinguish fine wines, cigars and the all of the other gourmet items Connoisseur's Connection has earned their reputation for. Since receiving this devastating news, Eric and Stacy, true to their standards of excellence, made the difficult decision to sell their business.

Says Eric, "Developing Connoisseur's Connection for the last 8 years has been a fantastic time for my wife and me. Deciding to sell has been the hardest thing we have ever done, but when you own a business like this and strive to always keep quality as your foremost goal, you have to eat, sleep and breathe your work - it becomes your life. Unfortunately, this diagnosis means multiple surgeries for the next two years or more, so limited time, resources and an inability to perform my job properly make selling our only real option."

Eric and Stacy have a success story with Connoisseur's Connection that is typical of other quality lake area businesses that have thrived with the growth over the last 10 years. Nine years

ago, the 2,200 square foot Connoisseur's building used to be a Dairy Queen. It took extensive remodeling to bring the building up to a suitable standard for their uses, but with great accessibility, and plenty of parking lot space, it was an ideal location for a high traffic business.

Says Eric, "When we found the old Dairy Queen building, we knew we had a diamond in the rough, or, as I used to say, from the outhouse grew a rose." They added a walk-in humidor, coolers and multiple display areas and then went about setting the standard for the fine wine business at the lake.

Continues Eric, "Before we opened our doors, there were very few places to purchase fine wines, and the few wines that were available were, for the most part, offered in stores where they were standing upright, were subjected to sometimes extreme temperature variation, and were sold by a clerk who knew little or nothing about their product. I am pleased and proud to report that we have enlightened, educated or equipped nearly every restaurant wait staff and wine retailer at the lake, which is reflected in all of the new establishments offering upsized and up-scaled wine selections." He continues, "We introduced numerous new distributors, and, as a result, the wine selection at the lake is vastly improved."

When speaking with the Robbins' you get the sense that one of the things they will miss most is being an active business sponsor in the community. Says Eric, "Part of what makes this area

successful is the number of businesses that get involved in community activities and charitable donations. It has always been extremely important to us to give back to the community and support the people who support us."

The Connoisseur's Connection has been the sponsor of The Lake of the Ozarks Shrine Club's "Grand Opening" Wine Tasting Event for the last 4 years. Traditionally held annually in the month of May, this year the event will take place in the fall. This event raises not only money, but awareness of the club's philanthropy in providing medical care to children who need, primarily, orthopedic and burn care. Shriners has sent more than 800 lake area children to one of the Shriners Hospitals for Children at no cost to the family. Says Eric, "If you would like to co-sponsor this year's event, and do your part to help the Shriners raise money to continue their philanthropy, please contact Chet Setser at 365-3642. If you know a child in need of orthopedic or burn care, please contact Roland Winters, the club's Hospital Chairman, at 365-3401."

Website ventures, photography, and starting a family are just some of the things that make the future look a little brighter for the Robbins'. Concludes Eric, "I would like to say to all of our wonderful, loyal local customers, the weekenders and tourists, THANK YOU for your business and your friendship through the years. Not only did we have the best wines, but we also had the very best customers." ■



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# MSHP 75th Anniversary



**Criminalist Karen Schell working in the Drug Chemistry Section.**

*continued from page 10*  
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"It is an honor to serve and protect the people of Missouri," said Colonel Roger D. Stottlemeyer. "We respect those who came before us and the foundation they've laid. Every day, employees of the Missouri State Highway Patrol will continue to build upon these great traditions."

## Acknowledgements:

*Missouri Historical Review, Volume LX, Number 4, July 1982.*

*Ms. Matilda "Tillie" Sonnen was interviewed in 1980 by Sergeant Charles E. Walker. She is now deceased; Sgt. Walker is retired.*

*Mr. Harry W. Duncan served the Patrol for 36 years, retiring as the director of the communications division, a position he held for over 25 years. He was interviewed in April 2005, by Cheryl D. Cobb.*

*Mr. Dale P. Shikles served the Patrol for over 36 years, retiring as senior chief driver examiner in January 2006. He was interviewed in August 2005, by Cheryl D. Cobb.*

*A Journey Through Patrol History 1931 - 2005, a publication of the Missouri State Highway Patrol, 2006.*

*Missouri State Highway Patrol biennial report for 1937-1938.*

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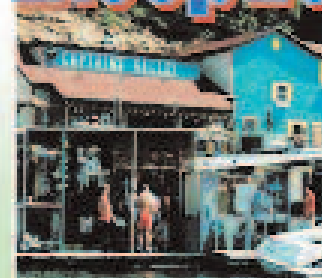
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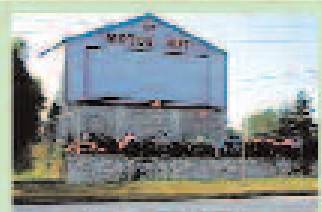
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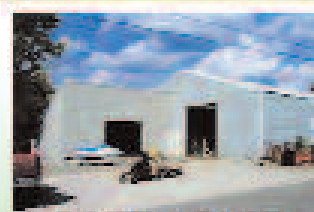


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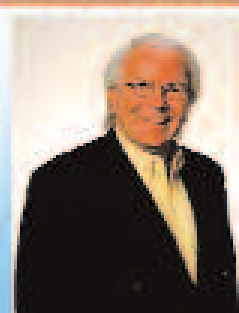


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## Lake Ozarks Vision 20 plan

*continued from page 12*

Missouri Proposition 3 funds are paying for \$100 million dollars in expressway expenditures. Lake Ozark fell into their 6 to 10 year plan. Explained Clark, "This was too long -- funds will be limited at that point with barely enough left to pay for the engineering costs. Now they're talking about doing it in 2 years and paying for all of it."

"Their offer", said Clark, "was dependent on a couple of things: one, that we hold a public hearing that would give an indication of public support, and secondarily that the developer (George Stanton) be able to show readiness to be able to build the HH extension."

With the HH extension being financed with a TDD, George Stanton estimated the cost of the new interior road from Hwy 54 to HH to be \$18 million, while Clark gave a \$10 to \$12 million estimate to the Horseshoe Bend interchange. Said Clark, "This can all be a reality in less than 2 years. Basically we'll be getting a \$30 million dollar road for free."

These proposals were met with a general show of support from those present.

Discussion of the water fund was brief, and the Vision 20 plan showed that the fund is at 44% debt service with bonding at 5% until 2012, at which point the city would be free to pursue SRF funding. The city suggests pursuing public/private partnerships allowed by law, thus halving project costs, creating additional jobs, construction spending (which would benefit the general fund through permits, ad valorem taxes, etc.), and customers (which would lessen the need for increased rates).

CDBG and Rural Development grant funding will continue to be pursued to aid economically disadvantaged citizens and senior citizens for water hookups and installations.

The final topic of discussion was the general fund, which had been stressed all evening as the well from which the other funds had been siphoning. The Vision 20 plan states that they "have no money for aging equipment, ...little money for economic development activities, ...and little hope for significant relief."

Sales tax receipts account for approximately 45% of general fund revenue and approximately 80% of transportation fund revenue. "It is essential that we grow

our sales tax base. We cannot raise our sales tax rate for two reasons: it is set at 1% by state law, and even if we could it would put our merchants at a competitive disadvantage with neighboring cities. This means recruiting and developing new retail outlets."

The Vision 20 plan suggests facilitating the MODOT exchange proposals, setting aside funds to work with tourism organizations and the Lake Area Chamber of Commerce to develop new retail and other opportunities, facilitating the Planning Commission on new residential, multifamily, high density and commercial development, and annexing outlying areas that fit within the comprehensive plan.

It also calls for support on the school's bond funding request and to secure a lease for their vacated middle school. Proceeds from the sale of the existing city hall would be used to remodel the new facility which would centrally house all departments, including the police department. The existing police station would be demolished and the space turned into off-street parking to facilitate revitalization of the Strip and increase business activity.

The meeting concluded with another plea from Mayor Sale for community support on Vision 20 and at the March 2nd public meeting with MODOT.

After the meeting, Mayor Sale explained how the hearing came about. "It started when we asked them to restrict the size of vehicles on the dam. They said they couldn't do that without public support. They suggest a public hearing where people could voice their opinions. Then the interchange issues came up, and it became something very important that we had to move on quickly."

A few of the Aldermen made statements after the meeting. Alderman Paul Garrison said, "A lot of things have to fall in place in order for this vision to succeed. It's like a house of cards."

Alderman Keith Blankenship stated that, "One million dollars is only 12% of what is needed just to do the North Shore project. We need \$700,000 just to get our grinder pumps in proper condition."

And, Alderman Kerry Gray said, "I'm glad the effort has been put forth. We need to be cautious about raising our ceiling on debt, but the alternate interchange looks like a good idea." ■

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# H.K.'s golf tournament to be held June 2-4

Mark your calendar for the 28th Annual HK's Hospital Benefit Golf Tournament at Lake of the Ozarks, June 2 - 4, 2006.

This year's goal of \$125,000 will be used to purchase state-of-the-art communication equipment for the new 35-bed Emergency Department at Lake Regional Hospital.

Members of the Kansas City Chiefs and Chiefs Ambassadors have supported this premier charity golf tournament for a number of years and will be in attendance at the weekend's events.

The fun starts with a major sponsor VIP/Celebrity Party to be held Friday evening, June 2, at Porto Cima Yacht Club, complete with entertainment by the Ralph Butler Band from St. Louis.

Pairings Party/Silent Auction will be Saturday night, June 3, at 5:00 p.m. in the Exhibit Hall at the Lodge of Four Seasons.

The golf tournament will be a four-person scramble held at Witch's Cove Golf Course on Sunday, June 4, with flights at 8:00 a.m. and 1:30 p.m. Witch's Cove, the Lodge's signature course, was designed by the legendary Robert Trent Jones, Sr. Rated one of the "World's 50 Best Golf Resorts" by Conde Nast Traveler, the 18-hole, par-71 championship course challenges golfers with its rolling greens, 65 bunkers, water on 10 holes, and spectacular par 3s.

In addition to helping a great

charity and playing one of the Lake area's premier golf courses, players will receive a pair of the latest-style golf shoes and a player's packet full of surprises.

Registration is \$250.00 per person, which includes a luncheon buffet and awards reception on Sunday, on-course refreshments, and two tickets to the



Cocktail/Pairings Party and Silent Auction Saturday evening.

Tournament prizes include Cobra irons, Cobra woods, golf bags and other merchandise.

Each golfer will have an opportunity to qualify for the million dollar hole-in-one contest. Golfers closest to the pin on each par 3 for flights 1 and 2 qualify for the shoot-out which will be held at 6:30 p.m. on Sunday.

Five hole-in-one prizes include cars, boats and cash.

To sign up or for more information, please contact Mary Ellen Coy at mcoy@lakeregional.com or 573-348-8265. ■



**Christmas for Kids Donation** The Christmas for Kids Benefit, in conjunction with the Ozark Coast Kiwanis, recently presented a check to Lake Regional Health System to provide games and toys for pediatric patients. Jennifer Hoose, Christmas for Kids Treasurer, presented a check to Janny Drover, Nurse Manager Outpatient Services, and Gloria Jeanis, Nurse Manager Surgery Department. Also representing Christmas for Kids and Ozark Coast Kiwanis was Cheryl Benne, Katie Harker, and Missy Martinette Hills.

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## Credit Card Minimum Payments Going Up

Credit card holder may be adversely affected by increased minimum payment requirements created by the updated guidelines recently released by federal banking regulators. Although the increases may cause a temporary crunch for heavily indebted consumers, financial experts believe that the increased minimums are a sound long term policy.

Currently, the minimum credit card payback rates are set so low that most Americans can afford to carry significant credit card debt. While credit cards can be a useful means of defraying the costs of certain purchases, the ease and convenience of purchasing with plastic has enabled consumers to spend much more than they can actually afford, racking up huge credit card debts in the meantime. Unfortunately, paying only the monthly minimum can turn a big charge into a twenty year commitment that accumulates a staggering amount of interest over the life of the debt.

to push consumers toward financial freedom.

By doubling the minimum payment to approximately four percent of the balance, the same consumer could reduce his or her repayment period to 13 years and cut the interest paid to \$3,664. MBNA, Citibank, and Bank of America have already instituted doubled minimums and more credit card companies are expected to follow.

Most financial experts agree the increased minimums are economically sensible because it will help consumers get out of debt sooner by forcing them to pay off the interest, fees, and a portion of the balance each month. The newly raised minimums will also compel consumers to rethink what they can realistically afford instead of viewing purchases as a monthly expense, thus encouraging an overall decrease in out of control spending. This is the ideal scenario. However, there may be serious consequences for some.

For the most heavily indebted



Today, the average American consumer carries \$10,000 in credit card debt with an estimated 40 percent of these consumers carrying a balance from month to month. A consumer who faithfully pays only the required minimum of two percent on a \$10,000 credit card balance at 13 percent interest would end up paying \$11,450 in interest alone over the thirty three years it would take to pay off the debt. Recognizing that the current system has fostered a dangerous revolving debt cycle many consumers will never escape, federal regulators are pressuring banks

consumers who are already struggling to make minimum credit card payments each month, this added burden may be the final breaking point that causes them to default on their payments. Credit card companies have anticipated this reality, allocating more of their 2006 budget to compensate for the expected losses from defaulting cardholders and charged off debt. When this default occurs, many consumers may consider filing bankruptcy. However, with the recently passed Bankruptcy Reform Act, that may not be a feasible solution. ■



# New scams target elderly bank customers

The Missouri Bankers Association is issuing a statewide warning to consumers to be aware of telephone scams aimed at obtaining private, personal financial information.

"We have been alerted that elderly bank customers are being targeted all over the state," said MBA Executive Vice President Bill Ratliff. "Elderly customers are being told a variety of stories in an attempt to get their personal bank information."

Among the false stories being used on the potential victims:

- "We want to make sure your account is secure." Part of the customer's bank routing number is then read to them, and the rest of the information on the account is requested.
- "The bank is failing, and we want to protect your money."
- "If you want to continue to get your Medicare or Medicaid

payments, we need your bank information."

Ratliff said all of these attempts to get personal information are false. "Our banks do not ask for this information over the phone. If you think about it, the banks have this information already; they do not have to call their customers to get it."

The Missouri Bankers Association recommends that bank customers contact their bank immediately if they have given out any information over the phone, so the bank can stop money being taken from the accounts.

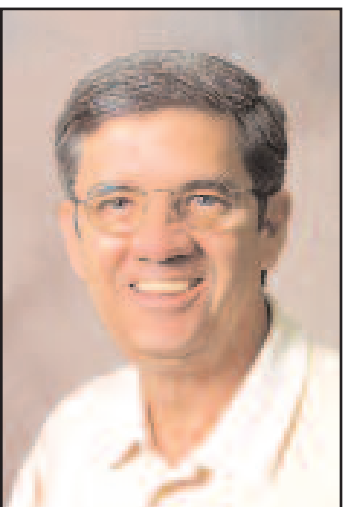
"These criminals are preying on the fears of elderly bank customers in an effort to steal their money," said Ratliff. "We hope that through widespread public notice of these scams we can prevent people from being victimized." ■

# Al Elam Real Estate announces agents of the month

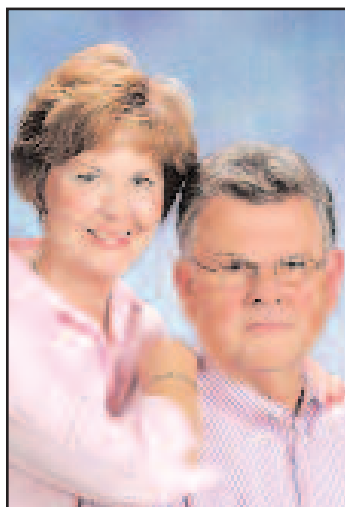
Tim Tabor, President of the Al Elam Real Estate Co., Lake Ozark, recently announced that Patricia & Rollin Martin were named Sales Agents of the Month for January, 2006 by completing transactions valued at over 1 million dollars throughout the month. The Martins have been associates with the Al Elam Co. since 2002.

named Listing Agent of the Month for January, 2006. Markus has been associated with Al Elam Real Estate Co. since 2002 and holds both the Graduate REALTOR Institute (GRI) and the Accredited Buyer Representation (ABR) designations along with being a Director on the Board of the Bagnell Dam Association of REALTORS.

Gary Markus, ABR®, GRI, was



Gary Markus



Patricia & Rollin Martin

# Trey Price Rejoins Village Marina Crew

Trey Price has rejoined the Village Marina sales crew after a sabbatical as a market analyst for Cobalt Boats. Cobalt had called upon Price to compile product research, conduct pricing comparisons and develop training curriculum. Price has long experience in the boating industry, having previously been associated with Correct Craft, Newport Boats and Pacific Seacraft Corporation.

"It was a great project and we accomplished a lot in a short period," Price says of his time at Cobalt. "Now it's time to turn my attention to making boaters happy."

During his time with Village Marina and Yacht Club, Price has been a top producer and a key member of the sales team.

"We are very pleased to have Trey back at Village," Sales Manager Ryan Brick said. "He is one

of the best when it comes to helping people choose the boat that's right for them.

Village Marina and Yacht Club is located on Highway 54 in Osage Beach and on the North Shore at the 3-mile marker.

Village is the Lake of the Ozarks exclusive dealer for Carver Yachts, Cobalt and Malibu boats and Harris Flotebote pontoon.

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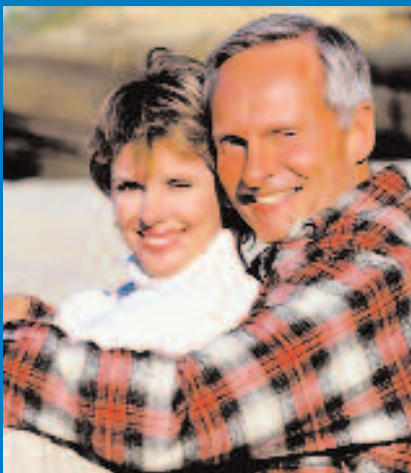
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## Tips from TNT

by Brenda Christen

### Hitchhikers in my computer!

A friend of ours had just signed up for DSL high-speed internet (Digital Subscriber Line) and within a week they had pop-ups everywhere and not the kind young ones should see! He told me he called his internet provider and the service technician was nice enough to walk him through several steps which included: "He had me download Panda Antivirus and run that! Boy, you couldn't believe all the stuff it found! I had hitchhikers and spyware and adware! Then he made me go to the Lavalamp site and download a program there and run it!" By this time I was laughing with him. He couldn't figure out how it got into his computer past his software firewalls. This happens a LOT! Computer Technicians hear about this constantly, although not often as entertaining as this. Keeping a computer "clean" of viruses and spyware can be frustrating for users. Learning how and how often to use all of the programs required is difficult.

There are several forms of spyware:

- 1.) Adware — these track the sites you visit on the internet to bring you pop-ups that are geared more toward your searches.
- 2.) Mal-Ware — this is malicious advertising.
- 3.) Hijackers — these guys start getting passwords, etc., cause your browser to open to pages you don't want and won't let you change them back easily.
- 4.) Keyloggers — bad news; these dudes will take your credit card information and passwords and then allow others to use them! Yes, it happens quite frequently! This is one example of identity theft! People will start using your credit card and having a grand time at your expense!
- 5.) RAT — stands for Remote Access Terminal. They are using your computer easily as if they were in front of it, from another location! I believe that is enough said on that one!

What can you do?

1.) Get a good antivirus program. Panda Antivirus ([pandasoftware.com](http://pandasoftware.com)) and Norton Antivirus ([symantec.com](http://symantec.com)) are two. Make sure the program is paid for and activated. Then keep it up-to-date! Get all the updates you can if your antivirus program doesn't automatically do it for you. The free antivirus programs are okay, but just remember you get what you pay for! DO NOT LET IT EXPIRE! Most antivirus software requires annual update fees. Then scan your computer once a month! It's just good maintenance.

2.) Delete all of your browser's temporary internet files as well as cookies. When you have your web browser open— Internet Explorer is the most common— go to "Tools" in the top menu bar, pull down to "Internet Options" and you will see the boxes in the middle of the screen to delete cookies and temporary internet files. If you can't find them, go to your start menu and do a search for them. If you have more than one user identity on your computer, (Windows XP gives user names in a list at startup) each user must do this as well!

3.) For spyware, get 3 - 4 anti-spyware programs. You don't need to purchase these. The top ones to use are: Ad-Aware v. 1.06 ([Lavasoftusa.com](http://Lavasoftusa.com)), SpyBot Search and Destroy v 1.04 ([Safeforworking.org](http://Safeforworking.org)) and the Yahoo Anti-Spy Toolbar ([toolbar.yahoo.com](http://toolbar.yahoo.com)). These are the most effective. The Microsoft Anti-Spyware program ([microsoft.com/athome/security/spyware/software/](http://microsoft.com/athome/security/spyware/software/)) is getting better every day. If you feel the need to purchase one, Webroot's SpySweeper ([Webroot.com](http://Webroot.com)) is one of the better programs. But you'll still need to use the other ones as well. Are you an AOL subscriber? You still need more than the anti-spyware program they offer. It does not catch all of them!

4.) Defragment the machine's hard drive. (In Windows XP, from Start, point to "All Programs", point to Accessories, point to System Tools, and then click Disk Defragmenter. Now select the drive - usually "C:") This is also just good maintenance.

5.) If you have ANY difficulties with any of these tips, or if you do not feel comfortable doing them, please take your machine to your computer store before you get any hitchhikers in your machine!

TNT Computers is located in the Stone Crest Mall and are open Monday through Friday from 10 - 6, and Saturdays 10 - 2 to help you with your computer needs. 573-348-2448.



# House Republicans make another run at malpractice bill

Jefferson City, MO (AP)—Some House Republicans are making another run at legislation granting the Department of Insurance more oversight over medical malpractice insurers.

The legislation, which House Insurance Policy Committee Chairman Brian Yates intends to file Tuesday, would require medical malpractice insurers to submit more detailed information to the department.

It would give the department power to reject medical malpractice insurance rate increase of more than 25 percent a year. It also would require insurers to give 60 days notice to consumers before charging an assessment to help cover losses, raising base rates by more than 20 percent or refusing to renew policies.

The House passed similar—

and in some cases, stricter—provisions each of the past two years, but those bills failed in the Senate. Yates said he talked with senators and the Insurance Department before putting together this year's version.

Supporters of the insurance oversight legislation have touted it as a companion to a bill signed into law last year that placed new limits on medical malpractice and personal injury lawsuits.

In both efforts, lawmakers are looking for ways to try to hold down increases in medical malpractice premiums charged to doctors and other medical providers.

Some critics of the lawsuit legislation have argued that the best way of holding down malpractice premiums is through more government regulation. ■

# Blunt Commends OA for Uncovering Waste

Jefferson City, MO— The Office of Administration (OA) recently discovered what can only be measured as truckloads of waste while working to consolidate office space as directed by Gov. Matt Blunt.

After combining the Divisions of Facilities Management and Design & Construction to create the Division of Facilities Management, Design & Construction (FMDC), OA Commissioner Mike Keathley directed staff to conduct inventory and work to eliminate duplication. During the inventory they found numerous boxes of unused envelopes, so many that they expect the supply to last at least four decades.

It is unclear exactly how long the state has been storing the envelopes or why anyone would authorize purchasing a 40 year supply of envelopes in the first place. Many envelopes had to be recycled because they were so old they had actually deteriorated. Others are printed with the wrong address. The envelopes are just another example of the wasteful spending practices Blunt and cabinet members

have worked to correct.

Another example came as the state prepared to move out of the three story Midtown facility in St. Louis.

It was reasonable to assume that one truck would be sufficient to retrieve surplus supplies, but staff ran into waste at almost every turn and ended up filling six trucks instead. Among the waste were 26 ladders, 100 quarts of two cycle motor oil, and three brand new weed eaters still in their boxes. The supplies were acquired before 2005, and the waste is compounded when adding the facts that there were only six maintenance personnel in the building and that the grounds had very little grass.

"There is no excuse for this kind of waste and disregard for taxpayer dollars," Blunt said. "My administration is absolutely committed to eliminating waste and seeking improved efficiencies for hard working Missouri families. We will continue our successful efforts to change the wasteful practices of the past with a sharp focus on responsible stewardship of Missouri government." ■



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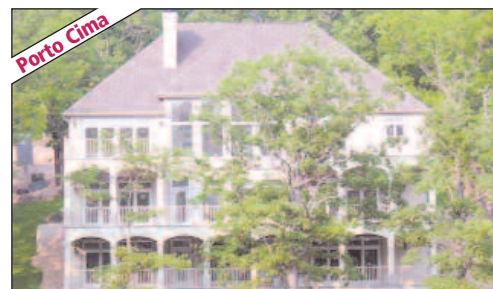
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# New dock restrictions cause outcry

*continued from page 1*

there," he continued, "The crisis at this time is to get letters to FERC. Readers can send them to me and I'll send them on or mail them directly. It's important — there isn't much time left. Now is the time. If you have an interest in this— or disagree with this study, you need to write a letter, and do it quick."

The restrictions in question, according to AmerenUE's Jeff Greene, is part of their Impact Minimization Plan. Areas designated as IMZs will be affected by the new dock restrictions— 150' of separation between docks, and no more than 900 sq. ft. dock size.

"Even the construction industry will be damaged by this—" Schad said, "economic growth will be damaged by this. It will lower the value of lakefront property."

AmerenUE officials say the plan would not prevent shoreline property owners from build-



**Rep. Rodney Schad**

ing new boat docks, nor would it require owners to remove properly-permitted existing docks from the lake. However, certain restrictions on the size and placement of new docks would apply in areas of the lake designated as an Impact Minimization Zone (IMZ).

"Impact Minimization Zones are designed to protect certain environmentally and culturally sensitive areas of the

lake," says Mark Jordan, general supervisor, Real Estate, for Ameren Services. "But that doesn't necessarily mean development can't occur there. It just means any proposed development would be subject to special restrictions and more extensive review."

Jordan adds that AmerenUE, in conjunction with the appropriate resource agencies, will consider requests for development in IMZs on a case-by-case basis. "At that time, a review will be conducted on the designated IMZ to see if there are any field conditions present to enable adjustments to the zone."

Greene echoed Jordan's remarks. He said that the IMZs were being finalized and that some latitude was available for builders and land owners that want to talk with AmerenUE about how the plan affects their property.

"They definitely need to call us and make sure we have

looked at that closely," he said, "One of the things we are running into is that our mapping— was kind of a shotgun approach. We did not go out and survey the entire shoreline— we made certain assumptions and created buffers around the back of the coves and we are finding especially in the lower lakes, areas are ending up to be much smaller than originally mapped. We are in the process right now of somewhat comprehensively remapping all of the IMZs around the lake."

Since the plan is the work of AmerenUE, and not FERC, it can be modified in some instances.

Greene continued, "Can we alter the IMZ's? Yes we can. We did a remapping of the area after field visits and water-depth studies— we have been remapping a lot of those. So we can alter it."

But Greene doesn't see the crisis that Representative Schad does. "If you look at development where most of these are

occurring, the average size of a dock today is not larger than 900 square feet. Ultimately, I think the fear is more regulation, and that is due to the generalization that regulation is bad and not good. But once people understand it, they are not as unhappy with it as they were before."

Details about shoreline management at the lake can be found on the Ameren Web site: [www.ameren.com](http://www.ameren.com). Click on "Environment," then look under "Lake of the Ozarks" for a list of topics. A map showing the IMZs is available at: <https://aue.trail-headgis.com/imz/viewer.htm>. The map enables viewers to "zoom in" on any location around the shoreline to see more detail. ■

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PEP Waterproofing recently celebrated their Lake Area Chamber membership with a ribbon cutting ceremony. Owned by Glenn & Lisa Luebbering. Call PEP Waterproofing for a free estimation at 573-392-1508. Participating in the recent Lake Area Chamber ribbon cutting ceremony were Glenn and Lisa Luebbering, Owners; Candy Wilson, Lake Area Chamber Director of Marketing; Lake Area Chamber Active Volunteers.



Fort Knox Alarm & Security recently celebrated their Lake Area Chamber membership with a ribbon cutting ceremony. Call 573-365-2233. Participating in the recent Lake Area Chamber ribbon cutting ceremony were Madison Stehle; Keith Stehle, Owner; Ronda Stehle, Owner; Candy Wilson, Lake Area Chamber Director of Marketing; and the Lake Area Chamber Active Volunteers.



Deck Systems recently celebrated their Lake Area Chamber membership with a ribbon cutting ceremony. Deck Systems offers under deck drain ceiling, screen enclosures, water tight decking, deck and patio covers, and handrailing. For more information on how they can help you to create you outdoor escape call 573-286-3532. Participating in the recent Lake Area Chamber ribbon cutting ceremony were sons, Logan and Levi Shinn; Christina Shinn, Owner; Cass Shinn, Owner; daughter Haley Shinn; Candy Wilson, Lake Area Chamber Director of Marketing; and the Lake Area Chamber Active Volunteers.

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*"Do not follow where the path may lead.  
Go instead where there is no path and leave a trail."*

— RALPH WALDO EMERSON



# New Lake area culinary groups focused on more than food and wine

Lake Ozark, MO — Feb. 13, 2006 - Horseshoe Bend Culinary, a new gourmet food and wine company in Lake Ozark, announced that a portion of proceeds from the organizations regularly scheduled culinary events will benefit Woman 2 Woman, a faith-based organization located in Osage Beach, which is committed to helping women help themselves.

Horseshoe Bend Culinary is the combined effort of Lodge of Four Seasons, Paul's Supermarket and Riverstone Media Group, Inc.

Although providing a new dining experience for Lake residents was the catalyst for creating Horseshoe Bend Culinary, the group maintains that a sense of community is the driving force behind their efforts.

"Everyone involved with Horseshoe Bend Culinary understands the significance of

providing great service," said Ashley Allen, president of Riverstone Media Group, Inc., and co-founder of Horseshoe Bend Culinary. "Therefore, we believe in supporting those services which best serve our community."



Ashley Allen

Allen, who serves as part-time communications faculty with Columbia College of Lake Ozark, said she has seen the positive results of Woman 2 Woman.

"Many of my students have benefited directly from Woman 2 Woman, so the organization is a natural choice for our charitable efforts."

Mark Brown, president of Lodge of Four Seasons added, "The Lodge is not only pleased to be a part of Horseshoe Bend Culinary as host for wine-pairing dinners and educational culinary retreats, we believe this is an excellent way to give back to the community."

Both Allen and Brown created Horseshoe Bend Culinary after the pair experienced Napa Valley, California, in October 2005. Horseshoe Bend Culinary hosts bi-monthly wine-pairing dinners featuring well and little-known wines available at Paul's Supermarket. Beginning this August, Horseshoe Bend Culinary will also feature weekend culinary retreats complete with wine and food education presented by local and celebrity chefs like Michael Chiarello of the Food Network.

**Gourmet Wine-Pairing Dinner March 23, 2006.**

Join us in "HK's" for a champagne reception at 6 p.m. - followed by a gourmet 5-course meal prepared by Executive Chef Michael Hollingsworth and paired with an incredible selection of "Trefethen" wines.

Make your reservation by calling 1.866.635.3447. \$75 per person/\$140 per couple. ■

# Lake Regional to host free informational forums in March, April

This spring, Lake Regional Hospital will offer free informational forums on several important topics. The programs will be held in the hospital's third floor conference rooms. Admission is free but registration is required.

To register, call Lake Regional's Education Resource Center at 573.348.8222.

**Thursday, March 2, 2:00 p.m.**

Speaker: Chet Maciewicz  
Topic: "Simple Ways to Avoid Being a Victim - Home, Car, Family"

Chet is a member of Lake Regional Hospital's security staff.

**Friday, March 3, 2:00 p.m.**

Speaker: Paul Harris, RN  
Topic: "Missouri's Response to Hurricane Katrina"

Paul is a member of one of 28 multi-disciplinary FEMA task forces from across nation whose members stand ready to respond in the event of an emergency.

**Thursday, March 16, 2:00 p.m.**

Speaker: Chet Maciewicz

Topic: "Personal Defense for Women"

12:00 Noon - 3:00 p.m.

or 4:00 - 7:00 p.m.

Chet is a member of Lake Regional Hospital's security staff.

**Friday, March 31, 10:00 a.m.**

Speaker: Jane DeSpiegelaere

Topic: "The Importance of Personal Health Records"

Jane is the Health Information Management Director at Lake Regional Hospital.

**Monday, April 10, 10:00 a.m.**

Speaker: Pauline Abbott, DO

Topic: "How to Avoid Being Injured at Work"

Dr. Abbott is a board-certified Occupational Medicine Physician who specializes in treating and preventing work place injuries.

**Friday, April 28, 10:00 a.m.**

Speaker: Mike Sullivan, RN

Topic: "Stress and Heart Disease"

Mike is the Director of Cardiac Rehab at Lake Regional Hospital

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## NOW SERVING THE LAKE AREA



# SCORE offers Small Business Workshops for Spring 2006

The Lake of the Ozarks SCORE Chapter is providing a series of educational programs for small businesses this Spring.

These workshops are designed to provide information about owning or managing a business. The workshops are sponsored by SCORE and the Camdenton Chamber of Commerce.

Cost: \$25 per session per student or \$140 for all 7 sessions. All sessions are held at the Lake Career & Technical School in Camdenton and run from 6:00 to 8:30 p.m. Call the school at (573) 346-9271 to register for one or all of the sessions.

## Keeping Your Business Plan Current – March 16

Your Business Plan is Your Roadmap to Success.

Have you outgrown your original plan or have the assumptions in it changed? Continuous planning significantly increases your chances of success.

This workshop will guide you through the steps for rethinking your goals for your business. Put your new vision into an updated business plan using the techniques outlined in this workshop and use this to breathe more life

into your plans for the future of your business.

## Legendary Service – Creating a Customer Focused Organization – March 23

Why should customers do business with you rather than your competitor? This workshop demonstrates how to create a sustainable competitive advantage . . . a customer focused organization.

In this class presented by Johna Stanfield, Retail Banking at Central Bank, you will learn the techniques that successful companies have used to transform their workforces to be customer focused.

## Buying & Selling a Business – the Process & Potential Pitfalls to Avoid – March 30

If you are a small business owner and are thinking about looking for a buyer or you are a buyer looking for a small business, what are the steps you need to take to get this done?

What do you need to do to prepare the business to sell? If you are a buyer, what do you need to consider before putting your money into this new venture? Will the business turn out to be what you

thought it would be – minimize the risk in buying a business by following a well thought-out due diligence process.

## Finance for the Non-Financial Manager or Owner – April 6

Not a rehash of high school accounting – this is an opportunity for you to learn about the financial factors that drive the financial health of your company. Make better business decisions by learning about their impact on the bottom line.

In this workshop, you will become familiar with financial statements, the importance of cash flow and break-even analysis. Also, learn how to control costs, manage receivables and inventory, and evaluate your company's performance.

This session will be led by Brian Stanley, a SCORE Counselor with 36 years of finance and accounting experience as a CPA and an executive of an international manufacturing company.

## Retail Sales – Owner/Manager's Guide to Retail Sales Success – April 20

If you own or manage a retail business and want to maximize store sales or improve sales per-

son productivity this is the workshop. Put volume building, proven processes, to work for you. Set standards which will enable you and your sales team to separate store visitors from real prospects. Consider proven techniques for qualifying prospects, and determining your prospect's budget.

Study proven closing techniques, learn how to secure contact information for follow-up contacts, why your prospect/ customer data base information is more than just a file, and more.

These topics will be presented and demonstrated by Randy Winburn, a proven sales professional and SCORE Counselor.

Randy has more than 35 years experience in retail sales, personnel training, general management, and business ownership in four distinct retailing industries: Men's & Women's Clothing, Automotive Dealerships, Marina Sales, and Real Estate.

## Finding and Hiring the Right People for your Business – April 27

This is the front end of the human resources cycle. In this workshop, you will learn how to best identify your personnel

needs, recruit the right person for the right job, interview and screen them to find the best candidate, and persuade them to work for your company. This workshop and the one to follow will be led by Marvin Johnson, a SCORE Counselor with 32 years of experience in Human Resources and Personnel fields.

## People – Your Most Important Asset – Retaining Good Employees – May 4

How effective management policies, communications, competitive pay and knowledge of legal requirements can help you retain good employees in today's tough labor market. Marvin Johnson will take you through a thorough discussion of best human resource practices that will keep your company in compliance with state and federal rules while building an environment that will retain good employees.

For additional information regarding class content, check our web site:

[www.lakeozarkscore.org](http://www.lakeozarkscore.org)

or e-mail:

[score@lakeozarkscore.org](mailto:score@lakeozarkscore.org)



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for one of their newest members: Bryant Auction Service located at Highway 54 and Y Road. They are also the new owners of the Tri County Auction, located outside Versailles. Auctions begin at 5 PM every Tuesday and Thursday night in Linn Creek and every Tuesday in Versailles. Antiques, tools, coins, guns, appliances, boats, autos, furniture and more. They have a nice family atmosphere to buy-sell-trade or they will sell at your location. Call Rick or David at 573-346-4068 for more information. Participating in the ribbon cutting: top row from left to right: Bruce Mitchell, Chamber Executive Director, David Walker, General Manager; Danyale Bryant, Tracey Bryant, owner Rick Bryant, Dyland Bryant [not pictured] and Bob Boulton; bottom row: Sally Burke, Bull Run Bluff Campground; Christine Nelson, First National Bank; James Wright, Bryant Auction Services employee; Joyce Cooper, Advertising Impressions; and Dwyane Roberts, Bryant Auction Services employee.

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The Camdenton Area Chamber of Commerce recently held a ribbon cutting for one of their newest members— Absolute Posture. The chiropractic center is located at 221 Lower Business Park Road in Linn Creek. Hours are 9 AM to 5 PM on Monday, Tuesday, Thursday and Friday. Wednesday and Saturday are by appointment only. For more information call Dr. Karin Burmeister, D. C. at 573-346-3777. Pictured are owner Dr. Karen Burmeister, D.C.; friends and clients Karen Hollingsworth, Barbara Scarey, Nancy Greiman, Edna Perkins, Jean Gardenier, Al and Sharon Osgood, Steve Hall and Claude Murphy. Chamber representatives are Joyce Cooper, Advertising Impressions; Sally Burke, Bull Run Bluff Campground; Alan West, Chamber President; and Bruce Mitchell, Executive Director.



The Camdenton Area Chamber of Commerce recently held a ribbon cutting for a new member—AFLAC. Steve and Lorrie Thackston, independent associates representing AFLAC, can work with your current health plan or could act as your primary provider. For more information call them at 573-873-3531. Other pictured are Joyce Cooper, Advertising Impressions; ••Scott Christensen, Elmer Meyer, Dennis Jones, Fire Marshall, Police Chief Laura Webster and Mayor Kerry Shannon representing the City of Camdenton; Linda Sweat, Camden County Collector; Sherry Meissert, Camden County Treasurer; Johna Stanfield, Chris McElyea, and Nate Dierking representing Central Bank of Lake of the Ozarks; Jack Crowell, First National Bank; and Alan West, President of the Chamber and Bruce Mitchell Chamber Executive Director.

*"Good, better, best; never let it rest till your good is better and your better is best."*

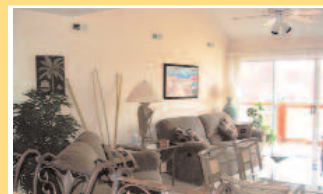
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## Wage garnishment workshops in Jefferson City and Springfield

Jefferson City, MO— Wage garnishments are among the most difficult administrative challenges faced by employers. For that reason, Associated Industries of Missouri (AIM) will host a Wage Garnishment Workshop from 1 to 4:30 p.m. on March 7 at AIM's headquarters in Jefferson City, and from 1 to 4:30 p.m. on March 9 at the Clarion Hotel in Springfield. Led by experts in the field, the workshop will address this complicated issue.

It is overwhelming to consider all that is involved in a wage garnishment for the payroll department," said Gary Marble, president of AIM. "As more and more agencies begin using wage garnishments as a way of recovering money from an individual, payroll departments must deal with issues regarding appropriate amounts withheld and to whom they should be paid."

Wage garnishments take place when an employer withholds the earnings of an individual for the payment of debt as the result of a court order or other equitable procedure.

Among the topics the program will address:

### General practice & procedure

- Child support
- Priorities
- Routine issues

Jeffrey C. Goodnight, an associate attorney with the law firm of Neale and Newman, L.L.P., Springfield, will speak at both the

Jefferson City and Springfield workshops. Goodnight has a broad litigation practice, specializing in commercial litigation, creditor's rights, workers' compensation (representing employers, insurers and claimants) and all aspects of injury and disability.

Jennifer A. Brodersen, who is also an associate attorney with the law firm of Neale and Newman, will speak at the Springfield workshop. Brodersen has a civil litigation and general business/corporate practice, with an emphasis in commercial litigation, creditor's rights, mediation, arbitration and general business/corporate law, as well as estate planning and family law.

Cost for the workshop is \$99 for AIM/TRIM members, \$79 for additional employees from same company; and \$149 for non-members.

For additional information on the Wage Garnishments Workshops or to register, contact Cindy Martin, AIM's meeting planner, at (573)634-2246.

Associated Industries of Missouri is a business and industry trade association serving as The Voice of Missouri Business for over 1,200 Missouri employers. AIM represents its membership before the Missouri legislature, state regulatory agencies, the courts and the public. AIM's website is [www.aimo.com](http://www.aimo.com). ■

## St. Patrick's Day Parade on the water March 11

The Lake of the Ozarks West Chamber of Commerce is hosting the 15th Annual St. Patrick's Parade on the Water, on Saturday March 11.

This year's theme is going to be "Let Your Luck Lead You to the Westside".

The Parade will leave Ozark Bar-B-Que at noon after the Blessing of the fleet, by Father Dave.

Breakfast buffet will be available at Ozark Bar-B-Que beginning at 9:00 am.

Sign in at Ozark Bar-B-Que begins at 10:00 am with judging taking place at that time.

The convoy of boats will travel up the lake, then into the Gravois Arm, going by Knoggin's, and a

stop at Smoked on the Water, before returning to Ozark Bar-B-Que for the award ceremony. Prizes will be awarded for best-decorated boats in different categories, as well as Crew and Land-lubbers.

The Tropic Island Cruise Boat will be taking passengers and participate in the parade; tickets are \$18 in advance and \$20 day of parade.

A special thanks to Bank of Versailles for being a sponsor for the entire fifteen years of the parade and to all of the sponsors who make this event possible.

You may contact the Chamber office at 573-374-5500 or Toll Free at 877-227-4086 for Parade entry forms, tickets and information.



# CHAMBER SPOTLIGHT

## Lake West Signs

Lake West Signs was established about five years ago by my late husband Dave Avis. Dave built up his business by doing quality signs of all types. From dock signs, boat names and numbers for the lakers in the area, to vehicle and trailer lettering, logos, bug shields all the way up to billboards and lighted signs for advertising your business. We continue to design and build signs to fit your needs. We are located at 716 North Main in Laurie next to Laurie City Hall.

I was born and raised in Versailles, working the last 25 years at Dixon Ticonderoga Co. I have one daughter, son in law and two



Loyce Avis, Lake West Signs

grandchildren. I enjoy antique shopping and quilting.

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# CHAMBER SPOTLIGHT

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## Andrés Restaurant

Andre's is a family affair with a rich tradition of fine dining. Andre is the patriarch of the family who has lived his entire life pursuing the culinary arts. Andre was born in what was French Algiers and has traveled the world working for some of the most prestigious names in fine dining. He was head chef at the famous Otani Hotel in Los Angeles and supervised the opening of the Westin Tokyo.

Before coming to the U.S., Andre gained experience while traveling throughout the world, perfecting his art and feeding the rich and famous in Algiers, Tokyo, Nairobi and other exotic locations on land and sea. While working as the executive chef at the Otani in L.A., Andre was lured to the Lake of the Ozarks at the Lodge of the Four Seasons. After nearly 14 years at the lake, he moved to Kansas City where he managed Trader Vic's in the Kansas City Westin Crown Cen-

ter Hotel.

In 1997, Andre returned to the Lake where he found a property on Horseshoe Bend near the Racquet & Country Club. He and an architect worked to make Andre's dream come true, his own restaurant. Andre's is truly a family affair as his wife Anju and their three sons, Anand, Christophe, and Pierre all share in the business. Together they bring a world class experience to us and their loyal friends and patrons.

Fresh, creative and delicious are words to describe the menu selections at Andre's. The best cuts of meats are all cut on site. Fish is fresh and all food is made in house, including desserts. Distinctive flavors are achieved with special spices, seasonings and the flavor of a wood fire grill. Oak and hickory woods are used every day. Some of Andre's favorite dishes include pork tenderloin, fresh fish like Tilapia and Chilean Sea Bass, lobster tempura on a bed of pasta, South Australian cold water lobster tails and Maine lobster. Chicken dish-

es, great steaks and something for everyone can be found on the menu. Sushi is served on weekends. Daily happy hour specials and appetizers await you Monday - Friday from 5:00-7:00 in the newly remodeled Le Fou Bar.

Andre's is different in other ways. If you have always wanted to take a cooking class, you can from this famous chef. His cooking classes take place on Mon-

days during September through May. The chef shares some of his secret recipes and the class is treated to a meal, wine and dessert - all for only \$30.

Want more? Andre and his staff also offers catering services. Not only can they accommodate about any size group on-site or off-site, Andre will personally bring food and his ingredients to your condo or home to cook a

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# Earthquakes on the New Madrid fault no danger to Lake

By Corey Scott

Preparing for a catastrophic earthquake along the New Madrid fault is a priority, a FEMA official said before a congressional field hearing on government readiness to handle natural disasters.

"New Madrid is at the top of the list," Michel Pawlowski, section chief of the Federal Emergency Management Agency, said. "It's our primary objective." Pawlowski told a congressional committee that FEMA has "significant concerns" for the potential of a catastrophic earthquake equal in magnitude to those that struck parts of the Mississippi River Valley in 1811-1812, and again in 1895. The estimated magnitude of those earthquakes is 7.5 or 8. The probability of a magnitude 6 or larger earthquake is 25 to 50 percent over the next 50 years.

Even a magnitude 7 earthquake would destroy more than 60 percent of buildings in St. Louis and Memphis, Tenn., because most buildings predate building requirements aimed at resisting the shock, officials estimate.

"A catastrophic earthquake in the central United States along the New Madrid Seismic Zone could pose unprecedented problems and challenges," Pawlowski said.

With FEMA and the New Madrid fault making headlines, we looked the Lake area specifically, and how the threat for earthquakes is perceived in this area.

Nearly all of Missouri's earthquakes have been concentrated in the southeast region of the State in the New Madrid seismic zone. Just because the Lake of the Ozarks region is not within this seismic zone doesn't mean

an earthquake wouldn't have an impact on the area, especially if it's a big one. This begs a couple of questions, like: 'What that impact will be?', and 'How will structures in the area hold up?'

Until the first Europeans arrived in region during the nineteenth century written records of earthquakes in Missouri were all but nonexistent. In the early hours of December 16, 1811 an earthquake occurred which proved to be the first of what would become a series of the most violent earthquakes in U.S. history. About 180 miles south of St. Louis in New Madrid, residents awoke to the rocking of their cabins, breaking dishes, falling chimneys, and cracking timbers. As the energy waves created by the earthquake swept through the region large fissures formed, swallowed huge amounts of river water then closed suddenly, forcing the material out in enormous explosions of mud, water and debris. The waves generated on the Mississippi were so large that boats were capsized and many washed ashore. Entire islands disappeared, high river banks collapsed and thousands of trees were washed into the river. The topographic changes affected anywhere from 48,000 to 80,000 square miles. And this was the little one. On January 23, 1812 and February 7, 1812 two successively larger and more powerful earthquakes struck the region.

Loss of life associated with these quakes was relatively low, owing to the sparse population of the region. If they occurred today, the loss of life would likely number in the thousands. The main shocks were felt over an area of over three million square miles. There were reports of bricks falling from chimneys as

far away as Georgia and South Carolina. Entire chimneys fell in Cincinnati, Ohio. Tremors were felt in Washington, New Orleans, Detroit and Boston, over 1,000 miles away.

Clearly, if an earthquake of this magnitude struck the New Madrid seismic zone today, the Lake of the Ozarks region would be affected. Just how much is apparently an issue open for discussion. It seems obvious that if earthquakes in southeastern Missouri knocked over chimneys in Cincinnati and destroyed buildings in St. Louis, they could also cause severe damage to structures here at the Lake.

Geologists aren't convinced. They point out that the severity of the earthquakes was far more intense than those normally experienced by the region. But what if "the big one" hits? Wouldn't that pose a very real hazard to the Lake of the Ozarks region?

We asked Dr. Joan Gromberg, a research seismologist with the U.S. Geological Survey this question. She pointed out that eastern Missouri is more susceptible to the effects of earthquake activity because the soil is a softer sedimentary material than found in central Missouri. Because the Lake of the Ozarks is at a higher elevation, there is substantially less sedimentary material and more bedrock. Whether that material itself is stable under any given type of construction is a question best answered by engineers and addressed by local building codes. That said, it can safely be concluded that the Lake area is not at risk for experiencing a severe earthquake.

Asked directly whether the New Madrid fault posed a hazard for property at Lake of the Ozarks, Dr. Gromberg replied

"unless you call slight fluctuations in well water levels a hazard, the answer is 'No.'"

This is because bedrock tends to impede the progress of the energy generated by earthquakes. In a report released by the University of Missouri-Rolla last September, researchers at UMR's Natural Hazards Mitigation Institute concluded: "Although ground shaking at bedrock in the vicinity of the New Madrid fault for a given magnitude earthquake is estimated to be stronger than predicted by current models, this energy is now believed to decrease more rapidly with distance than previously thought."

This means that even if a large magnitude earthquake strikes, it's energy is not likely to be transmitted at high intensity through the Ozarks region.

Make no mistake, the New Madrid fault is active. According to Missouri's State Emergency Management Agency (SEMA) it averages more than 200 measured events every year. However, Only a handful of those are large enough to be felt (2.5-3.0 on the Richter scale). And once every year and a half, the fault generates an earthquake of 4.0 or stronger, causing minor damage. Once every 10 years or so, the energy released climbs to 5.0 and can cause significant damage. Because of these moderate quakes, building codes in the New Madrid seismic zone require new construction to take into account the impact of earthquakes on buildings and other infrastructure. But what about the Lake of the Ozarks? Builders in Osage Beach rely on building codes established by the International Building Code regional ranking for earthquake risk. According to Ron White, Build-

ing Inspector with Osage Beach, the IBC ranking places Osage Beach outside any zone requiring consideration of earthquake damage to structures. This means that for Osage Beach, there is no consideration of the impact earthquakes may have on standing structures.

What's more, owners of commercial buildings don't seem to be concerned either. Although local insurance agencies offer earthquake protection in the form of riders added to an existing policy, these riders are not popular. With a 5%-10% deductible, these policies are inexpensive, based on the low-risk rating of the region. Coverage for the Lake of the Ozarks region is in a lower-tier risk range and riders cost less than in southeastern Missouri where the risk of earthquake damage is considerably higher. Steve Naught of Naught-Naught agency in Osage Beach pointed out that for most commercial structures at Lake of the Ozarks, damage from earthquakes is low on the list of concerns. As a result, these riders, though less expensive than in Southeastern Missouri, are even less popular than they are expensive.

According to SEMA, there is a significant probability that an earthquake measuring 6.0-7.6 could occur in the near future. Whether or not our immediate area will suffer significant damage is anyone's guess. But for now, enlightened opinion and regional risk assessments say the danger is minimal. Should you build with earthquakes in mind, or even purchase earthquake insurance? That's for you to decide.

The Associated Press contributed to this story. ■



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