

LAKE OF THE OZARKS

BUSINESS JOURNAL

NEWS IN BRIEF

These stories and more inside this issue:

Internet Security and fighting viruses

Senior Director of Symantec's Security Response division talks with us about viruses and how the industry fights them. Page 8.

Outsourcing emails means fewer spam, viruses

A new industry has sprung up out of need. Is it something that's right for your business? Details start on page 4.

Stockton's & Cold Stone

Alison gives us a look into the history and ambitions of Doug Stockton of Cold Stone Creamery and opening in March, Stockton's. See page 5.



A new wave in development at the Lake

Office space is the key for a few. Page 56.

Technology

Cool toys and gizmos for all. Page 31.

Golf— Problem Shots

Course management with Larry Salsman. Page 34.

Glimpses of the Lake's Past

Dwight Weaver's photo feature. Page 21.

Lake Stories - Mike Gillespie

The original Linn Creek. Page 14.

Quarry issue continues in Sunrise Beach

By Darrel Willman

The issue surrounding the quarry on Hwy. 5 is a hot topic currently— and a sensitive one, but not new. There's been a quarry in the location across the road from the current operation for many years. The quarry was there, and in operation, when neighboring property has been bought and sold. What is new is the amount of development in the lake area, and the quarry's impact on property values surrounding it. That's got a group of neighbors to the quarry looking for help in eliminating the course of their problems.

In the interests of balanced news coverage, we gave "the other side" a chance to present their perspective on the story.

Greg Williams, Sunrise Beach City Attorney, after last month's article and its allegations by Al Bisogno, responded quickly. He asserts none of the facts presented by Bisogno in the article can be verified, and insists there is no conflict of interest regarding his duties as Sunrise Beach City Attorney.

"Mr. Bisogno appears to believe that because I will not accept his allegations as true without the provision of dates, times, places, dollar amounts, and supporting documentation, that I am in some manner biased against him, and that therefore it must be because of a

conflict of interest. This is not correct. I must insist upon competent evidence which would be admissible in a judicial proceeding as a basis for initiating any legal action against the quarry, or anyone else for that matter. That is a legal standard that all prosecuting attorneys are required to follow in filing complaints asserting a violation of the law."

He adds, "Simply put, there is no conflict of interest with respect to the City of Sunrise Beach and the quarry... Mr. Bisogno & company have made allegations regarding problems that they believe exist with respect to the quarry. They have been requested to provide written police reports and supporting documentation regarding their complaints, and they have chosen not to do so. Until such reports are received and investigated, it is impossible to proceed with any legal action on behalf of the City against the quarry. While I have provided legal services to Mr. Adrian, it was not with respect to the City, or with respect to the quarry. It is my understanding that Mr. Adrian does not operate the quarry at this time, and the allegations are raised regarding the quarry operations, not the ownership of the property."

Williams goes on to explain his efforts to pursue action



Holes drilled into the rock are filled with explosives and wired together prior to setting off 12,000 pounds of explosives.

regarding the citizen's complaints.

"I have inquired of our police chief in Sunrise Beach whether he was aware of any problems with the quarry, as he is our chief investigator in matters of this type. He has advised me that he has not received any complaints, and that he has

been personally present when most of the blasting has occurred during the past year to aid with traffic control, and that he does not believe that the blasting that he has witnessed is causing any problems. So, the facts which I have to work with are these: oral complaints about

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Lake of the Ozarks BUSINESS JOURNAL



Publisher	Marketing Consultants	Contributing Writers
Denny Benne	Jaime Wisely	Michael Gillespie
Editor	Debbie Myers	Monica Vincent
Darrel Willman	Sara Clark	Dwight Weaver
Production Assistants	Marcie Blixt	
Corey Scott		

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Blunt embraces small business healthcare plan

by David A. Lieb, AP

Jefferson City, MO—Gov. Matt Blunt embraced a proposal to create a quasi-governmental agency to administer private health insurance plans for small-business employees — a move intended to reduce the number of Missourians without health insurance.

Under the proposal, businesses would make payments toward a health insurance plan administered by the state-created entity on behalf of their employees. The workers also would pay a share of the premiums for the private health insurance plan of their choice.

"This is a very serious and innovative proposal that will expand access to health care for Missourians," Blunt said at a Capitol news conference.

Health insurers urged caution, however, encouraging the concept but expressing concern about the details and the potential effect on the existing private health insurance market.

The legislation is sponsored by Rep. Doug Ervin, R-Kearney, chairman of the House Small Business Committee. Besides Blunt's support, the bill also has the backing of Republican House and Senate leaders and is co-sponsored by 58 of Ervin's 162 House colleagues.

An estimated 700,000 Missourians lack health insurance. A preliminary report recently prepared for Blunt's administration estimated that 300,000 people — almost half of Missouri's total small-business

employees — work at a firm that does not offer health insurance and probably has not done so in the recent past.

Ervin's proposal would allow businesses to pay money into a tax-free health care account for their employees. The intent is to put workers at small businesses on par with those at other firms that already make pretax paycheck deductions for private health insurance premiums.

Although it's not in the bill now, Ervin and Blunt said the legislation could be expanded to allow the government to subsidize the premiums of low-income workers who participate in the new program. Blunt previously proposed to spend \$20 million in state funds on the subsidies, which could attract additional federal money through the Medicaid program.

Ervin's proposal also is intended to allow workers to take their health insurance with them if they switch from one small business to another that also participates in the state-administered program.

"We are fundamentally changing the way that we think about health insurance, especially for people who work for small businesses," Ervin said. "When we start moving away from employer-based health care, that is a pretty radical shift from where we are today."

The bill would let the governor establish a nonprofit corporation named the "Missouri Health Insurance Exchange," overseen by a nine-person board, to

administer the health care plan.

But Ervin acknowledged the plan needs more work.

Calvin Call, executive director of the Missouri Insurance Coalition, said the legislation as currently written will not work.

"Their goals are admirable," Call said. But "my major concern is the (effect on the) market that's already being served adequately out there" by private health insurance providers.

Call also questioned how the plan would directly help those who are uninsured.

Ervin said he hoped that, because of the new option, more small businesses would pay money toward employee health care plans. He hopes the proposal can lead to a 20 percent reduction in the number of uninsured.

The National Federation of Independent Business was among those praising the legislation. It said small businesses have endured a "crush of double-digit health insurance premiums for over a decade." As a result, some have asked their employees to pay a greater portion of their health insurance premiums.

The legislation should give employees more health insurance choices, which should help hold down the growth of premiums, said NFIB's state director, Brad Jones.

"This is a free-market approach to health insurance buying that will have a positive impact on employers, employees and the insurance industry," Jones said.

Hill.

Missourians' whose income, minus half their total Social Security entitlement, is less than \$25,000 for an individual, or \$32,000 for a couple, do not pay any state income taxes on their Social Security benefits. Most Missouri seniors fall under these income thresholds.

Critics, which include Missouri AARP, the Missouri Catholic Conference and some social services advocates, say that the state should be using the money to turn back cuts to state programs that have been made in recent years.

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House expands retirement tax cuts

By Chris Blank, AP

A proposal initially designed to help retirees by cutting the state's income tax on Social Security benefits and pensions now includes all Missourians — regardless of age.

The initial plan would have covered, for those who are at least 65 years old, the Social Security benefits, teacher pensions and pensions from police and fire departments that opted out of Social Security. That would result in an annual loss

of \$130 million in state tax revenues.

Lawmakers added an additional \$100 million to that by expanding the exemption from the state's income tax to include up to \$6,000 worth of interest and capital gains. To qualify, that money would need to be used for retirement income.

The bill also was amended to drop the age limit, meaning people who retire before age 65 would receive the tax breaks, as

would anyone receiving Social Security survivor or disability benefits. It was unclear how much money the state would lose as a result of that change.

Lawmakers considered expanding the tax cuts even further but balked when the estimated cost topped \$350 million annually.

"This is not the straw that will break the camel's back. This is the entire haystack that will crush the camel," said Rep. Bryan Stevenson, R-Webb City.

The House did not vote on the underlying legislation and is likely to continue debating the bill.

House Speaker Rod Jetton, who is sponsoring the bill, said the state's retirees deserve some help. He predicts that cutting taxes on retirement benefits will attract people to Missouri and thus boost state revenue.

"It doesn't seem that it's fair to pay taxes twice on the same money," said Jetton, R-Marble

State risks losing federal money without welfare changes

by Heather Hollingsworth, AP

Welfare recipient LaTanya Richardson spends time each week training and looking for work.

But the mother of a 4-year-old daughter and 2-month-old son knows plenty of other welfare recipients who aren't meeting the requirement.

"They go around bragging and talking about they don't have a job, that they just sit at home," said Richardson, 23. "I mean they're not trying to find no job. Basically, they ain't trying to do nothing."

That lack of involvement is a problem state officials are trying to address amid new federal rules that stand to cost Missouri and about three-fourths of the states hundreds of millions of dollars of their Temporary Assistance to Needy Families block grants if they can't nudge more welfare recipients toward the work force.

Money from the grant is important to states because it provides cash assistance to families and job training to caregivers looking for work.

As of December, only 19 per-

cent of the 30,485 recipients required to spend 30 hours a week looking for work, training for work or working were actually doing so. That's the same rate Missouri had in 2004, the latest national numbers available, when it ranked as the fourth lowest state in the nation. Kansas leads the nation with a work participation rate of 88 percent.

But 46.3 percent of eligible recipients are supposed to meet the requirement in Missouri after the federal government in October changed a credit that rewards states for reducing their welfare caseloads. Missouri, which cut its load in half a decade ago, had been required to have less than 5 percent of its recipients meet the work requirement.

"Everyone could do that. You could do that on autopilot," said Sidonie Squier, director of the Office of Family Assistance for the U.S. Department of Health and Human Services. "I think that Congress' view was that these were ridiculously easy work-participation rates to meet."

In Missouri, which could lose nearly \$11 million, the TANF pro-

gram provides cash and help with things such as day care and transportation. Parents and caregivers also can receive some vocational training and work toward earning their GEDs.

Through the program, Richardson has crafted a resume and cover letter and has received computer training.

"I want something better for myself," she said. "And I want to make a better life for my kids."

But Missouri welfare workers say they have few tools to force recipients to comply with the rules.

"You need a much clearer set of rules so the people who are doing what you ask them to do are being recognized, and those who aren't, there are consequences for not complying," said Clyde McQueen, executive director of the Full Employment Council in Kansas City, one of 14 intergovernmental agencies that helps Missouri welfare recipients find work.

"You still have to recognize they have children, but there have to be consequences."

Recipients who fail to meet the

work requirements can see their welfare checks shrink by 25 percent, said Rod Nunn, the state work force development director. But first, case workers must make repeated efforts to meet with the parents and create a plan for finding them employment.

Nunn said case workers spend about 25 percent to 30 percent of their time on outreach— sometimes going to recipients' homes.

He speculated that some welfare recipients are choosing to live with the 25-percent sanction, which may not cause much of a budget crunch.

A woman with two children, the most common recipient, receives a maximum payment of \$292 a month, according to the Department of Social Services. A 25 percent cut means \$73 less a month, though the recipient would still get food stamps and Medicaid.

The Department of Social Services said 8,319 parents and caretakers were sanctioned for non-participation in work activities in the 2006 fiscal year, which ended June 30.

Time spent reaching welfare

recipients who don't want help takes away time spent with those who do, McQueen said.

"It can be frustrating," McQueen said. "It's unfair for the people doing all they can"

The state is considering many changes, including forcing people to meet with work officials before they become eligible for welfare benefits. Currently, parents and caregivers sign up for benefits through one state agency and workers contracted by another agency— typically located in a different building— are responsible for helping them find work.

"If you listen to some program operators, they are just not coming over," Nunn said. "They aren't motivated to come over. If we implement immediate engagement they will have to."

The state also is considering a progressive increase in the amount of money recipients will lose if they don't comply with the work requirements, Nunn said. In some states, workers lose their entire welfare benefit if they repeatedly fail to cooperate, he said.

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Outsourcing emails: one solution to a growing problem

by Darrel Willman

The Need

An industry has sprung up, largely out of need—to catch and eliminate spam and/or dangerous emails. They are defenders, against dangerous executables, scripts—even photographs that can hide system-destroying viruses, scripts and trojan horses and worms.

At present, IT (Information Technology) professionals estimate that junk and malicious emails account for a huge percentage of all email traffic. One in twenty contain executables, according to experts one in 100 will contain a “phishing” attack.

The Problem

Fred Becker, V.P. of Operations at YHTI Internet says, “On any given day we’re blocking more than 89% of all email that is sent to our users. In a one hour period, for example, we allowed fewer than 200 emails to pass through our filters, and blocked over 1,500. Of the 200 we let through, I would wager that at least 10% of that was still spam—it’s just our filters didn’t catch it.”

More than 65% of all unwanted emails can be stopped at this network-level by system administrators, experienced users and screening firms that provide email outsourcing, security services and software. ISP’s like Beckers, also account for a large percentage of users’ email filtering, often out of necessity, to reduce the load on their servers.

Email Basics

Email works a bit like the post office. Like your local mail sorter, your ISP (Internet Service Provider) has a mail server that uses the SMTP (Simple Mail Transport Protocol) header in your email to determine the destination, and sends it off to their server. This server then supplies emails to your recipient’s PC. SMTP servers look to see if the addressee has an inbox—if not, it sends it down the line to one closer. If you examine the headers on your emails, you can see many times,

multiple “Received” statements in it, allowing you to trace the path of the mail you received. These “jumps” are essentially stops along the way.

The SMTP protocol does not encrypt the email relayed along the system, so any of these “jumps” can be eavesdropped upon, and the contents of your messages read. Additionally, SMTP does not encrypt name and passwords when logging into mail accounts. So without other precautions, these too, are sent in plain text over the network. POP (Post Office Protocol) and IMAP (Internet Message Access Protocol) protocols also do not encrypt login and password. Access to your account is essentially sent unprotected. One more concern—all mail systems use backups. Even if your email client is setup to download and then delete incoming emails from the server, these backups (often more than one) can linger in cyberspace for months or years, also unencrypted.

The dangers of unprotected messages lies obviously in the contents. Bank account numbers, internet account logins and passwords, credit card information, your full name and home address, it’s an endless list. With access to the servers, hackers can alter or originate messages—sign up for offers, purchase goods, or transfer funds.

The Business

Jaime Driscoll, Director of Sales and Marketing at LuxSci—an email hosting and security firm based in Massachusetts says, “If people haven’t addressed viruses and spam or other malicious software, they’ll be forced to shortly. Out of the 70 billion pieces of email that are sent globally each day, upwards of 88%, by the last consensus estimates, are spam.”

His figures match Becker’s—but what the figures don’t reveal is the danger in some emails. Catching these emails before they enter your local network or PC is the only way to stop some—like those containing

DHA’s (Directory Harvest Attacks) or those that are part of DoS (Denial of Service) attacks. These emails have no body content in the message that filters can screen for.

Defining the problem

There is also image spam, essentially a picture of the intended message. These emails also contain no body text. Driscoll reports his firm is working to fight these as well.

“Intuitive spam filtering is working to mitigate image spam,” he says. “It’s going to be increasingly important to all users. Image spam is not only annoying, but dangerous. A couple of these can freeze a system up because of all the space they use as opposed to normal emails. They’re hard to detect—but we’re addressing it. The companies that we deal with have been one step ahead, particularly MX Logic of Colorado—they offer an anti-spam and virus product that we resell called “Email Defense”—which has been valuable for our users.”

All of this spam, with its viruses and other risks, has created an industry for LuxSci—and other firms—like AppRiver and Postini, which offer comparable services.

Botnets

Emails that contain executable programs are the worst, these can sometimes turn the recipient’s computer into a “bot”—one of a group of infected PC’s.

Vincent Weafer, Senior Director, Symantec Security Response, says “When they take over one of those machines, because say, a virus has gotten in, they will then in turn use the machine to infect more—tens of thousands, even hundreds of thousands of machines, to then send out more spam, more phishing, more fraud, more viruses and worms. It kind of feeds on itself.”

These “Botnets” as they are then known, are sold off to the highest bidder and used to carry out Denial of Service attacks on networks, spread phishing attacks and more. Estimates from industry experts like Weaver indicate as many as 25% of all computers currently connected to the Internet are “bots”—their users just aren’t aware of it.

So, what can we do, when we depend on email and high-

speed broadband “always-on” networks?

The solutions

Purchase and maintain (get updates regularly) a good anti-virus package, a good firewall (software or hardware) and download and install all critical Windows system updates, for a start. We can also use email filtering and/or an intrusion detection/prevention system.

But many companies now instead choose to outsource their email, both good and bad, to companies like LuxSci, Postini and AppRiver. These firms will tell you it’s because spam has increased by 150% over in the last twelve months. It’s to the point where few companies and still fewer individuals have the time, expertise and wherewithal to sort through the

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The Vandervort Report

The Horny Toad Offshore Super Series National Championships coming Sept. 28th–30th, 2007!

What has been a year in the making, and after months of negotiations with OSS (Offshore Super Series); we are off to the races, literally! What is sure to be the biggest event to ever come to the Lake of the Ozarks; not only is this event a sanctioned boat race, with 50 of the fastest race boats in the world, it is the National Championships the last weekend of September. It’s like bringing NASCAR to the Lake! The boats will start arriving midweek prior to the event with numerous activities going on through the week leading up to the big event on Sunday, Sept. 30th.

The Horny Toad Entertainment Complex @ Toad Cove; is the official race headquarters for this event. What makes this even more exciting is that OSS has agreed to have the Lake of the Ozarks as the permanent home for the National Championships! That’s right; we have an indefinite right of first refusal for this incredible annual event.

Bringing an event like this to our community is no small feat; to begin with, the financial commitment is a whopping \$250,000.00; and believe it or not, that’s not even the biggest hurdle to overcome! Putting on an event of this magnitude takes an enormous amount of coordination. Safety is by all means the number one priority, and a race like this could never be pulled off without the cooperation and experience of our local fire departments. I would like to personally thank Chief Jeffrey Dorhauer of the Osage Beach Fire Protection District, as well as Chief Gary Woodson of the Lake Ozark Fire Protection District, for their commitment to water safety, and support in bringing this event to our community. The Missouri Water Patrol is also due a debt of gratitude for their assistance and cooperation with this event. We are all very fortunate to have such capable and experienced public safety departments in our community.

The Lake Rescue Shoot Out that is held in August every year has become a huge annual event for the Lake area, and a great shot in the arm to our economy. We hope to have the two races compliment each other, and build off the success of each race. The two races are a lot different than each other however; the Shoot Out is strictly a speed race where boats race one at a time to see who reach’s the fastest speeds, some of which exceed 200 miles per hour! The OSS race is a sanctioned National Championship race, where several boats race at the same time at incredible speeds, for several laps around a race course all headed for the checkered flag! Both races are sure to be very exciting, but very different.

By the end of September, the Lake has usually slowed down for many businesses; this race has the ability to give our local economy another holiday weekend, and that’s good for everyone! It’s definitely going to take a concerted effort from our entire community to make this fantastic event a huge success, and ensure that we keep it at the Lake year after year! In addition to all the support from the Water Patrol and Fire Departments, we need financial support from local businesses, advertisers, hotels, as well as organizations like Tri County Lodging, etc. In the next couple of weeks, we will be putting together some sponsorship packages and would encourage everyone to get behind this incredible event. You can contact my office for more information at; 573-365-5577 or my e-mail address; Merlyn@toad-cove.com. See you at the Races!

Merlyn Vandervort, Race Promoter
The Horny Toad Offshore Super Series National Championships

Stockton's and Cold Stone Creamery—it's all about making people happy

by Alison Schneider

It's wintertime at the Lake and what are we all thinking about? Ice Cream, of course!

No? Well, that's where Doug Stockton of Cold Stone Creamery in Osage Beach would disagree. He counts on it, anyway - and it looks like that's not such a bad idea.

The first thing you need to know about Doug Stockton is that he is a list-maker. He's completely compulsive about it and apparently always has been. He makes lists of things he needs to accomplish, lists of things he would like to get done, and things that he will make happen. Its how he keeps track of the many irons he has in the fire at any one time.

Growing up in St. Louis, his parents instilled in him the core values of "do the right thing", and "be the best you can be", and he's doing them proud. From the moment he got his first job at the age of 15 he has racked up experience in everything from umpiring ball games, to bussing tables to landscaping and a brief stint as a professional mover. A genuinely nice guy, intelligent, and with a rock solid work ethic, Doug has always given 100% to any job he's held - providing service that went above and beyond what his employer's expectations were and making him a both a valuable employee and later a pretty demanding guy to work for as a result. He expects excellence. "I don't ask anyone to do anything that I wouldn't do myself" he states proudly, "I just know that it's important in the service industry to make the customer feel special - that's why they go out in the first place and that's why they come back."

Two years ago, 29 year old Doug Stockton was managing "DejaVu", a very popular night club in Columbia, MO and was doing one heck of a job for its owners. Under his direction, the club consistently brought in record numbers of clientele with exciting and innovative promotional events, entertaining stage acts and provided great service and atmosphere to boot. Stockton worked hard to make sure he had the hottest spot in

town. "With all those choices for entertainment, you've just gotta be the best or the guy next door will take your business". "I always strive to be the best" he says.

He was still making those lists though, planning what to do with the nightclub, how to make it even more successful, and how he might better utilize his Hotel & Restaurant Management degree. It was looking over these lists one day that he realized that he needed to be thinking about using his talents for himself. He'd been toying with the idea of getting into a business for himself through some franchise situation for a while and had come across one that really piqued his interest - Cold Stone Creamery.

A relatively new opportunity based in Arizona, Cold Stone touted many of the same core values as the basis of their business plan that Doug had grown up with. Among other things, their directives include the phrase "we will make people happy". Stockton felt that this was his chance - and this was the company to make the leap from employed to employer. He had the experience, he had the education, and he had the franchise opportunity. All he needed was a great place to put it all together. Osage Beach Premium Outlets Center provided that answer.

A corner location right next to the highway and with high visibility became available. The restaurant-designed building had had many tenants over the years - all with varying success. This was the final piece of the puzzle and Doug Stockton made the decision to move to the Lake area and open Cold Stone, confident that this was a product that would flourish both on- and off season.

Cold Stone Creamery is a privately held company based on a high quality product, a catchy gimmick and a solid commitment to the communities in which they set up business. After opening the first store in 1988, they began offering franchise opportunities in 1995, and have opened nearly 1400 stores since then. In 2006 they received a ranking of #11 in the *continues on page 12*

Meadow Lake Estate



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

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

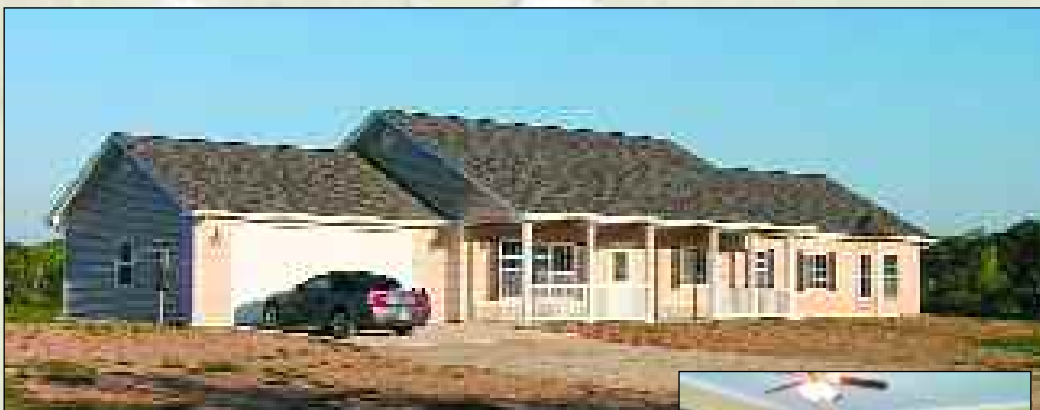
3-car garage, lake front on 3, nearly level acres, stainless steel gourmet kitchen with maple cabinetry & natural faux granite counter tops. Additional features include vaulted ceiling great room with stone fireplace, formal dining room, and family room; crown moldings recessed ceilings, built-in dressers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

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



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Meadow Lake Estate



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Quarry issue

the quarry have been made; the complaints are not written [and] the complaints are not supported by any written documents.

"The City's chief of police is familiar with the quarry and its operations, and does not agree with Mr. Bisogno's assessment. I don't represent Camden County Stone or Gary Dittmer, whom I understand to be 'the quarry'... their names were never mentioned by Mr. Bisogno at any City meeting I have attended. I do represent the City. Based on these facts, my advice to the City is, and will remain, that no legal action against Camden County Stone or Gary Dittmer is appropriate based upon the information received to date."

In a telephone interview, Williams said "The February board meeting, we did hear from the quarry folks. We requested again that they provide us with whatever documentation they had, and requested that they provide the police department with written statements, supporting documents—we have not seen

anything yet from them. The board is very concerned, given the nature of the allegations, but you have to have details. We hear children are ill, we hear houses are knocked off foundations, water wells damaged and destroyed. Those are verifiable events. If they happened, there would be a trail of paperwork that could be followed. I do not have a water well owner. I don't have a well location, or a date it was damaged. I don't have a report from a well driller saying 'It's broken and I can't fix it'. On the house shifted off the foundation, I don't have a photograph. No engineer's inspection, no date, no owner—I don't have any supporting details."

Mr. Dittmer, in an interview at the quarry, said, "We are operating within all the rules and regulations for the State of Missouri, we're regulated by DNR (Department of Natural Resources) Reclamation, DNR stormwater runoff and the air pollution control program."

Dittmer told us that he had went to lengths to accommodate the local property owners, and



Quarry operator Gary Dittmer also runs a similar quarry operation near Hannibal, Missouri.

had visited with them and listened to their concerns when he assumed operations of the quarry under a lease. He said he was genuinely concerned about damage and the other concerns the group has brought forth, and emphasized the lines of communication are always open for those affected. They do everything possible to control and contain the blasting, in order to inconvenience neighboring property owners as little as possible.

Dittmer scheduled our interview to take place on the same

day as a "shot"—the quarry's term for blasting the rock with a mixture of fertilizer and diesel fuel. Camden County Stone does not do the blasting that occurs at the quarry. Instead, they hire a professional blasting company, Austin Powder, to handle the delicate task. The decision to outsource the blasting not only guarantees the firm will have the services of a licensed professional, but the blasting will then be covered by the firm's liability insurance should damage occur.

Austin Powder's division technical expert, John Holliday, was on hand to setup and supervise the blasting. The firm has handled all of Camden County Stone's blasting since Dittmer assumed operation. Holliday explained that a seismograph has been used every time a blast has taken place under Dittmer's operation. The seismograph lets the blasting company determine the vibration and air shock wave produced by the blast and if they were at levels which could potentially cause damage.

The U.S. Bureau of Mines, now a part of the Department of Energy, the U.S. Geological Survey and the Bureau of Land Management, established a

benchmark in regard to the energy produced by blasting. According to the Department of the Interior's Office of Surface Mining, in order to control the adverse effects of surface blasting, operators may employ ... "the scaled-distance equation,



John "Doc" Holliday has more than 30 years of experience in blasting for the 175 year-old Austin Powder Co., of Farmington, MO.

$W=(D/Ds)^2$, to determine the allowable charge weight of explosives to be detonated in any 8-millisecond period, ...where W=the maximum weight of explosives, in pounds;

continues on page 7

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Quarry issue

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D=the distance, in feet, from the blasting site to the nearest protected structure; and Ds=the scaled-distance factor, which may initially be approved by the regulatory authority using the values for scaled-distance factor listed in paragraph (d)(2)(i) of this section."

The maximum allowable particle velocity, when referenced to the blast vibration frequency, cannot exceed 2.0 inches per second as defined by federal regulations. Holliday uses a seismograph and sets the device to "trigger" when a level of .05 (1/40th of the allowable level) is reached.

According to the measurements for the day's "shot" we witnessed, just over 13,000 lbs. of explosive material was used. The holes were drilled roughly 8-10 feet apart to allow the explosives to fragment the rock. Dittmer showed us the records for all blasting that has occurred under his lease— records he is required to keep— and at no time, over the past year, did they even remotely approach the 2.0 inches/second

limit.

In fact, we could find no instance in the documentation of where it exceeded .24, or just over 1/10th of the limit. The maximum number of holes exploded, as indicated by the records occurred last Summer, when just over 18,000 pounds of explosives were used. A large number of blasting days used less than 3,000 pounds. Dittmer assured us that the public can obtain copies of the blasting reports if requested, along with records he is required to maintain for runoff control and watering for dust control.

Austin Powder's John Holliday said the firm designs the shots based on federal regulations, and monitors them to prevent damage to surrounding property.

"The shots that we design follow the guidelines that the office of surface mining establishes for us," he said. "That's based on a lot of work that the bureau of mines has done, and a lot of other people have done. There's a linear relationship— a regression— for the scale distance factor. The pounds per delay and the dis-

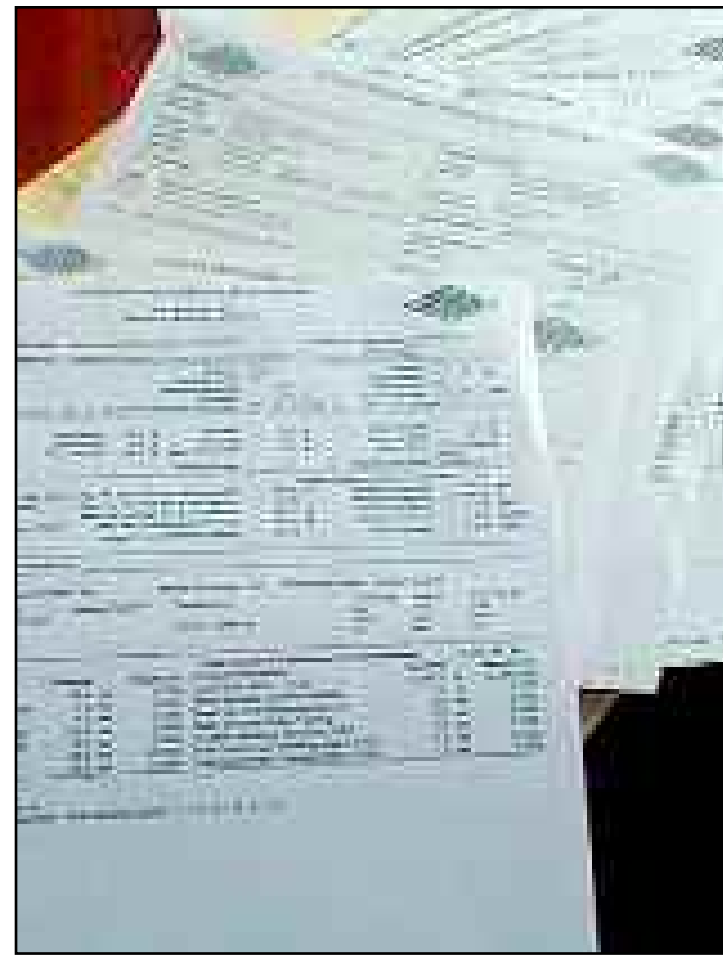
tance. And we design our blasts accordingly.

"It [the seismograph] tells us the level of vibration and the air pressure that are going to be a safe level. And below that, there's virtually no damage. Our equipment didn't even trigger at the threshold I set it at. The limit is two inches per second according to the bureau of mines. I set it at .05, and it didn't go off."

Holliday went on to say that based on 30 years of experience in blasting, he feels the allegations brought by the property owner were unsupported. "I can assure you, I've been in that house, and inspected the damage, and the allegations of damage— and that's not the result of vibration," he said, "There are other environmental factors there."

The quarry is in part, regulated by the Missouri Department of Natural Resources. Two representatives from DNR were at the site shortly before our interview, and officials had visited to inspect the water run off two days prior. It's clear that the agency is responding to the issues brought by Bisogno's group, but it's equally clear that without changes to state law, little can be done. The agency

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Blasting records on file at the quarry prepared by Austin Powder document date, time, amount of explosives, seismograph readings and more. Gary Dittmer says these records are available for inspection.



Four aggregate dams stand between the quarry and the lake, filtering the runoff like the pebbles in a stream, as required by law.



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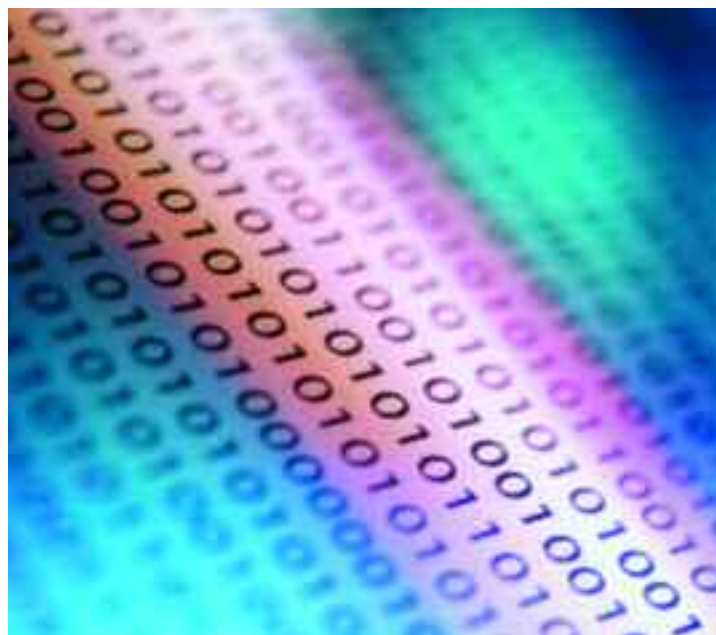
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Fighting viruses and threats- what's being done?

by Darrel Willman

Viruses, trojan horses, keyloggers, worms, root-level directory harvests... the threats to our computer systems seems ever-evolving and ever-expanding. This is because it is. Since the advent of desktop computers in the mid-80's, we've been using and improving computer systems, the "internet" and the software that runs on our systems, controls our networks and resides on servers. The people using computers in 1985 faced a steep learning curve. Those not intimately involved in their design or manufacture found them like nothing they had ever seen. As our society changed in the years since, so have the users. Instead of being exposed to computers in their mid-20's, or in college, today's users have grown up with them. Almost as soon as they can walk, kids today have a mouse in their hand.

It's this evolution, that is in part responsible for the increase in sophistication we've experienced in terms of malicious software. The virus writers of previous decades, the "hackers",



wrote these small programs mostly to gain notice, attention or notoriety inside their peer group. Viruses like the "Melissa", "MyDoom" and "I Love You" swept across the nation and the globe, scaring users and often doing serious damage.

Today's virus writers are a completely different breed.

They're not in it for the glory, they're there for the cash that can be made exploiting the weaknesses of individual, corporate and government computers. They are almost always associated with a criminal element, and grew up with a knack for programming. Now they've found a method of getting rich quick

doing what they're good at.

Increasingly these spammers and programmers are offshore—in Asia or the Middle-East, where they can operate without fear of reprisal. The kid in his parent's basement has been joined by organized crime.

Viruses are called that, because like the living single-celled organisms that infect our body, they are spread—like a virus, from computer to computer. Worms are similar small pieces of software that use networks to look for security holes and then replicates itself each time. Trojan horses are called that because they hide a dangerous program or virus inside something innocuous like a game or a file-sharing application. These can also hide inside email attachments. Some viruses are in the form of scripts (or Macros), which with programs like Microsoft Word and others, can be run, and launched.

Leading the way since the 1980's, Norton, now Symantec—"listens" to the traffic on the internet, intercepts and then defines and treats viruses and

other threats. They sign up for all manner of spam and have "decoy" accounts all over the net to trap and identify new dangers. Along with other companies, they define the "frontline" against today's security threats.

We spoke with Vincent Weafer, Senior Director at Symantec's Security Response, about viruses, spam and internet security today. Vincent and others at Symantec have the expertise that is recognized worldwide.

"Comparing the 90's to today, I see an extremely different threat landscape out there. Back in the 90's we were talking about the hackers, the teenagers, the virus writers. The people that did it for the notice. They were trying to be disruptive, trying to get attention. That changed in the 2000's— we saw the advent of the criminals. The "for profit" motivation behind spam, phishing, fraud, viruses and worms," Vincent says. We also had a rise in adware and spyware— commercial companies trying to make a profit from people's

continues on page 29



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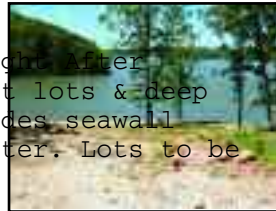
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Outsourcing emails

continued from page 4
flood. Some instead outsource the entire issue, and the problems go with it.

By handling and filtering all incoming and outgoing email, security firms effectively screen out all attached or embedded scripts, executables, compressed files (Zip, Rar, etc.), Trojan horses and the like—they can also filter inappropriate or sexual content.

Jaime says, "Outsourcing has a lot of benefits, particularly for small businesses. You're not in business to grow your IT department, you're in business to grow your business—especially in small and medium sized companies. These benefit the most immediately from the personnel savings and the security advantages of anti-spam and virus filtering. It's employee productivity, a reallocation of manpower and hours—they can then address other needs and priorities—it's this cost savings that drives most to go the outsource route."

For everyone else ISP's can be the front line. Becker says YHTI uses a "front door" spam blocker, and then provides subscribers with an individual spam blocking application they can fine-tune to catch those that slip by. But spam is more than a nuisance, it's a very real expense.

"Not counting research, spam and bulk emails are a full-time job for one individual here," says Becker. "They also handle viruses and so on. We block many, but also urge our subscribers to use individual virus protection on their computers."

Fred and YHTI are not the only companies devoting manpower to fighting spam and viruses. Entire companies devote themselves to the task.

Last month as part of our utility software for the PC, we talked about Symantec, the company behind Norton Anti-Virus, the industry's leader in virus detection and definition.

Weaver and the rest at Symantec man a 24-hour, year-round operation that defines and issues fixes for their anti-virus product and others'. Their software protects more than 25% of all computers in the world. Governments, corporations and users depend on their updates to virus definitions.

There are also firms and web-

sites that find and "blacklist" known spammers. Front line groups and organizations search out and ban associated blocks of addresses used by botnets.

We spoke with two of the firms whose business it is to protect users and businesses from spam.

AppRiver

CEO Michael Murdoch says his company handles everything from Fortune 500 firms to small four and five user insurance offices, along with a number of individuals.

AppRiver has over 50 employees handling the email load for more than 10,500 accounts. The email is routed to their server first, where it is processed.

"We run over 60 different tests on each message concurrently. These tests are made up of those we've developed, and some we get from third parties. This is all being applied to each message in milliseconds—so there's no lag time for the end user—they don't see the messages being delayed.

"We have developed our own engine (program), called MessageSniffer. Instead of integrated a third-party scanning engine, we control our own. It's very fast—about half of the five or six thousand rules we have to process each day to filter email are automated because of this. The other half—our staff uses the 'spam traps' we have out there. The rule techs look at messages, determine what they are, and write rules for them on-the-fly. That's one of the reasons we have such a high capture rate."

Along with filters and rules, like any user can employ with their email client, AppRiver uses 'blocklists'—known offenders to reject emails. Murdoch explains.

"We rely on a cocktail approach to RBL's (registered blocklists). Relying on any one test gives too many false positives. And, with the volume of spam we see, we generate our own blacklist as well—it's integrated into our scanning engine.

"It's a constant battle every day, a real cat-and-mouse game. We handle about 5 or 6 billion messages a month, routed through our servers before it goes to our clients' networks. We're out there in the 'cloud', like

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Outsourcing emails

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an ISP, providing another layer of physical protection for the corporations we serve. Email spam has gotten very sophisticated—there are a lot of organized criminals, basically, who are making tons of money—that's why there doing it."

AppRiver eliminates not only nuisance and viral emails, but those containing inappropriate or pornographic material as well. These types of messages are increasing, and can pose a legal liability if employees decide to sue.

Michael says, "The worst offenders out there now for business are the emails disguised as forwarded messages, usually funny or provocative, that contain executables. They can then infect a computer on the network, and lead to data loss or financial information being compromised, like credit card records."

Murdoch says people can help themselves as well. "A lot of

the infected PC's are owned by home users on broadband. They don't even know their computers are infected. If they have children, I highly recommend they not do any financial transactions on a machine the kids have access to. There's a lot of material like music, games and so on, that's specifically targeted to children. They say, 'That's cool, let's download this,' and the next thing you know there's a keylogger on your machine (keyloggers keep track over every key pressed while running so information can be extracted).

It's very clever on the hackers' part to target children—we're seeing an awful lot of this now.

He adds, "Things change quickly. Check with a local computer guy at least annually to make sure you're doing what you can and you have the latest definitions and versions of software available. And don't click that attachment."

AppRiver's services range from \$675 per year for small businesses to much more for multi-national firms. It's worth the costs, in many instances, just in payroll savings.

"A lot of companies don't have the in-house expertise to deal with this," Murdoch says, "and even the ones that do, like larger companies, don't want their IT staff just sitting there dealing with spam. We handle it in a managed fashion, it's what we do, and we're very good at it."

"We get an economy of scale. The fact that we're seeing so much traffic, for so many companies, we can see these types of things propagating in real-time. So we're able to do a much more effective job than any individual IT staffer could—they just don't have access to the kinds of resources we do. Our clients would rather have their IT people working on core business applications than taking out the trash, so to speak."

LuxSci

Driscoll and LuxSci use much the same techniques and provides a similar service to

their clients.

"We provide email and other internet related services such as web hosting and DNS management for domains in a secure network, which is the exception rather than the rule for most emails today," says Jaime Driscoll of LuxSci. "People understandably are drawn to email providers like Yahoo, Google and Hotmail that typically offer free service and storage. But what they don't give you is the level of security that we do. And they certainly don't give you the level of support. We offer SSL encryption as our standard default security—that means that the email is sent securely from the sender's portal and is received securely at the recipient's portal. Now, while it is going through the internet, it's not totally secure, but it's the best overall level of security available on a wide network. If you want one level above that, you can send email totally encrypted, even to recipients that don't have encryption capability. That's a public-private key protocol or PKI for short. This is very good because

it's server-based, and creates a completely secure "tunnel" if you will, where the sender and recipient are totally protected by an encrypted option.

"Outsourcing has a lot of benefits, particularly for small businesses. You're not in business to grow your IT department, you're in business to grow your business. Especially in the small- and medium-sized companies. Those are the companies that will benefit the most immediately from the personnel cost savings—and the advantages of security from with anti-spam and virus filtering. Its employee productivity, a realization of manpower and hours—that can then address other needs and priorities, and the cost savings. That's what drives most people to go the outsource route. We also have software on a licensee basis, that will allow Microsoft Exchange users to get out of Exchange and bring all of their data they need to with them and get into a service where they have more control."

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Stockton's and Cold Stone Creamery—it's all about making people happy

continued from page 5

Entrepreneur Magazine's Fastest Growing Franchises.

Cold Stone Creamerys pride themselves on not just hiring employees, they audition them, as employees not only serve but also to entertain customers. It makes it a great, fun place with a superior hand made product.

The waffles are freshly made on-site and formed into cones, the ice cream is produced on site to ensure freshness, and the added ingredients are high-quality and fresh as well. Throw in the original and innovative flavors like Amaretto, Nights in White Chocolate, Cherry Loves Cheesecake and Apple Pie A la Cold Stone and you've got a winner. Doug does admit that the

keeping an ice cream place open year round was such a great idea for the Lake. "People eat ice cream all year round. Particularly when the sun is shining - no matter what the temperature outside may be" says Stockton. He certainly seems to know what he's talking about.

In the two years he's been open his store has been honored twice by its parent company. The first award was "Best New Store" - nothing to sneeze for a company expanding as quickly as Cold Stone Creamery is - and the last year the award was for "Best Marketing Campaign" which was Doug's grass roots "get-out-and-be-part-of-the-community" plan. The Osage Beach store



Doug Stockton works on "Stocktons" in preparation for opening.

staff/performers' favorite is the Watermelon Sorbet - which the store tends to go through pretty quickly. Overall, the Cold Stone franchise system offered a great business plan, solid product and was a great "jumping in" point for an eager and business owner with a plan of his own.

Stockton spent months prior to opening culling the community and schools for the best people to work for him and opened his doors in August of 2005 with an enthusiastic, energetic and well-trained crew. Instantly, Cold Stone Creamery was the place to work and the place to be in Osage Beach. He made it a point to visit the area schools and bring them samples of the product and made the commitment to get more involved in the community - a company directive as well as a part of his personal beliefs. Many people didn't think

is also consistently listed as one of Cold Stone's top performers nationwide.

Very soon after opening the doors, Stockton's mother and father decided to retire to the Lake area and Doug decided he needed help in running the growing business. His brother, Chris had a food service and management background, and it seemed like an obvious choice for Chris quit his job and move here with the rest of the family and serve as Cold Stone Manager. Mom Georganne didn't get to completely retire though, she decorates the tasty and beautiful ice cream cakes at Cold Stone- no small task indeed.

"I am committed to this community and plan to stay here" he shares. "Every morning I wake up and look out at the lake and know I've made a good decision.

I like it here, I want to become more active in the community - that's a big part of the reason I came to the Lake."

Nonetheless, he's still making those lists, and he felt that his "toe in the water" venture had gone well enough to seek out another opportunity - maybe one that would let him put a little more of his personal touch on it. That opportunity was literally right around the corner.

Chief's restaurant had been a staple at the Premium Outlet Center for years. Stockton learned that the owner might be interested in getting out of the restaurant business and he knew this was the spot he wanted. In May 2006, Stockton took over the operations of Chiefs and continued to run it pretty much as it had been - with a few tweaks here and there - until he was able to shut down for two months this January and February and renovate the facility to his specifications.

Stockton's plans for the new restaurant, aptly named "Stockton's", were very detailed. He wanted a place that normal people would be able to come and eat and relax. He calls it an "American Tradition" type of fare including foods that everyone likes and some new twists to make it great.

The average ticket price at Stockton's is quite affordable at around \$7 per person for lunch, around \$12 for dinner and a kid's/seniors menu pricing at around \$5 for both lunch and dinner. "I want a place that a family of four can come to eat well and spend under \$60, including drinks and desserts", he says.

Stockton and crew gutted the former restaurant, rebuilding the bar area and moving around some of the interior walls to create a more open floor plan. The brand-new air-conditioning unit and newly opened "industrial look" ceiling is more than efficient at making the inside temperature comfortable while keeping the clean air circulating throughout. The full service patio is spacious and always has a nice breeze, but plans are for full climate-control with drop down "walls" to enclose the area in case of inclement weather.

The décor is original and tasteful, sort of "old-style Lake", including some rare vintage black and white framed photos of the Lake of the Ozarks in the early years. "One of my favorite photos is these two guys in fedo-

ras and sport coats in a boat on the water", he says "that's pretty much the feel I want for the whole place."

Seeking an ambience that will make everyone feel comfortable, Stockton's will be a mid-scale casual place that will accommodate day-shoppers, lunchers, families and the date-night crowd quite nicely. There will be the occasional entertainment, but it won't be too loud. "It's a restaurant; patrons need to be able to talk comfortably."

The fare will include old standby burgers and fries, but will add some twists like a Crab Rangoon Dip, a Cheese Fondue, and a fantastic dessert called a "S'more" that's only remotely reminiscent of the one you made in scouts. He will also include some treats that use Cold Stone ice creams - most notably one that uses his own grandmother's lemon cookie recipe, fresh fruit

and a scoop of Cold Stone.

The menu definitely takes into account recent healthier trends in dining out like colorful salad options and the kid's and seniors menu even has a petite steak as an offering. A full service bar, solid wine selection featuring some award winning Missouri products, and specialty teas and coffees round out the menu quite nicely. It's a place you can get in and out of quickly or spend some time leisurely dining, either way you get the same personal attention.

"People will be surprised and pleased at the quality and variety they'll get here." says Stockton. "I want to give the Lake a truly full-service restaurant/lounge, not a night club or a bar that serves food" he says. "People should feel special when they dine out - it's an event and an opportunity for us to make them happy."

continues on page 54

The Al Elam Column

With Greg Tolbert

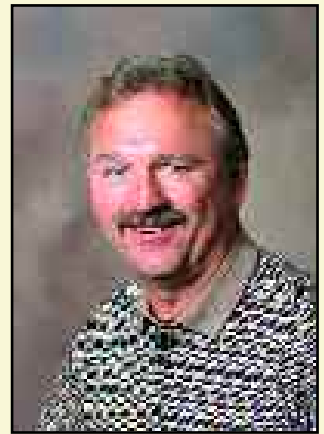
"There's a road to the property, so there must be access." This is the lament of many a country property owner who didn't ask enough questions. Legal access to your property is critically important. Without it, you are the proud owner of a piece of landlocked, inaccessible property.

There are many types of access, some trouble free and many full of problems. The most trouble free access is where the property adjoins a public road. With no other properties between yours and a public road, few problems can arise.

The fun begins when you find that secluded piece of property, tucked away back on a hill or in a scenic little valley with a stream, hundreds or even thousands of feet from the main road. The access to such a piece of property will undoubtedly be across other surrounding properties, and that's where you'll often encounter access problems. To avoid such problems, verify that the property you are purchasing has deeded access. In other words, the owners of the surrounding properties have signed and recorded deeds granting access to your property.

If the property doesn't have deeded access, you may still have access because the road to the property has been in continuous use for an extended period. This is called prescriptive access, and varies according to the laws of each state. Prescriptive access is unreliable, though, and you may find yourself in court after you pur-

chase the property if your neighbors decide they don't want you crossing their property any longer. After you've concluded that you have access to the property, you must determine who maintains the road. Unless you are the only one who owns property on the road, you will need to share road maintenance expenses with neighboring property owners. Is there a written road maintenance agreement? Or do the owners just get together and share the costs and physical work of maintaining the road? If there's a



Greg Tolbert

written maintenance agreement, get a copy of it and study it.

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.

Luxury 306 room hotel and conference center planned

Sunrise Beach, MO— Riva D'Lago, LLC announces plans to build a Luxury Destination Resort at approximately the 19 Mile Marker on Shawnee Bend.

A Conditional Use Permit, on approximately 19 acres of property at the eastern end of 'The Villages at Shawnee Bend', will be filed with the Camden County Planning and Zoning Commission. The property, zoned B-2, provides for a hotel and related facilities.

The Luxury Resort will include a 5-Star Hotel, Conference Center and a Health and Fitness Spa with a heated indoor/outdoor pool. The 306 rooms in the Hotel will have King Rooms, Double Queen Rooms and Executive Suites with large balconies featuring spectacular water views. The Hotel's Infinity Pool will capture the eyes of guests and boaters alike. Also included in the Hotel will be a 5-Star Restaurant offering both an indoor and outdoor dining experience.

The Conference Center provides state-of-the-art facilities incorporating Tier Learning

Centers, Break-Out Rooms, Board Rooms and Banquet Facilities. A Signature Health and Fitness Spa will provide guests the opportunity to enjoy a professional and unique Spa experience. Riva D'Lago, LLC intends to develop the property as designed by the architectural and design firm of Loeb Schlossman & Hackl of Chicago. They are recognized, in particular, for their design of Chicago's Water Tower Place -- the site of the Ritz Canton Hotel.

The national construction firm of J.E. Dunn, headquartered in Kansas City, is working as the pre-construction contractor. The intended Resort Operator, The Compass Group headquartered in London, has US offices in New York and Charlotte, North Carolina. The Compass Group brings expertise in hotel operations along with subsidiary companies that include Levi Restaurants, Canteen Corporation, FLIK Conference Center Management, Chartwell, Bon Appetit to name a few.



According to developers, "Riva D'Lago" will be a luxury resort with 5-star hotel and conference center adjoining The Villages at Shawnee Bend, with "King Rooms, Double Queen Rooms and Executive Suites with large balconies featuring spectacular water views. The Hotel's Infinity Pool will capture the eyes of guests and boaters alike. Also included in the Hotel will be a 5-Star Restaurant offering both an indoor and outdoor dining experience."

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LAKE STORIES

The original Linn Creek

With Michael Gillespie

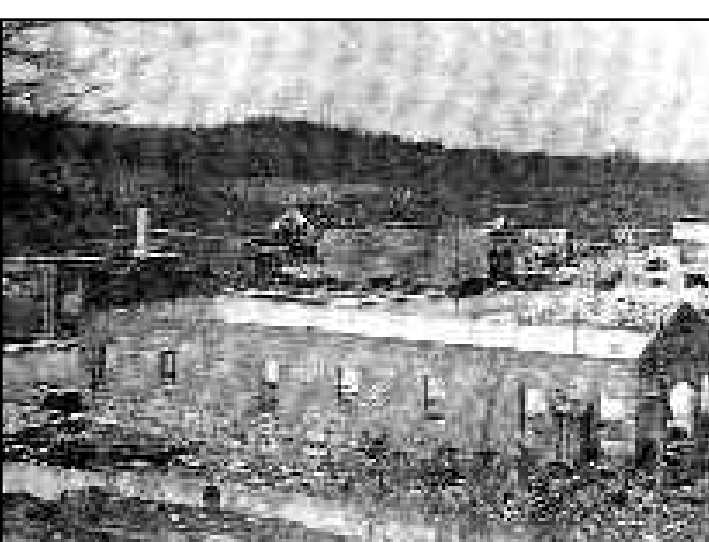
The next time you go boating near the mouth of the Niangua, take a look up Linn Creek Cove at mile marker 31. It's a long cove — about two-and-a-half miles long — and relatively deep all the way. There is a marina at the mouth and the usual smattering of homes and cottages along both shores. Pretty ordinary stuff. But there is nothing ordinary about Linn Creek Cove, for that narrow sheet of water covers the site of the original seat of Camden County and the only complete town to be inundated by the lake.

Oh, sure, you've heard of other town sites that went

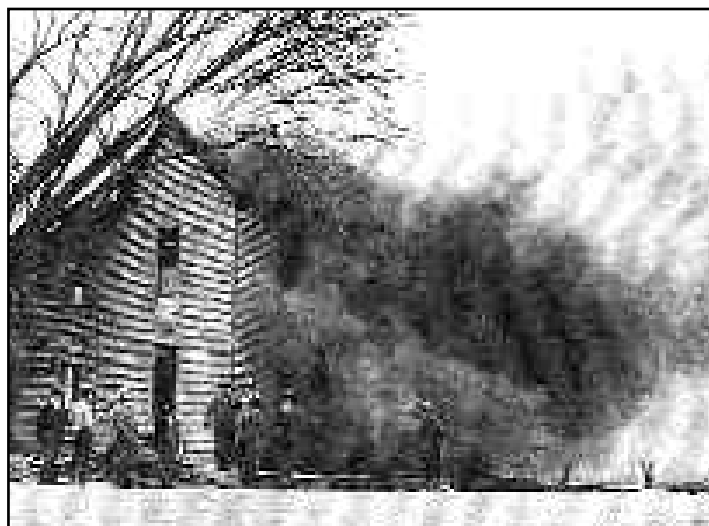
under when the lake filled back in 1931. Folks often mention Zebra — the original Osage Beach. But Zebra was situated mostly on a ridge above the valley, and only a few of its buildings down along the river were affected by the rising lake waters. Gladstone, up on the Gravois Arm, went to the fishes, and so did Iron Town at mile marker 44. But neither was much more than a small cluster of cabins and farmhouses, with a general store thrown in for respectability. Some people tell of Cape Galena, on Horseshoe Bend. But that hamlet died of natural causes before the twentieth century, and there was



Late winter, 1931. Bagnell Dam has just been completed and the lake water begins to rise over the remnants of Linn Creek. The tree line on the hill in the background indicates the eventual shore line (digitally darkened to emphasize tree line). Photo courtesy of the **Camden County Historical Society**.



Stone and brick buildings along Linn Creek's main thoroughfare were knocked down to prevent them from becoming hazards to navigation. The lake here would be approximately forty feet deep. Photo courtesy of the **Camden County Historical Society**.



Trees were felled and wood frame homes were burnt. This was the last house to go at Linn Creek. Photo courtesy of the **Camden County Historical Society**.

nothing left of it when the lake builders claimed the valley.

In fact, of the several settlements that had to be abandoned for the lake — there were less than a dozen of them — the only one that truly could be deemed a town was Linn Creek.

The original settlement was known as Oregon and dates to 1841; the name was changed to Erie a few years later. But Oregon/Erie was located right where Linn Creek emptied into the Osage River and it was prone to flooding. So in 1855 the town uprooted itself and moved half-a-mile up the creek to slightly higher ground. The new town adopted the name of the creek, which in turn was named after the profusion of linden trees that grew along its shore.

The mid 1850s were the days of steamboating; there were scarcely any railroads in Missouri. Steamboats were certainly more comfortable to ride than stage coaches, and steamboats could carry a good deal more freight than a wagon, hence people and goods moved by boat as far as the river would permit. Only then would the journey continue over land. Depending on the depth of the river, Linn Creek and Warsaw generally were considered the head of navigation on the Osage. Both towns became major transshipment points for much of southwestern Missouri.

Considering its relative isolation, Linn Creek prospered. It attracted merchants, outfitters, and freight forwarders. One of

the town's more notable citizens was Ohioan Joseph McClurg, a merchant and steamboat owner who would become governor of Missouri shortly after the War Between the States. During the war itself, a hot little skirmish was fought in the very streets of Linn Creek.

By the early 1900s, steamboat traffic had all but ended on the Osage. Fortunately, the automobile kept the town alive, especially when the state highway system was established in the 1920s and Linn Creek's main road became part of State Route 5. In Linn Creek it intersected the road to Eldon, which carried the high-toned name of U.S. Highway 54. They were



both gravel roads.

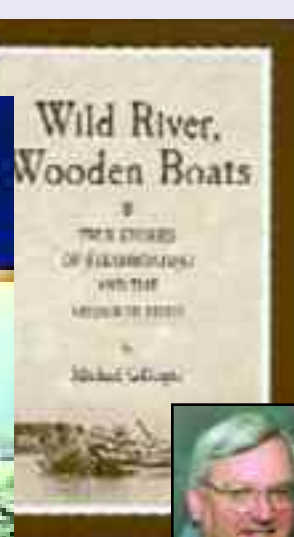
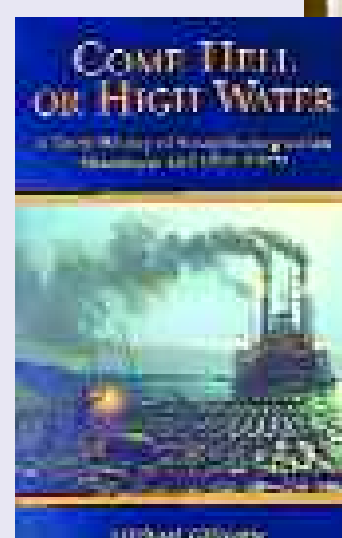
In the 1920s there were some twenty-two commercial buildings in Linn Creek, with at least twice that many homes spread out over a mile up the valley. The town featured three churches, a hotel, the county courthouse, a car repair shop, a filling station, a school, a cemetery, a power generating plant, and a flour mill. The population exceeded 200.

There had been some talk, as early as 1912, about the possibility of a hydroelectric project that would turn the Osage valley into a huge lake, but it seemed too preposterous to believe. And yet it did happen. In 1929, surveyors for the power company — Union Electric — confirmed the worst: Linn Creek would be under the waters.

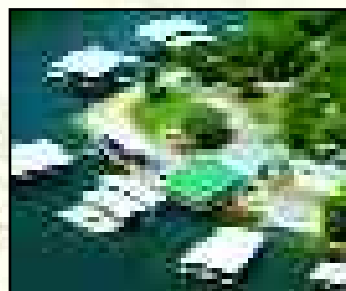
It would be an understatement to say that most residents of Linn Creek did not want to abandon their homes and

continues on page 52

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



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THE CHRISTENSEN TEAM

Frank Christensen, Mike Christensen, Michele Stichler and Kathy Wise

New approach reached for college construction

(AP) Gov. Matt Blunt and legislative leaders have come up with yet another new approach to finance college construction projects with money from Missouri's student loan agency, The Associated Press has learned.

The new plan leaves in place the basic concept of taking \$350 million over several years from the Missouri Higher Education Loan Authority to fund new or improved buildings at almost all public colleges and universities.

But it abandons a deal reached last September to pass the money through the Missouri Development Finance Board. Instead, it would give legislators limited power over which buildings to fund.

The new approach also would give MOHELA specific authority to use its money for capital projects with educational purposes—a more direct attempt than in past versions to satisfy legal concerns.

And the revised plan removes any references to embryonic stem cell research—an attempt, at

least, to mute the heated debate over restrictions on how the buildings could be used.

The details of the plan were confirmed to The Associated Press by several senators and MOHELA's executive director in a couple days of interviews culminating Friday.

Blunt and sponsoring Sen. Gary Nodler each assured the plan now has the support of a majority of the Senate, where the legislation has been stalled for a couple of weeks.

"This time, I really think it's going to work," said Nodler, R-Joplin.

Added Blunt: "I actually think that the vote total of the people in favor of it is increasing." Then he paused and added: "I don't just think that, I know that."

The governor's higher education plan already has undergone numerous twists.

Blunt first proposed in January 2006 to sell Missouri's student loan agency as a way to finance college buildings, scholarships,

professors and research. He then embraced an alternative by the loan agency's board to sell a portion of its loans—leaving the agency intact while generating \$450 million for the state.

That plan failed to pass the Legislature last May.

Then Blunt's administration and the student loan agency agreed on a new \$350 million plan last September, which would bypass the Legislature while using the low-profile state finance board to pass the MOHELA money onto universities. That finance board attached its own condition—that none of the buildings could conduct embryonic stem cell research.

Facing intense legal pressure from Attorney General Jay Nixon, Blunt and MOHELA board members ultimately decided to attach another string to their plan—requiring it to receive legislative approval in 2007 to take effect.

But legislative consensus has been elusive, leading to the latest revision.

House expands retirement tax cuts

continued from page 2

Another potential roadblock for the proposal is a 1989 court case. The U.S. Supreme Court, in *Davis v. Michigan*, threw out that state's policy of exempting state and local pensions but taxing those from the federal government.

After the ruling, the Missouri Supreme Court forced the state to give refunds to federal retirees.

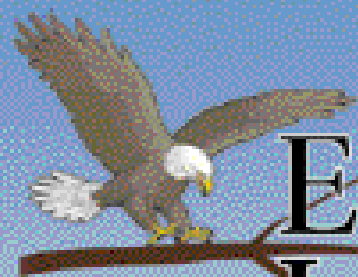
Stevenson, an attorney who heads the committee that approved the tax cut plan, said that the courts require equal tax treatment of pension plans unless there is a sound reason. He said lawmakers have that reason because the pension plan benefits that would be made tax exempt under the bill are the only pensions that are provided in place of Social Security benefits.

Democratic critics have said a better tax cut for seniors would focus on their property taxes.

Rep. Clint Zweifel said that lower income taxes have tended to mean higher property taxes in other states. For example, Washington—which has no state income tax—has an average property tax rate that is 30 percent higher than in Missouri.

Zweifel, D-Florissant, said increasing a state income tax credit based upon how much is paid in property taxes, establishing an earned income tax credit based on the existing federal model, plus a more modest Social Security benefits income tax exemption would cost the state about \$114 million and better target the taxes.

Zweifel's proposal would increase the eligibility level for the property tax credit from \$25,000 to \$30,000 for one person and \$27,000 to \$34,000 for a couple. It would also exempt Social Security benefits for singles earning less than \$40,000 and couples earning less than \$50,000.



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Adopt-a-shoreline starts March 17

Hundreds of volunteers are expected to turn out for the annual shoreline cleanup as the event marks its 16th anniversary this month.

Crews will hit the lake beginning March 17 to remove tons of discarded foam and trash from more than 500 miles of shoreline. The Adopt-the-Shoreline cleanup, the largest annual volunteer effort in the lake area, will continue through April 1.

A group of lake residents began the volunteer effort in 1991. Since then volunteers have removed more than 2,400 tons of dock foam, junk and other debris from the shoreline.

Volunteers are always needed for the cleanup, according to Jeff Green, who heads up the cleanup and AmerenUEs shoreline management program.

Green said the cleanup has a core group of volunteers who serve as zone coordinators. The coordinators are always looking for more workers and boats to haul debris to pickup locations.

Adopt-the-Shoreline members and volunteers clean more than 500 miles of lake shoreline each

spring, Green says. Cleanup participants also appreciate assistance from individuals who clean coves and stack materials for the volunteers to pick up by boat.

Bruce Mitchell, who leads cleanup efforts on the Niangua Arm, has been involved for more than a decade. While organizers encourage adopting groups to clean the lake twice a year, a majority of the work is done in the spring.

While it seems that we are picking up the same amount of trash each year, the saving grace is, what if we had not been picking up? What would the shoreline look like? Mitchell asked.

Over the years, the cleanup evolved into the Shoreline Beautification Committee until the late 1990s, when AmerenUE absorbed the project and partnered it with the Adopt-the-Shoreline program.

The leading trash problem on Lake of the Ozark is white styrofoam, which was used for years as flotation material on thousands of docks. When the foam gets loose, it breaks apart and creates an unsightly mess.

The spring cleanup was the catalyst of AmerenUEs ban on the use of white styrofoam. When the ban went into effect in 1997, existing docks were grandfathered in. The ban on the use of white dock flotation applied to replacement or new construction.

In 2003, AmerenUE implemented additional regulations that will completely ban the use of white styrofoam in 2008.

Discarded foam accounts for the majority of the debris that is collected during the cleanup, according to AmerenUE.

The amount of white styrofoam on the lake has been holding steady since the cleanup began. Large chunks of foam are often found on busier sections of the lake where there are more docks and traffic.

The chunks are tough to pick up and create an even bigger mess when the foam breaks apart into tiny beads. When that happens, the beads that wash up along the shoreline and into the back of coves are very difficult to clean up.

For anyone volunteering to clean their cove, Green offers

these guidelines:

- Remove only man-made debris collected on the shoreline.

- Natural debris such as brush, leaves or trees will not be accepted.

- If you have replaced dock flotation material recently, do not ask Adopt-the-Shoreline volunteers to remove your old foam. Dock owners are responsible for disposal of old dock flotation materials.

- Household trash will not be removed. Only shoreline trash will be accepted.

- Stack all trash needing removal in a location easily reached by pontoons or barges.

- Notify the zone coordinator in your area, or call 573-365-9214 for trash removal.

Volunteers only clean an area once and some areas are not cleaned at all. Help out early and be sure to notify someone in advance if you need items picked up.

The zone coordinators encourage participation and welcome offers of equipment and assistance.

Call any of the listed zone coordinators or contact Jeff Green at 573-365-9214 for information.

ADOPT-THE-SHORELINE CONTACTS

Adopt-the-Shoreline zone coordinators and phone numbers:

- Zone 1 - Dam to 9 mile marker, Phil Thompson, 573-365-9201; Alan Sullivan, 573-365-9329.

- Zone 2 - Gravois Arm, Johnie Ray, 573-372-5248; Dave Hanneken, 573-392-5906.

- Zone 3 - 9-16 mile marker, Bruce Thomson, 573-365-2623; Brett Bachelier 573-365-2751.

- Zone 4 - 16-22 mile marker, Donn Nelson, 573-302-0123; Jeff Robbins, 573-374-5654.

- Zone 5 - Glaize Arm, Rick King, 573-302-2020.

- Zone 6 - 22-31 mile marker, Jay Clark, 573-365-8102.

- Zone 7 - 31-39 mile marker, Terry Cleary, 573-374-6284.

- Zone 8 - 39-60 mile marker, Barry Campbell, 573-374-9114, (Hwy. 5 side.)

- Zone 9 - 39-60 mile marker, Dave Gunn, 573-345-3895, (Hwy. 7 side;)

- Zone 10 - Niangua Arm, Bruce Mitchell, 573-346-2227.

- Zone 11 - 60-77 mile marker, AmerenUE, 573-365-9214

- Zone 12 - 77 mile marker to Truman, AmerenUE, 573-365-9214.

Outsourcing emails: one solution to a growing problem

continued from page 11
Implementation

These services can be implemented by merely changing the DNS MX (mail exchange) record to point to their mail gateway, sending all of your email through their systems first. Their specialized equipment assures 100% uptime and reliability. The process takes no local resources, all of the work is done remotely.

On our own, there are a couple things we can do to get better security for our email. The first is to simply never transmit anything via email that we do not want others to read. Never send bank account numbers, personally identifying information, passwords, logins, etc. — if you don't want the possibility of them becoming compromised.

We can set up filters and rules in our email applications to slow

down on the spam. Using anti-virus and firewalls is a must. Never believe that important information will be asked for through an email, like account numbers. Always call instead and see if they do indeed need the information. Never click attachments, even those from known acquaintances, and keep your software up to date to catch the ones you miss.

AppRiver - www.appriver.com
Gulf Breeze FL, provides e-managed email security and messaging solutions. 866-223-4645.

LuxSci - www.luxsci.com
A Westwood, MA based email outsourcing & web hosting company. 800-441-6612.

Postini - www.postini.com
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NOW SERVING THE LAKE AREA

Payday loans

by Darrel Willman

People occasionally have cash shortfalls, where the ends don't quite meet. Most would probably resort to borrowing a couple bucks from a friend or relative—or maybe use a pawn shop to get cash in exchange for some personal possessions.

In recent years however, a new crop of businesses is catering to those in need of a temporary cash fix. They come in various forms—some offer Payday Loans, others will give you a loan in exchange for your car title. Others still, will “cash” a post-dated check and hold it for a specific period of time. All of these are the same.

Payday lending collectively, has become a \$40 billion business annually, with over 22,000 locations in the US, according to the Community Financial Services Association of America. By comparison, Starbucks has just over 8,600 stores and McDonald's about 14,000 restaurants.

For years, pawn shops were the last resort when it came to getting quick cash. Pawn shops levy “storage charges” and interest on loans for property, usually 25%. To get the item back, you pay the amount plus the 25%. After ninety days, the property becomes theirs and goes on sale.

Payday lenders often offer amounts up to \$2,500, although most “brick and mortar” locations top out at \$500. Most require a checking account and have no credit check. Interest on the loans is often 20% (and can go much higher), with the interest/fee reapplied every two weeks as long as the debt remains unpaid.

Jax Nixon's Press Secretary, John Fougere said, “In Missouri, there's no real limit on the interest charged—and the law allows up to six renewals. That means, Missouri effectively allows payday operators to charge interest rates of up to and over 1900% APR.”

“You see how people can dig themselves in a hole,” he added, “the Division of Finance puts out a report every two years on this very issue. The report from 2004 said there were 2.6 million of these loans that were issued in 2004. That's was 30% more than the previous year, and

Missourians borrowed more than \$626 million from payday lenders at an average interest rate of 408%. So it really is a definite problem.”

The firms are currently licensed and overseen by the Missouri Division of Finance. Eric McClure, Bank Commissioner for the State of Missouri, said these firms do have their place.

“Take it into consideration, understand and compare the consumer's alternative. With regard to cashing a bad check, or writing a bad check, you know the bank charges fees when you write a bad check and the merchant you give the check to charges a fee. And there's also a criminal issue with regard to writing a bad

checks.”

With the charges and possible consequences of bad-check writing, McClure says this may be a lower-cost alternative.

“While it's an eye-popping interest rate, annualized, it may make sense to a consumer to use a payday loan instead of writing a bad check and incurring even more fees, than the thirty dollars on average for those two week two-hundred dollar loans.” McClure continued, “When you're scratching your head trying to understand why people use these loans, we like to talk about it like Seven Elevens—they charge quite a bit of money for a gallon of milk, but there's some advantages at times to paying extra for services that are convenient.”

McClure said the interest rate on these types of short term loans averages at about 350%, but he added they are small amounts. “I think it's important that you realize that while the annualized percentage rates are eye-popping, it's a small dollar transaction. The typical fee that payday lenders charge is fifteen dollars for a one-hundred dollar

loan. So if you get a two-hundred dollar loan, it's a thirty dollar charge on average for a two-week period.”

A quick look online will yield thousands of websites offering these services (the phone book yields a dozen or so area listings). McClure said that while they are not out actively “googling” these sights to insure compliance with Missouri State law, the firms do need to comply with our regulations if they make loans to



Missourians.

“If they're large businesses they want to be in good standing with the State. And we have examined some of these on-line businesses, sent our examiners to other locations or to do it over the mail.” adding, “If they're not licensed with us, then we would refer that to the Attorney General. He would pursue it for doing business in Missouri without a license. If they are licensed with us and not complying with the law, then we'll take enforcement action ourselves. We do find violations, and we do regulate them aggressively. We do issue cease and desist orders against companies. Most often what that means is cease and desist doing business, but we order them to comply with the law. We don't always shut them down... we do fine them on occasion. The smallest fine we generally do is about five thou-

sand dollars.”

A survey of internet payday loan sites showed that loans from \$200 to \$2,500 were available, with \$500 the amount most frequently offered. Charges ranged from \$10 per \$100 up to \$30 per \$100. The most frequent rate was \$25 per \$100, or 650% annual interest rate (APR).

Although the loans are due on the borrower's next payday, many surveyed sites automatically renew the loan, withdrawing the finance charge from the borrower's bank account and extending the loan for another pay cycle unless

payment is received by a deadline in advance. Sixty-five percent permit loan renewals with no reduction in principal, thus compounding the problem.

Let's say you write a personal check for \$600 to borrow \$500 for up to 14 days. The check casher or payday lender agrees to hold the check until your next payday. At that time, depending on the particular plan, the lender deposits the check, you redeem the check by paying the \$600 in cash, or you roll-over the check by paying another \$120 to extend the loan for another two weeks (you are now paying interest on \$600). At the end of the maximum number of times they can “roll-over” the debt in Missouri, you would owe \$1493.00. Nearly a thousand dollars in finance charges in eight weeks.

Contracts from these Internet payday lenders also include a range of one-sided terms, such as mandatory arbitration clauses, agreements not to participate in class action lawsuits, and agreements not to file for bankruptcy.

Some required applicants to agree to keep their bank accounts open until loans are

repaid. Only 38% of online sites recently surveyed disclosed the annual interest rates for loans prior to customers completing the application process—and just 57% stated the finance charge in the manner required. The most frequently posted APR was 652%, followed by 780%.

Under the Truth in Lending Act, as well as Missouri's banking regulations, the cost of these loans - like other types of credit - must be disclosed. Among other information, you must receive—in writing, the finance charge (a dollar amount) and the annual percentage rate or APR (the cost of credit on a yearly basis).

Alternatives

What can you do to avoid paying these kinds of interest? Consider a small loan from your bank or credit union. Perhaps a small finance company. You may be able to get an advance in pay from your employer, or a loan from family or friends. Sometimes you can look to civic aid organizations or churches.

Alan Hendricks, loan officer at Central Bank of Lake of the Ozarks offered, “People come in devastated because they've initiated a loan and have gotten to a point where they can't make the payments back. We absolutely offer short term loans — and I'm going to say that in most cases—the people that are using these payday loans—a large percentage of them would qualify. Especially if they have current accounts with us.”

A cash advance on a credit card also may be a possibility, but it may have a higher interest rate than other sources. Find out the terms before you make your move. Any of these options would be more affordable than a payday loan. Even the higher rate of interest charged by finance companies and cash advances.

Alan added, “You know, if someone needs \$500 unsecured, to pay it back over three or six months—hey, we do loans like that all the time. If they maintain a checking account with us satisfactorily, and I'm not talking about perfect. Instead of looking to

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GLIMPSES OF THE LAKE'S PAST *With Dwight Weaver*



FISHING AT PURVIS BEACH

Fishing could be an adventure in the early days at Purvis Beach Resort at the 39 mile mark on Lake of the Ozarks. The vintage image shown here was taken more than 60 years ago by an unknown photographer. The modest-sized fishing dock is list-

ing badly at the left end, perhaps due to inadequate flotation, but even so, the dock appears to be overwhelmed by people. By enlarging the photo it is possible to count no less than 20 people on the dock, which is sitting in 10-15 feet of water. There is no sign of a life preserver on the

dock and no one appears to be wearing one.

Purvis Beach Resort was established in 1931 by Ivy and Ora Purvis along the Lake shore near where the old settlement of Purvis once stood at the mouth of Brush Creek, which now forms Brush Creek Cove.

The village site is now beneath 50 feet of water. The settlement took its name from the Purvis family. The community of Purvis consisted of several dwellings, a steamboat landing and a couple of stores, one of which housed the post office. By 1923, Ivy and Ora owned the general store with the post office and Ivy Purvis was postmaster.

Seeing opportunity knocking, Ivy and Ora began construction of their resort even before the Lake basin was filled with water and by June of 1931, they were in tourist business. They became two of the first resort operators on Lake of the Ozarks.

This vintage postcard image is from the collection of H. Dwight Weaver. The photographer and publisher are unknown. Weaver is the author of three books on the history of Lake of the Ozarks. "History & Geography of Lake of the Ozarks, Volume One," his newest book, is now available from Stone Crest Book & Toy in Osage Beach or by mail. For information, contact the author at dweaver@socket.net or call 573-365-1171. Other books on the Lake by Dwight Weaver are available online at lakeoftheozarksbooks.com



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payday loans, they need to contact lenders. We are regulated to the point where it's so much safer for the consumer."

Whatever the case, if you choose to get a loan, shop the rates if you can. Compare the annual percentage rates and the finance charge (which includes loan application fees, interest and other types of costs).

Alternatively, you can ask your creditors for more time to pay. Many will charge for the service - with late fees, additional finance charges or moving your credit card(s) to a higher interest rate. They will work with you to ensure that they get paid, even if it takes longer.

Avoiding the need for payday loans

Of course the easiest way to avoid the payday loan cycle is to avoid getting into financial trouble. Easier said than done to be sure, but here are some ideas.

Make a realistic budget. Figure out your monthly and daily expenses. Avoid spur of the moment and unnecessary purchases, even small items add up.

Build some savings and don't get discouraged, even small deposits can make a difference. It doesn't take that much to get an account started.

Alan Hendricks said, "You can open a savings account for as little as \$50. It does pay a modest return - currently it's about a quarter of a percent."

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But you know there are no costs or fees to maintain the account or pull or money in or out. Now, if a kid comes into the bank with his piggy bank, and it's got \$4.82 in it, yes we're going to start the account."

Banks are businesses too, but more importantly they are people. They're not as scary and as unapproachable as you might believe. With interest rates on deposit accounts low, they want your money. Explaining to them you only have \$25 to start the account with now, but you'll add more in a couple weeks will work. They won't turn you away. Alan agreed, "Absolutely. We will work with people— we do, everyday."

Find out if you have, or can

get, overdraft protection on your checking account. If you are regularly using most or all of the funds in your account and if you make a mistake in your checking (or savings) account ledger or records, overdraft protection can help protect you from further credit problems. Find out the terms of overdraft protection.

Alan said, "We have programs where people can overdraw their checking account, and it'll automatically create a loan when they do that. We call it a cash reserve program. And it's a safety net. And at the same time they can pay it back in monthly payments rather than a lump sum. Overdraft banking and cash reserve are just a couple of ways we can help customers."

Get Help

If you need help working out a debt repayment plan with creditors or developing a budget, contact a consumer credit counseling service. These services are available at little or no cost.

Avoid the national firms advertising to help you erase or lower your debt through negotiation that claim to be not-for-profit. Many are currently under investigation, and several have been ordered to cease and desist by the Federal Trade Commission for fraud and other charges.

The Last Resort

Finally, if you decide you want to use a payday loan, borrow only as much as you can afford to pay with your next paycheck— and still have enough to make it to the next payday. Then pay it off on time. Letting the amount roll over is exactly what they want you to do. That's where the money is. Be sure you receive all terms and conditions of the loan in writing, and that you understand the charges and fees involved before you agree to the loan.

If you believe a payday lender has violated the law, file a complaint with the Missouri State Division of Finance (www.missouri-finance.org), or the Federal Trade Commission (www.ftc.gov).

Bill seeks to limit interest on payday loans

By Heather Hollingsworth, AP

Kansas City, MO— Chris Rose borrowed \$500 from a payday lender when his wife was injured and lost her job.

Three years later, the father of two has paid \$50,000 to \$60,000 in interest on payday loans and still owes \$20,000 to \$30,000. The initial loan turned into about a dozen, causing him to lose the house he was renting to own and three cars.

Charities call his case extreme but touted it during a news conference Friday as an



John Burnett, D— Kansas City

example of why lawmakers should pass legislation that would cap annual interest rates on payday loans at 36 percent and require lenders to do a better job of notifying borrowers about the terms of the loans.

"I don't want to see this happen to any people in the future,"

said Rose, who works at a Wal-Mart and a gas station and lives in charity-owned housing in the Kansas City suburb of Excelsior Springs. "It has destroyed us."

The bill's sponsor, Rep. John Burnett, D-Kansas City, representatives from the Catholic Charities of Kansas City-St. Joseph and Attorney General Jay Nixon sat near Rose as he told his story in the Cathedral of the Immaculate Conception.

"Predatory lending can become financial quicksand all too rapidly for people in dire straits," said Nixon, whose office would be given more power to take legal action against payday lenders under the proposed legislation.

But Steven Schlein, spokesman for Community Financial Services Association, which is based in Alexandria, Va., said the 36 percent interest rate cap would essentially put the industry out of business because it would limit the amount of money lenders could charge on the traditionally two-week loans to \$1.38 for each \$100-amount borrowed.

"The interest rate charge is a red herring because any short-term credit product has a high APR," said Schlein, whose organization includes 60 percent of payday lending companies. "Bank draft protection is 900 percent. Our customers are essentially trying to cover a check. They say they don't want

to bounce a check. They are trying to cover a car payment a rent payment or a utility payment, so they come to us."

To be profitable, he said the industry needs to charge between \$15 and \$17 for every \$100-amount borrowed.

Nixon said during the news conference that credit card companies seem to be faring well charging interest rates of half that.

He cited a Jan. 17 report from the Missouri Division of Finance that shows Missouri residents borrowed more than \$787 million in just one year and paid an average annual percentage rate of 422 percent.

The report showed that the number of payday loans topped 2.8 million loans for the one-year period that ended Sept. 30. That's an increase of 11 percent from the 2005 report.

Burnett said he has pursued payday loan legislation for four years but his efforts have resulted in just one committee hearing. He noted that several neighboring states have passed tougher laws limiting payday loans.

"We are the last state in this region to do that," he said. "I am optimistic that we will make some progress this year."

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Chamber Spotlight

Anderson Decorative Finishes

Anderson Decorative Finishes was established in January of 2000 by owner/operator Kevin Anderson. Having been in the painting industry since 1984, Kevin wanted to go above and beyond just painting. Realizing the need for more education and training, he traveled across country from Key West, Florida to Seattle, Washington to gain additional knowledge and through this process established Anderson Decorative Finishes. As a result of this extensive training, Kevin can customize walls, ceilings, cabinetry, furniture, flooring, tile and countertops. Believing in continuous education to provide his clients with the most unique and customized finishes, both commercially and residentially, Kevin recently finished training in Vero Beach,

Florida and Yorba Linda, California.

Kevin and wife Kathy visited the Lake of the Ozarks for several years, marketing the area to determine the feasibility of moving and working permanently here. They were able to realize their dream in 2005 bringing the expertise of Anderson Decorative Finishes to the lake area full time.

Anderson Decorative Finishes has a showroom at the Willard Plaza in Greenview and at Ozark Granite Showroom on Hwy 54 in Osage Beach, so you can view Kevin's work. Look for Anderson Decorative Finishes at the Lodge of Four Seasons Home Show, the Product & Services Show at the Country Club Hotel and at the Home, Yard & Dock Show in April at the Osage River Bar & Grill Community Room in Laurie. Visit the website at www.kafaux.com or call Kevin at 573-286-2822. He looks forward to hearing from you.

Lake West Chamber of Commerce.

State lawmakers seek to pre-empt local control

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Although the agriculture, cable TV and telephone bills all are sponsored by Republicans—who control the Legislature—Markenson doesn't believe Republicans are necessarily responsible for what he sees as "a steady trend" in efforts to usurp local control.

Markenson blames term lim-

its, which have forced longtime lawmakers out of office. It's his perception that fewer of the lawmakers have experience in local governments.

Senate Majority Leader Charlie Shields, R-St Joseph, is a former public school board member. He agrees there is a trend toward state pre-emption of local control. Part of that may

be due to the increasing complexity of government issues, he said. And part of that may be due to the lawmakers themselves.

"I think legislators typically think we're the ones who are supposed to control—the world revolves around us," Shields quipped with a tinge of humor and truth. —AP



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Late-breaking tax tips and deductions to save you money

Tax breaks for energy savers, phone users

But parents can lose on "kiddie" tax

(AP) Telephone users, energy-savvy homeowners and parents of older teens should pay special attention at tax time this year.

Even if you don't have to file a tax return you can get a refund on certain telephone taxes.

Late last year, Congress reinstated several popular tax breaks for the middle class, including a deduction of up to \$4,000 for higher education tuition and fees. The provision, which expired at the end of 2005, was designed to help taxpayers whose incomes put them beyond the reach of two education tax credits that primarily help moderate- and lower-income families.

Lawmakers also reinstated a deduction for state and local sales taxes that primarily benefits people living in states without an income tax. Also restored was a deduction of up to \$250 for teachers' expenses.

Congress also took something away from family pocketbooks last year — raising the age at which teens are subject to the "kiddie" tax, the tax on the child's investment income that must be figured at the parent's top rate instead of the child's generally lower rate.

Before, only those under 14 were subject to the higher tax; now, those under 18 are included. That change may ensnare earnings on certain college funds or savings vehicles started before taxpayer-friendly 529 college plans became widely available.

And there's a bit of bad news for packrats. Taking a tax deduction for donating the deteriorating junk in your attic to charity is harder. Household goods and clothing donated after Aug. 17, 2006, must be in "good used condition or better" to qualify for the deduction, available to taxpayers who itemize.

But if you improved your home's energy conservation, you may be able to take a residential energy credit. A credit is a dollar-for-dollar reduction in tax liability, whereas a deduction only reduces the income against

which tax is assessed.

Homeowners who purchased insulation, certain energy-efficient windows, hot water boilers, furnaces, air conditioners or similar equipment in 2006 can claim the residential energy credit. Taxpayers can take a credit for 10 percent of the cost, though there's a maximum, and specific limits apply to certain equipment.

People who purchased hybrid or other alternative-fuel vehicles can also take a credit, though it's reduced if the manufacturer has sold 60,000 or more such vehicles. A list of vehicles and their credits is on the Internal Revenue Service Web site.

Most taxpayers can claim a one-time refund on federal excise taxes for long-distance telephone service — whether for landline, cell phone or Voice over Internet Protocol (VOIP). The government stopped collecting the 3 percent tax after July 2006 after businesses repeatedly fought the tax and won.

You can claim either a standard refund of \$30 to \$60, depending on the number of exemptions checked on your tax return, or the actual excise taxes paid for service billed between March 1, 2003, and July 31, 2006, if you have phone bills documenting the tax. You don't have to itemize deductions to claim this refund.

Even if you aren't required to file a tax return — perhaps your income was too low — you can still get the refund. There's a new form, 1040 EZ-T, for this purpose.

This year the IRS will, if requested, deposit a refund directly into three separate financial accounts, such as checking, savings and retirement. The idea, said IRS Commissioner Mark W. Everson, is to encourage savings and dampen demand for refund anticipation loans, which provide quick cash for high fees using the expected refund as collateral.

Also for 2006, the usual inflation-related increases are in place for personal and dependent exemptions, standard

deductions, thresholds at which certain tax benefits begin to phase out and the maximum income for claiming earned income credit. There's a slight increase in income threshold for the phase-out of the deduction for IRA contributions by joint filers already covered by retirement plans at work.

There's a new wrinkle affecting taxpayers who've hit age 70½, the age at which required minimum withdrawals from IRAs begin. They can now make a direct transfer of up to \$100,000 from the IRA to a qualifying charity. The amount of that transfer is excluded from taxable income.

Though this may primarily benefit wealthy taxpayers who don't need the money, it's also a way for the less-well-off to avoid paying income taxes on their required IRA withdrawals and to put the money to charitable use.

In another IRA-related change, military personnel who received nontaxable combat pay in 2006 can include that as earned income when figuring IRA contributions. That gives them a higher IRA contribution, and if they put money into a traditional IRA, it may also mean a higher tax deduction. (Contributions to Roth IRAs aren't tax deductible, though they have tax benefits later on.)

Congress' restoration in December of the expired deductions for education expenses and state and local sales taxes came too late to be reflected on 2006 tax forms and publications, which were printed earlier in the fall.

To incorporate the changes, the IRS says that some lines on the forms will essentially do double duty: For example, Line 5 of the Schedule A itemized deductions form is for state and local income taxes, but taxpayers who choose to deduct state sales taxes instead will enter that figure there.

The IRS says it will send updated instructions to taxpayers who are mailed tax packets. But with electronic tax preparation and filing skyrocketing, not many people still receive such packets.

Last minute tax changes

Here are instructions from the Internal Revenue Service reflecting tax changes Congress passed in December. The changes came too late to be included in the 2006 tax forms, which had already been printed.

The instructions are especially important for taxpayers who prepare their own taxes and file paper returns, as they may have already received the IRS printed tax packet. Tax software companies update their tax-preparation programs to reflect the changes.

Updated forms, publications and instructions are also available for download and/or printing at the IRS Web site, <http://www.irs.gov>.

FILING DEADLINE

It's April 17, 2007. The usual deadline, April 15, is on a Sunday, and April 16 is Emancipation Day in the District of Columbia, a legal holiday under a new city law. Although it's not a federal holiday, the IRS has extended the tax filing deadline to April 17 because a federal statute says District of Columbia holidays have a nationwide impact.

SALES TAX DEDUCTION

Taxpayers who itemize deductions can choose to claim the state and local sales taxes they paid in 2006, instead of any state and local income taxes they paid. This option is available to taxpayers nationwide, though it's primarily designed to benefit residents of states without state and local income taxes.

Either amount can be shown on Schedule A, Line 5, labeled "State and local income taxes."

If you choose to claim the sales tax deduction, enter "ST" on the dotted line to the left of Line 5.

The IRS will issue Publication 600, containing instructions for figuring the deduction and the sales tax tables for all 50 states and the District of Columbia.

TUITION AND FEES

The deduction for up to \$4,000 of tuition and fees paid to a post-secondary institution is claimed on Form 1040, Line 35, which is the line labeled, "Domestic production activities deduction." Do not use Form 1040A.

If claiming the tuition and fees deduction, enter "T" on the dotted line to the left of that line entry. If claiming both the domestic production activities deduction and the tuition and fees deduction, enter "B" on the dotted line and attach a breakdown of the amounts claimed for each deduction.

EDUCATOR EXPENSES

The deduction for up to \$250 of out-of-pocket classroom expenses paid by an educator is claimed on Form 1040, Line 23, labeled "Archer MSA deduction." Again, do not use Form 1040A. If claiming educator expenses, enter "E" on the line to the left of that line entry. Enter "B" if claiming both the Archer MSA and educator expense deduction, and attach a breakdown. (AP)



Hefty price for loans on tax returns

There are loans for just about everything these days, so why not loans against your tax refund? Bad idea, say tax experts. Such loans provide quick cash at a hefty price. An estimated 12 million taxpayers took out refund anticipation loans — or RALs — in 2004, the latest year for which there are comprehensive figures, according to the National Consumer Law Center. These mostly low- and moderate-income taxpayers paid a total of more than \$1 billion in fees for their easy money.

RALs are a short-term cash advance using the expected tax refund as collateral. Taxpayers get the money before the Internal Revenue Service sends a refund; they sign over the actual refund to the lender. The typical loan period is 7 to 14 days. Many companies offer RALs, though they aren't always called that — look for phrases like "fast cash refunds," "express money" or "instant refunds." Most carry a multitude of fees, sometimes hidden or not immediately obvious to the consumer.

In a 2006 report to Congress, the IRS' Taxpayer Advocate Office cited as typical a \$3,000 RAL facilitated by tax-prep giant H&R Block through lender HSBC Bank. The loan carried a \$24.95 bank account setup fee and a \$75 finance charge — on top of an average \$150 tax return preparation fee.

Last year Block settled a number of class-action lawsuits over its RALs. The company has since lowered fees by 40 percent for its average RAL of \$2,800, said

spokeswoman Kate O'Neill Rauber. Such a loan could cost as low as \$60 when combined with a bank account and Block's "Emerald Prepaid Card."

But that charge doesn't include a tax preparation fee, now averaging \$160. Rauber said the lender, HBSC, "will only provide an RAL through a licensed tax professional," meaning that "to obtain an RAL from H&R Block, a client must have their taxes prepared by us."

Rauber says Block makes sure clients understand that an RAL is a loan and discloses all fees ahead of time.

"We've reached out to consumer advocate groups. We've enhanced our disclosures," she said.

She cites Block's RAL fact sheet to clients, which states they must repay the full amount of the loan "even if the IRS does not send all of your refund." The brochure notes that taxpayers whose RAL applications aren't accepted by the lender-bank still must pay an account fee and adds: "The total cost of an RAL may be substantially higher than other kinds of credit, and you may want to consider other alternatives."

Jackson Hewitt Tax Service, the nation's second-largest tax preparer with over 6,000 franchise sites, offers RALs of up to \$9,999 through a bank lender that can be had in as little as a day, according to the company's Web site.

Fees are withheld from the loan proceeds, which can be loaded onto a prepaid "iPower CashCard." Fees can include a

\$30 bank load fee, a \$20 "Jackson Hewitt Office Fee," as well as various other fees associated with the use of the CashCard, including a \$15 "card closure/cancellation" fee.

The company did not respond to a reporter's repeated requests to make a spokesman available to discuss its RALs.

Critics of RALs, like the National Consumer Law Center, say they amount to loan-sharking — easy cash at usurious rates. Though the volume of RALs appears to be leveling off — the IRS says it processed 9.6 million returns with RAL indicators in 2006, down slightly from previous years — opponents say such loans are still a problem for lower-income taxpayers.

"We're seeing trends in the right direction from at least some of the industry actors, whether due from lawsuits or public attention," said Chi Chi Wu, staff attorney at the NCLC in Boston. Nevertheless, RALs still present "huge public policy concerns"

because they drain money from the working poor, she said.

Data collected by the IRS show that in the 2004 filing season, 56 percent of the 13.8 million RAL recipients — about 7.7 million — were also recipients of the Earned Income Tax Credit, the federal poverty assistance program for working families.

Eligible taxpayers typically need help in preparing the complex paperwork to claim the credit. That can leave them vulnerable to unscrupulous tax preparers, even as they urgently need cash to pay bills, unexpected expenses and tax prep fees.

The IRS does not endorse RALs and notes that with electronic filing of tax returns, taxpayers receive refunds in two weeks or less — though it can take six to eight weeks for those filing paper returns.

Last fall, the IRS reached an agreement with an alliance of tax software companies that provide free tax preparation and electronic filing for taxpayers with adjusted gross incomes of \$52,000 or less. Under the agreement, the companies will no longer offer

RALs to taxpayers who use that program.

The Taxpayer Advocate, an independent office within the IRS that helps taxpayers resolve tax problems, wants Congress and the agency to do more to stop abusive loans — including reducing the time it takes to get refunds and issuing refunds on U.S. debit cards that don't carry high transaction or processing fees.

In part to dampen RAL demand, the IRS this year will deposit a taxpayer's refund directly into as many as three financial accounts, such as checking, savings and retirement.

Still, many taxpayers who purchase RALs don't have a bank account in which to deposit a refund check or can't wait the time it would take to get an IRS check, Taxpayer Advocate Nina E. Olson noted in her 2006 report to Congress.

"It is in the best interest of taxpayers for the IRS and the Department of Treasury to create an environment where the demand for RALs is the absolute minimum," she wrote.

—Eileen Putman, AP



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Senator Carl Vogel Reports

Recently, the passing of two legends from Missouri's rich political history has occurred. Former Lieutenant Governor Harriet Woods and former Representative Gene Copeland (D-New Madrid) died within two weeks of each other.

Woods, who also served in the Missouri State Senate from the St. Louis area, was the first woman to hold a statewide office in Missouri. In 1984 she was elected Lieutenant Governor. She ran for the United States Senate in 1982 against Senator John Danforth and again in 1986 against Senator Kit Bond. Both times she failed by narrow margins. She continued to serve as Lieutenant Governor until 1989. Although she never ran for state or federal office again, she continued to leave her mark in the political arena, serving as President of the National Women's Political

Caucus from 1991-1995. Avid fans of Mizzou football will also remember her as the mother of gridiron star Pete Woods. Pete had a stellar career with the Tigers and played briefly in the NFL.

I had the privilege of serving with Representative Copeland in the Missouri House of Representatives. Copeland was first elected to the House from Southeast Missouri in 1960 and served 19 consecutive two-year terms until his retirement in 1998. He was a member of the House Democratic Leadership Team for more than a dozen years, but when I served with him, he was recognized as chairman of the House Banking Committee. For many years, any issue related to the financial industry in Missouri was directly affected by his leadership. Gene had the reputation for conducting an efficient committee hearing, quickly closing testimony if the person began reading verbatim from prepared remarks. He encouraged testimony from the personal experience of the witness versus the written contents of a lobbyist. His third floor office, only a few steps

from the House Chamber, was a welcome place for legislators, lobbyists, and staff. Representative Copeland was a conservative democrat, and was always successful at the polls because of his attitude toward those who placed their confidence in him. Late in his career he faced challenging reelection campaigns as Southeast Missouri began to swing Republican, but Gene always prevailed in his efforts because he never forgot his roots. Representative Copeland was a gentleman and friend to many, regardless of the partisan differences which often occurred during debate on the House floor.

Whether you agree with their politics or not, both of these individuals left an indelible mark on Missouri's public policy. With their passing, an extraordinary amount of history and institutional memory is lost forever.

As usual, I can be reached at State Senate, State Capitol, Jefferson City, MO 65101 or 573-751-2076, or carl_vogel@senate.mo.gov for your questions, comments, or advice.

Kramer-Owens elected to chair State Committee of Dieticians

Recently, Lois Kramer-Owens, a clinical dietitian with Lake Regional Health System was elected to chair the State Committee of Dietitians in Jefferson City.

According to Kramer-Owens, the purpose of the state committee is to regulate the use of the title licensed dietitian, L.D., in the State of Missouri. The committee generally establishes requirements for issuing and renewal of licenses, investigates complaints and inquiries, and determines disciplinary actions regarding licensed dietitians.

Jan Dungan, Senior Vice President of Clinical Services at



Lake Regional, applauded Kramer-Owens for the personal honor bestowed to her as a result of this opportunity. Additionally, Dungan pointed out this also reflects well on Lake Regional Health System when any staff members are given such an honor. She went on to say, "We are all very proud of Lois and are confident she will represent her vocation and the hospital well."

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Keep Your Kids Safe! Masons team with Lake Regional Health System to ensure kids safety

Child abductions are an awful thing and parents should take any steps necessary to safeguard their kids. This spring, the local Missouri Masons are teaming up with Lake Regional Health System at the Children's Health Fair which will be held at Stonecrest Mall on Saturday, March 17th. Through the Masonic Children's Foundation, they will bring their Missouri Masonic Child Identification and Protection Program, known as MOCHIP, to the event as a free community service.

Children and their parents or guardians begin the MOCHIP process by providing written consent for the process. It is impor-

tant for parents to know that the consent form is the only information that the Masons retain. After enrollment forms are completed, the data is entered into computers. Several laptop PCs will be utilized to help facilitate the process. The children pose for digital photos and then get fingerprinted by local law enforcement volunteers.

The last stop is the "biting station" where Dr. K. L. Young and his wife, Mary Lou, will ask children to bite down on dental wafers called "Toothprints". Toothprints bite impressions are a simple non-frightening way to record children's dental characteristics. Toothprints was developed in the 1980's by a pediatric dentist who

began using dental bite impressions as a way of safeguarding his own child and other young patients. When the thermoplastic Toothprints wafer is softened by the dentist, the child bites into the wafer to record the size and shape of the teeth, tooth position within the arch and the relationship of the upper and lower jaw. Not even identical twins have the same bite characteristics. The saliva adhering to the wafer additionally provides a DNA sample as well as saliva scent for scent dog tracking.

It is recommended that Toothprints bite impressions be taken as early as age 2-3 to record the baby teeth, and then again as the permanent teeth erupt at periodic intervals. To take the impression, the patented thermoplastic wafer will be softened in a hot water bath and your child will be instructed to "open big, big like a lion ..." (then) "bite down tight while I count to 10." It's that simple.

The digital information is saved to a CD which is given to the parent or guardian, along with a color printout of the data, laminated ID cards, the Toothprints dental impression, and an informational brochure explaining the program and providing tips for

protecting children.

Billye Bennett, R.N., Director of Community Outreach, has been coordinating events like the Children's Health Fair for Lake Regional Health System for the past 25 years. According to Bennett, "The addition of the complete MOCHIP program really complements our event. We appreciate the great work of all our volunteers to help keep our children safe and healthy."

In addition to volunteer Masons, several medical professionals and representatives from area agencies will volunteer their

time. LensMart will offer vision screenings and the Lion's Eye Tissue Bank will be screening for amblyopia, also known as lazy eye. Kids can have their teeth, vital signs, height and weight checked. They can also enjoy giveaways and fun activities including face painting, a coloring contest and fun with the Kent Klowns. Door prizes will be given away.

For more information about the Children's Health Fair, call Lake Regional Health System's Education Resource center at 573-348-8222.



Camden County Sheriff John Page fingerprints Casey King of Sunrise Beach for identification purposes.

"Insurance-Wise"

with Steve Naught of Naught-Naught Insurance

Prepared for a breakdown?

Most people have heard of boiler and machinery insurance and feel that they have no exposure to this type of loss. Many would be incorrect in this assumption. The term boiler and machinery is gradually being replaced by the term equipment breakdown or mechanical breakdown. Equipment Breakdown fills gaps left by the commercial property policy and pays for financial loss when equipment breaks down suddenly and accidentally.

Commercial Property policies cover many perils such as fire, wind, and lightning; however they are not designed to cover unique losses caused by equipment failure. Most property policies will exclude losses that are a result of mechanical breakdown, electrical arcing, centrifugal force or explosion of vessels under steam pressure. Not only would the property damage not be covered, but the resulting loss for the interruption of operations would also not be covered. Equipment breakdown coverage would pick up coverage for electrical equipment, air conditioning & refrigeration systems, mechanical equipment and pressure vessels.

Here are a few examples that would likely be covered under breakdown and not under the stand alone property policy. 1) An overload or power surge hits your phone system or switchboard causing damage to the system and downtime at your office. 2) A restaurant's refrigeration unit is damaged when a bearing is thrown causing damage to the refrigerator and spoiling \$5,000 worth in meat and fish. (You would also need spoilage coverage to get the full benefit.) 3) Vibration causes moving parts in an air conditioning unit to seize, resulting in damage to the system. These are just a few common situations.

Not all Boiler and Machinery/ Equipment Breakdown policies are the same. Some have Basic coverage only for the Boiler and machinery and others have Broad or Comprehensive coverage picking up additional electrical exposures. Also, some policies will exclude certain types of equipment such as medical devices or devices used in research.

Be sure to discuss your specific situation and operational exposures with your agent. Steven Naught is a Certified Insurance Counselor with the Naught-Naught Agency. He can be reached at 573-348-2794 or stnaught@naught-naught.com.



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Senator Purgason's Sharing a View of the State

When we were all growing up, we remember hearing the story about an emperor who wanted a new set of clothes. It is the story of the ruler of a distant land who was so vain and so consumed by his appearance that he had a different suit for every hour of the day.

One day a group (just for fun, let's call them politicians) arrived in town, claiming to be gifted weavers. They convinced the Emperor that they could weave the most wonderful cloth, which had a magical property. The clothes made from this material were only visible to those who were completely pure in heart and spirit.

The Emperor was impressed and ordered the weavers to begin work immediately. The politicians, who had a deep understanding of human nature, began to feign work on empty looms. Advisor after advisor went to view the new clothes and all came back talking about the beauty of the cloth on the looms even though none of them could see a thing. Finally a grand procession was planned for the Emperor to display his new finery.

The Emperor went to view his clothes and was shocked to see absolutely nothing, but he pretended to admire the fabulous cloth, inspected the clothes with awe, and, after disrobing, went through the motions of carefully putting on a suit of the new garments.

Under a royal canopy the Emperor appeared to the admiring throng of his people --- all of whom cheered and clapped because they all knew the rogue weavers' tale and did not want to be seen as less than pure of heart. But the bubble burst when an innocent child loudly exclaimed, for the whole kingdom to hear, that the Emperor had nothing on at all. He had no clothes.

I am reminded of this story as I work on the budget for the State of Missouri. To be honest, I am proud of the way the Appropriations Committee works to craft a budget for the State of Missouri. For the most part, both sides of the aisle work together to come up with a budget that we can all live with.

The last few years we have reduced the size of government and balanced the budget without raising taxes. We have weaned

ourselves off the use of one time funds that were so often used for on-going expenses and we have put the State back into a position of getting our financial foundation back onto solid footing.

I am reminded of the above story when I hear politicians in the state talking about a budget surplus. In reviewing the state budget up and down, I must tell you the truth --- there is no budget surplus.

The past two budget cycles, we crafted a state budget based on an average of 4% growth in state revenues. In reality, we grew at about a 6% rate and this gave the state around \$500 million extra that went into our checking account. This is the surplus that everyone is talking about.

Now for the reality of it all. This year's budget calls for us to spend \$8.393 billion. But the collections that we can use in this year's resources are \$8.080 billion. We are "balanced" because we are dipping into our savings account from previous budget years. In this year's budget we are spending \$313 million more than we are bringing in.

Our mandatory growth in this year's budget, which includes Medicaid and School Foundation Formula, is \$394 million. Our discretionary spending is \$258 million. This is a total of \$652 million in new spending.

With all the talk of our "budget surplus," bills have been filed to reduce taxes and increase tax credits. It is fine for government to reduce taxes and send money back to the people who make it. But you cannot reduce taxes and increase your budget at the same time. Proposed tax cuts must be coupled with spending cuts. To do otherwise will put our state back into the budget crisis that we had just a few short years ago. Hopefully, as we move through the budget this year, we will begin seeing the reality of our state budget not the smoke and mirrors that brings out the politician in all of us.

I welcome your opinions and suggestions. You may reach me at 573-751-1882, e-mail to chuck.purgason@senate.mo.gov, or write to me at the Missouri Senate, State Capitol, Room 420, Jefferson City, MO 65101. If you would like to receive these newsletters electronically, please call or e-mail my office.

Computer viruses

continued from page 8

private information off their PC's."

Weafer says you won't see these guys coming. They're smart, sophisticated professional programmers. "It's an intensity and volume that's never been seen before. The attacks are designed to be very stealthy and silent— hidden attacks. If they don't crash your machine while trying to steal your identity," he added, "hopefully the virus will sit in your machine for a long time. Eighty percent of the viruses and worms we see today are about stealing confidential information, or gaining access to your machine. Identities— they're after critical information. One out of every 123 emails is likely to be a phishing attack. They're also smarter, they're doing more data mining.

"Phishing attacks used to be associated with large multinational banks, now they're targeting regional banks, credit unions, local areas. The battleground is currently home users and small businesses. They're

finding that these targets have the assets and information they're looking for, that they can turn into money."

Norton, now Symantec, has become more than just drive repair and anti-virus. Vincent explains.

"What we do has kind of evolved. In the 90's we were pure anti-virus. Today, we're a global internet security firm, from multi-nationals all the way down to home users. A combination of anti-spam and anti-fraud, anti-malware, anti-spyware, intrusion prevention— we have expanded our arsenal of applications and technology, to allow us to get the protection out there. Now for the user, that still may be called Norton Internet Security, but a couple years ago you'd hear 'anti-virus'. Today we've got firewall, anti-intrusion, vulnerability protection, spyware protection, all of these kinds of things in the same box. We've evolved the applications consumers use on a daily basis."

How they go about writing the software that protects us from

the bugs is complex. Outside their products, protecting us from ourselves is another concern.

"We see different kinds of attacks over time. It's not like these attacks are out there forever. Hackers change their tactics, based on what's successful. At the end of the day it's the person sitting behind the machine. Because when you think about it, an email comes into you—if you click on the attachment, if you follow the link, if you go to that dark alley of the internet, that website that looks shady or download something that looks suspicious, you should know you're getting yourself into trouble. A big part is user education— getting people to think. Teaching them about attacks, how hackers have gotten smarter, and what they can do to protect themselves. That's a large part of what we also do today, besides the software."

Viruses and their creators have changed, Vincent says, but so too has the software to protect us. As the attacks become more sophisticated, so too does the protection.

"Today, instead of having very

distinct names of families of viruses, today it's about volume. For example SpyBot. It's a botnet worm. There isn't just one of these— there's actually about 9,000 different versions of this floating around on the internet. So we deal with not just one version, but tens of thousands. We have global twenty-four hour operations around the world, with teams of engineers looking at these coming in. Today what we're designing is corrective technology. These are engines which are designed to deal with unknown threats, not familiar ones. When you think of viruses, it tends to be 'Oh, we've seen this, we know it's bad. Let's get a cure out to protect people.' Increasingly within our products, we have engines designed to say 'This is a keylogger, I can recognize a keylogger. I don't know exactly what it does, but I can protect the user from a keylogger based on it's characteristics.'"

Some basic virus prevention:

Get good, recognized and updated virus protection software. Many of the packages listed in last month's utilities roundup contain anti-virus elements (you can read it on page 24 at

www.lakebusjournal.com, in case you missed it.) Popular anti-virus software include Avast! (www.avast.com - a free version is available), AVG Anti-Virus (grisoft.com - a free version is available) and Symantec's Norton AntiVirus \$39.99. There's also Kaspersky, McAfee and a host of others.

Avoid downloading unknown programs off the internet or those sent to you or offered in emails. Stick with commercial software you can get at a computer store or office supply.

Disable floppy disk booting, to prevent boot sector viruses from loading if a disc is accidentally left in the drive.

Make sure that Macro Virus Protection is enable in all Microsoft programs. Never run Macros in a document unless you know what they do.

Never double click an attachment in an email. Files that end in .EXE, .COM and .VBS are executables and can wreak havoc if they are malicious. Viruses can also be disguised as attachments of funny photos or cartoons, greeting cards, music files and video files. Just don't click those attachments.



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Two day Trauma Nursing course held

Lake Regional Health System recently hosted a two-day training course titled Trauma Nursing Course Curriculum (TNCC). This is exciting news that warrants a bit of pride and recognition to our Emergency / Trauma Center.

According to Shawn Andreasen, "This two day training event in the past has required our staff to attend classes out of town, which is rather costly". Following completion of a training course for instructors Lake Regional Health System now has four qualified instructors on staff to instruct this class, and can now host the classes here at the Lake. The instructors include, Melissa Hunter, Shawn Andreasen, Jen Isenburg and John McNeely.

The most recent course attracted 17 students from Columbia, St. Louis and Kansas City areas. Andreasen said, flyers were sent out to several hospitals, as well as information was posted on the Emergency Nursing Association (ENA) web-site about this twice a year event. From this information and the contacts that followed the class was formed.

Andreasen also said the purpose of this class is to meet



updated requirements mandated by the state. Hosting these courses will not only offer a savings to Lake Regional Health System, but will also stand as a great source of recognition and pride for our Emergency and Trauma Center. Thanks to Shawn Andreasen and all the other staff for making us proud.

Marcy Maxwell, patient, and Shawn Andreasen, RN, demonstrate a primary ABC Assessment. One of the many procedures covered in a two-day training course titled Trauma Nurse Course Curriculum offered at Lake Regional Health System.

AIM supports MO seat belt law legislation

Associated Industries of Missouri (AIM) and the Missouri Transportation Development Council (MTD), a division of AIM, endorse legislation currently being considered by committees in the State Senate and the House of Representatives that would make wearing a seatbelt mandatory in the State of Missouri.

House Bill 90, sponsored by Rep. Neal St. Onge, R-Ellisville, and Senate Bill 17, sponsored by Sen. Charlie Shields, R-St. Joseph, would require drivers and all passengers in cars or trucks to wear a seatbelt. Current law requires that a vehicle's driver and front seat passengers wear a seatbelt and a vehicle cannot be stopped solely for a seatbelt violation.

Motor vehicle accidents, on and off the job, are the primary cause of death and injury in the nation's workforce. According to

the Network for Employer's Safety (NETS), regardless of when, where or why an employee is behind the wheel, when an auto injury occurs there can be a devastating impact on the workplace.

In Missouri, crashes cost employers more than \$800 million annually, and about \$310 per employee.

Injuries due to motor vehicle accidents cost employers with added medical expenses, legal expenses, property damage and lost employee productivity.

In addition, passage of a mandatory seatbelt law would possibly qualify Missouri for an additional \$16 million in federal funds for transportation.

Both the House Transportation Committee and the Senate Transportation Committee, this week heard testimony on primary seat belt law legislation. www.aimo.com.

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Griffin Reflect is a unique iPod and case that looks like the shiny back of an iPod, with a mirrored chrome finish and a rubberized back.

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Discovery Biosphere Terrarium



This biosphere from Discovery can teach kids important things about nature and the environment. They can observe and interact with plants and animals inside it, without directly coming into contact.

Includes parts that may pose a choking risk for small children.

Available for \$40 online from Discovery.com, under Discovery Store.

Pietroguerra FLeX 4.2 Media Center



High tech meets high fashion with the FLeX 4.2, a Mini-ITX powered Media Center from P. Guerra srl in Milan, Italy. This computer, besides sporting all the usual computer geek goodies like a 2.33GHz T7600 Intel

Core 2 Duo CPU, 2GB DDR2 RAM and a 750GB 3.5in vibration damped SATA HDD, is housed in a two-part flexible chassis which can be folded without needing to disconnect any cables. About \$2,700.

TaylorMade introduces the "Burner"

TaylorMade's new Burner® driver is engineered to promote greater distance through faster speed. Faster swing speed. Faster clubhead speed. Faster ball speed. Burner is about coolness and confidence. It's designed for players who prefer to bomb it, crush it, thump it, and grip-it-and-rip-it.

Burner looks fast, feels fast and is fast. It's sleek, sexy and powerful. Its astonishing union of size, shape and clubface technology give it phenomenal forgiveness, allowing it to maintain a level of ball speed on mis-hits that most other drivers can't match. Burner brings out distance that players didn't know they had. It finds power reserves that lie within and lights them on fire.

Throughout development TaylorMade engineers left no stone unturned in their efforts to eke every last bit of speed out of this club. Burner performance starts with the bullet-shaped head, 460 cc, but not awkward or clumsy, like certain box-shaped drivers. The Burner looks fast standing still, and screams

"speed".

Burner employs what we call "SuperFast Technology" to make the club lighter and faster. That includes an extra-light, 42-gram grip that's eight grams lighter than normal; and a long and light TaylorMade SuperFast RE•AX® shaft that weighs just 50 grams, and which stretches the length of the club to 46 inches. The club's total weight tops out at 299 grams, which is approximately 20 grams less than a typical driver measuring 45 inches and equipped with a 60- to 65-gram shaft. The longer length expands the swing arc. Combine the lighter weight with the wider arc and you get a significant boost in distance. Testing indicates that SuperFast Technology promotes a distance increase of six yards.

Not only is Burner extraordinarily fast and long, it's also incredibly forgiving on mis-hits. Its size, shape and strategic weighting create an extremely high moment of inertia (MOI) that makes the clubhead extremely stable and resistant to twisting when impact is made

toward the toe, toward the heel, or high or low on the face. That reduces ball-speed loss, which reduces distance loss.

Ball-speed loss is also dramatically reduced by TaylorMade's Inverted Cone Technology (ICT), — it changes the way the clubface behaves at impact, thereby enlarging the portion of the clubface that delivers fast ball speed.

Thanks to ICT, Burner delivers an incredibly high degree of what TaylorMade calls "effective MOI," which allows this driver to deliver extremely high ball speed—and distance—even when you don't hit the ball flush in the middle of the clubface.

Adding to Burner's distance advantage is the fact that it's also engineered to naturally promote a high and penetrating draw thanks to the combination of its 1° closed clubface and the flex, flex-point and torque of its .350-tip shaft. Additionally, a permanent weight cartridge located in the middle-back of the sole pulls the CG deep and low into the head, making Burner easy to launch high and long. The cartridge also allows TaylorMade to



cleanly and precisely adjust the club's swingweight at the factory.

Burner also comes in a TP version. Differences include slightly shorter distance from the front to back of the clubhead, a 1° open clubface, a slightly shorter length (45.5") and an ultra-light 50-gram RE•AX® TP shaft with ROMBAX and a .335 tip, by

Fujikura. A heavier, 65-gram shaft by Graphite Design is also available. Unlike the Burner, which is draw-biased, Burner TP is engineered to promote a neutral ball flight.

"One more valid point needs to be made, and it concerns sound," said Vincent.

continues on page 35

TaylorMade's new "SuperQuad"

Nearly three years ago TaylorMade introduced the r7® quad, a 400 cc driver with four cartridge ports and 26 grams of movable weight. At the time, the idea of creating a 460 cc driver with four cartridge ports seemed far off. Idea has become reality in the "r7 SuperQuad", a powerful new driver capable of launching the ball with what can accurately be described as a "fine-tuned explosion."

The r7 SuperQuad combines the power and forgiveness of a 460 cc clubhead – the maximum size allowed by the USGA – with the ability to promote changes to the launch angle, spin-rate and trajectory.

The r7 SuperQuad is engineered for players who enjoy tweaking their equipment in attempts to optimize their equipment and eke the absolute most out of their physical abilities. TaylorMade engineers able to incorporate four MWT™ cartridge ports and free up 26 grams of movable weight (two 12-gram cartridges and two 1-gram cartridges) in a 460 cc head. They developed ways to expand the

application of TaylorMade's Ultra-Thin Wall technology throughout the clubhead, including the hosel.

While SuperQuad's bold look is certain to garner looks, its performance is what will close the deal. In a world of 460 cc drivers, this is the only one with four weight ports and this much movable weight (26 grams). The SuperQuad's MWT gives players the ability to choose from six CG locations in one driver. They can raise or lower their launch angle by 1.5°, making a 9.5° driver behave like an 8° or 11°. It promotes a lateral change in ball flight of up to 28 yards -- 14 in either direction. That's the width of an average fairway.

At 460 cc, the SuperQuad's MOI is inherently high. Plus, it receives an MOI boost from the weight of the four ports and cartridges concentrated in the heel and toe areas. Remember, the benefit of high MOI is that it keeps ball speed and distance high on mis-hits. Remember also that TaylorMade's patented Inverted Cone Technology does the same thing that high MOI

does: preserves ball speed and distance on mis-hits. When you combine the effect of the clubhead's high MOI with the positive affect of ICT, the result is an extraordinarily high "effective MOI," which permits SuperQuad to deliver the same type of high ball speed and distance on mis-hits equal to a driver that measures higher than 5800 MOI with a constant-thickness clubface, if not better.

The SuperQuad's performance is further bolstered by the new 65-gram TaylorMade SuperFast RE*AX® shaft with .350 tip by Fujikura. RE*AX® is a tour-proven technology that reduces "ovaling" to promote greater stability and consistency for increased distance and accuracy. Four flexes are available: X, S, R and M.

The r7 SuperQuad is available in four lofts – 8.5°, 9.5°, 10.5° and 11.5°. Its clubface alignment is slightly closed and its CG is exceptionally low, making it a great option for players in the Improving and Skilled category. The manufacturer's suggested retail price (MSRP) for the r7



SuperQuad is \$499. It's available now.

r7 SuperQuad TP

For Tour-Caliber players, TaylorMade has created the r7

SuperQuad TP, which features a 1° open clubface alignment and a higher CG location. It includes six movable MWT cartridges

continues on page 38

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Quarry issue

continued from page 7

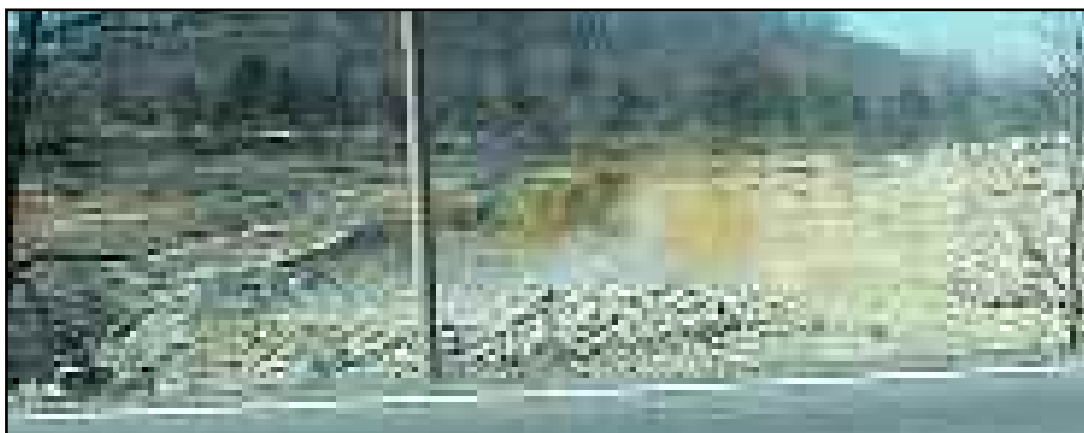
has stated they lack the authority to halt the blasting, control the depth of the quarrying or shut the operation down. Williams said that there was little chance that Sunrise Beach could shut down the quarry, as that would entail a check—essentially buying out the operation.

Representative Wayne Cooper, R-Camdenton, announced he was drafting legislation to further restrict blasting and excavation after meeting with quarry representatives and concerned citizens from the area, but it was up in the air as to whether or not the bill could make it through the assembly this year.

bly this year.

In the meantime, in the absence of a permanent solution, Dittmer and the residents will likely have to sort of the issue amongst themselves. Dittmer says he is ready to do what he can to make the situation better.

"I've met with them, and talked with them and listened to their concerns. I've tried to explain to them how we do it, and how we plan to do it, and what we want—the end results. I don't know if that's going to make them happy, but we want to be good neighbors. Our intentions are to be good neighbors."



During and after photos of the blasting undertook at the quarry.

Ask your mortgage professional

Question: I have been hearing in the news about the increase in foreclosed homes. The news reports focus on how foreclosures affect the Lenders holding the Mortgages. I have not heard anyone explain how it affects the housing market or if it really has an impact on the housing market. Would you please explain from the Mortgage perspective if an increase in foreclosures will negatively affect the housing market. Do you feel there is a potential for an increase in foreclosures?

Answer: Foreclosures definitely have an adverse affect on several aspects of the Mortgage Industry and the local economy. Foreclosures are often times priced lower than other homes on the market. The lien holder is anxious to sell the property in order to recoup their loss. The lien holder in most cases is not interested in making a profit but rather just paying off the amount owed and any costs they incurred in the repossession of the home. These lower priced homes remain on the market for a shorter period of time. When a sale occurs it creates a comparable property that can be used by Lenders, and Appraisers to determine market value. "Sale Price determines Market Value". So a foreclosed home that sells for \$10,000 to \$50,000 less than other homes in the area may cause some homes in the area to decrease in value. In many rural areas this will have a larger impact than in urban areas, simply because of the limited amount of comparable properties that are sold. Lenders want to see the most recent sales history of

the closest homes that are most similar, to the home being financed. An increase in foreclosures concentrated in any one market can cause the value of homes to decline.

Foreclosures happen for many reasons, unforeseen medical problems, accidents, divorce, job relocation and many other reasons. Spending too much on a home should not be one of those reasons, but in some cases the borrowers are not advised properly on the correct loan program to fit their financial needs. Interest only and negative amortized loans are not designed to be long term solutions to your Mortgage needs. Banks and reputable Mortgage companies strive to make sure that foreclosures are not common place. Make sure that you are working with Professionals in the Mortgage Industry to protect our communities and economy from a declining market created by foreclosures.

If you have questions please email them to: answers@lakelake.com or call Andrew Conner at 573-317-1400 **MORTGAGE RESOURCES IN THE MIDWEST.**

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With Larry Salsman
PGA Pro, Sycamore Creek

COURSE MANAGEMENT

by Darrel Willman

The March edition of Problem Shots is a little more head and less technique. Instead of pointing out a particular style of shot that can save your bacon, Larry instead focuses on course management.

"I see people just waste strokes," Larry says, "Just absolutely get up and three putt when they probably shouldn't. You have to kind of think your way around the golf course. You can't just slap it—well you can. You can do anything you want— but you also shouldn't be angry if you don't play as well as you want to. Golf is still somewhat of a mental game—for example, even if it's a line driving hole, you can still visually see where the fairway is cut. Let's say it's tree lined. Most golf courses have enough trees that you can see the left and the right if you stop and look at it. You can say 'OK, this is safe, this isn't.' And work your way through the hole that way."

Finding the safe approach to the green can begin with the course layout on the score card. Often, clubs will list distances to obstructions or landmarks. Sometimes it's enough to see the hole has a severe dogleg, and if the drawing is close to scale you can tell where the turn begins.

A little time at the range can benefit players by learning how far they can hit a given club. Instead of just taking out your

driver at the range, take along a notebook and get distances.

Hit each club five or six times to get a good idea of how far the ball carries. Write them down, and then do it again a few days later. Knowing that you hit your seven iron 145 yards, you can get it out when the dogleg begins at 150 out.

Larry says, "A lot of times, use the markers that are out there. If you don't have a good course map or yardage, notice where the 150 marker is. Notice where the 100 marker is. Find out what the colors are at the course you're playing. Number one at Sycamore is a dogleg right. Let's say it's 300 yards. You have a 100 yard marker at the corner of the dogleg. So I should be able to look at it and say it's 200 to the corner. So many people will not put two and two together to do that — to think their way around the golf course. And not get into trouble."

Larry adds that any given player will hit one club or another better, prefer a given distance— we all have favorites.

"Play to your strengths," he adds, "if you feel more comfort-



Larry Salsman

able at 100 yards or 80 yards or 70 yards— lay up. Especially on par fives— I'll see people hit a good drive, go ahead and smash a three wood, and get into a 40 yard range. But they're not comfortable at 40 yards. Then they chunk it twice, maybe knock it on and then make bogey. If they'd have hit driver, then maybe a five iron to leave 100 yards out— knowing they hit the 100 yard club well— they may have made par. You have to think your way around. It's not always the John Daily 'bang it and go find it' mentality. That's kind of where golf has started to go— rip it, go find it, smash it again— but then be mad that you didn't play well doing it."

This spells time on the range again, something we can't all manage. But some practice time is key if we're to have a round and in Larry's words, 'not be mad about it'.

"It's the same thing with chipping and different clubs. Don't ever try to hit a shot that you've never practiced before, never tried on the range. Never try a shot that you can't hit well six out of ten times. Because you're never going to be perfect in golf, but you at least want the odds with you— that you're going to pull it off as opposed to not. For example, you're not driving well, but you know you can hit your three wood. Hit the three wood off the blocks. Or, hit a five wood. Hit seven iron. Hit whatever you have to do to keep it in play."

Getting the ball onto the fairway and keeping it there and out of the obstacles is a clear path to better rounds and lower scores. Larry adds, "Because I've always laughed— everyone had one growing up. There was the older man who didn't hit it very far, but he'd hit it dead straight every time. He

got on the green, and then two putted. He kicked everybody's butt, because he shot about two over and you never could quite figure out why. The secret to the game is getting it in the hole. It doesn't matter how it gets there. There's been a million ugly hole-in-one's, but they're still a one— and that's all there is. You've got to get it in the hole.

"The guys on tour take it more seriously than anybody else— the short game. They all tee the ball and hit it well, but they're hitting seven greens out of 18 and still shooting 56? How does that happen? Get it up and down. A lot of one putts, a lot of up and down from marginal lies. A lot of short game."

Larry adds, "If you can use your wedge effectively, with a chip shot, with a running shot, if you can use your wedge effectively through the rough and the sand from 100 in— you can cut down on the error shots in that critical area and get on the green. Then be practiced enough on putting— chances are you're going to drop 8-10 strokes off your game almost immediately."

Look at the par on almost every hole— half of those strokes are short game strokes. Par four, two of those are supposed to be putts. On a par five, three of them are probably going to be from 50 to 100 yards in. Half the round is the short game. If you're going to look at it that way, how many times do you hit a driver on any golf course? Usually 14 times over the 18 holes. 14 strokes out of 72. But how many times do you use your putter? Probably around 36. Sometimes more, sometimes less, but it's in the 30's usually. That's where it's at. You've got to spend less time banging and driving and more time on practicing putting."

"Play with the shot you brought. For some reason, that day you're slicing or hooking— play it. Don't try to fight it for 18 holes all the way around and try to fix it on the course. If you hit a 10 yard cut, play a 10 yard cut. Aim left. If you're hitting a 20 yard slice, aim left. And just keep it in play. The range is the place to fix problems, not in play. Go to the range, try to work on it there, and then when you show up to play, dance with the shot you brought. That's all that you can do." n

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TaylorMade's "Burner"

continued from page 31

"TaylorMade's design goals include making the best-sounding drivers in the business. It's not easy to produce great sound, otherwise nobody would discuss it. How a driver sounds is especially important to good players, and another reason why TaylorMade drivers are so popular among tour pros. The Burner and Burner TP each sound solid, strong and sharp at impact, like the crack of a whip."

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Fairway & Greene debuts new 2007 ladies' apparel line

Fairway & Greene fine-tuned its overall ladies' collection by making a tremendous financial investment into fit and fabric. "Women want clothing that fits, is comfortable to wear, looks good on and that they can buy with confidence from season to season, fabric to fabric, and know that it will fit and perform consistently," says Schleifer, who also points out the golfer-man logo seen on the company's men's line has been removed

from the ladies' main label to give the ladies' line its own identity.

"What a beautiful collection," says Sharie Racine, buyer/merchandise at Castle Pines Golf Club in Castle Rock, Colo. "The ladies' fall line for Fairway & Greene is just what the golf industry needs. It is a line very reminiscent of timeless elegance from people like Audrey Hepburn, Grace Kelly and Jacqueline Kennedy. This is an

investment in your wardrobe. The Fairway & Greene woman will feel just as confident and sophisticated wearing this collection to a luncheon, board meeting or to play golf. The fabrics are luxurious and affordable. I can't wait to wear it!"

The Ladies' Summer/Fall 2007 Collection features Catalina Cove (Late Summer), Maple Ridge (Early Autumn) and Northern Lights (Holiday).

Catalina Cove's colors are

Navy, White, Lapis (Rich Sea Blue) and Punch (Intense Pink), with accents from the company's in-stock collection of Marigold and Pale Pink. The grouping's cornerstone will be Classic Navy and White nautical prints, which will be in an assortment of bottoms ranging from the company's best-selling golf skirt to updated Bermuda shorts and a new shorter, tapered



golf pant. Pima cotton with stretch will be this offering's fabrication of choice. Cable Sweaters and feminized golf shirts will also reflect the updated classics Fairway & Greene Ladies is known for. A microfleece, water-repellent vest and a re-launch of the highly successful Teflon-coated, Merino-lined wind sweater and a wind vest will also be introduced.

Maple Ridge-comprised of Tangerine, Chili, Cocoa, Palm and Ivory-contains the quintessential fall color palate of oranges, reds, greens and browns with natural accents. The Pima cotton stretch shirts and sweaters are styled to coordinate with the stretch corduroy skirts, leather-trimmed pants and mosaic-printed Bermudas. The Merino Wool stretch sweaters have expanded from solids to stripes and patterns. Ivory and Cocoa comprise an entire collection featuring leather accents and unique applications. Outerwear continues to expand with additional Merino, micro fleece, and the Fairway Club Coat, which is made in a rich cocoa-brown suede with leather trim details. The "silver lining" is a satin mosaic print repeated from the collection in oranges, greens and browns. Another new item is a suede bag in a complementary tangerine color featuring the same satin mosaic lining and brown leather trim as the coat.

Northern Lights is the epitome of luxury and winter retreat-an entire 100 percent Italian Cashmere Collection in Basic Black accented with Aloe, Orchid, Light Charcoal and Ivory. The Cashmere comes from China and is then shipped to Italy where it is cleaned, sort-

ed and spun into yarn form.

"We wanted our Cashmere to be true luxury, special and different from price-driven basics," Schleifer says. "The initial feedback has been tremendous. Our pro shops are looking for special items that they can offer their customers who crave uniqueness, as well as high-ticket items for holiday purchases."

The coloring of geometric prints and menswear-inspired plaids are seen in an assortment of skirts, pants and shirting accents in Northern Lights. Soft and feminine sweaters will be the focus, with a small and tasteful selection of coordinating shirts. The highly successful tropical stretch wool trouser is being repeated in an updated cut and fit. The must-have holiday item will be the Black Suede Quilted Blazer lined in an Orchid/Black/Light Charcoal and Ivory plaid. The same quilted suede from the blazer is interpreted into the perfect-sized bag/tote that is also lined in the satin plaid for added appeal and merchandising.

"Accessories for ladies in the golf shop may be the most exciting category for innovation and growth we have seen in a long time," Schleifer says. "Look to see expansion into more accessories from Fairway & Greene Ladies for Spring 2008. As always, Fairway & Greene is known for its color, its attention to detail and its uncompromising quality. We think that by focusing on all these elements and improving our fit, that we will begin to set ourselves apart in the ladies' business, where price, inferior quality and inconsistent sizing have dominated. Retailers who have seen Fairway & Greene's 2007 lines are ecstatic."

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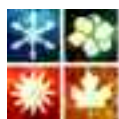
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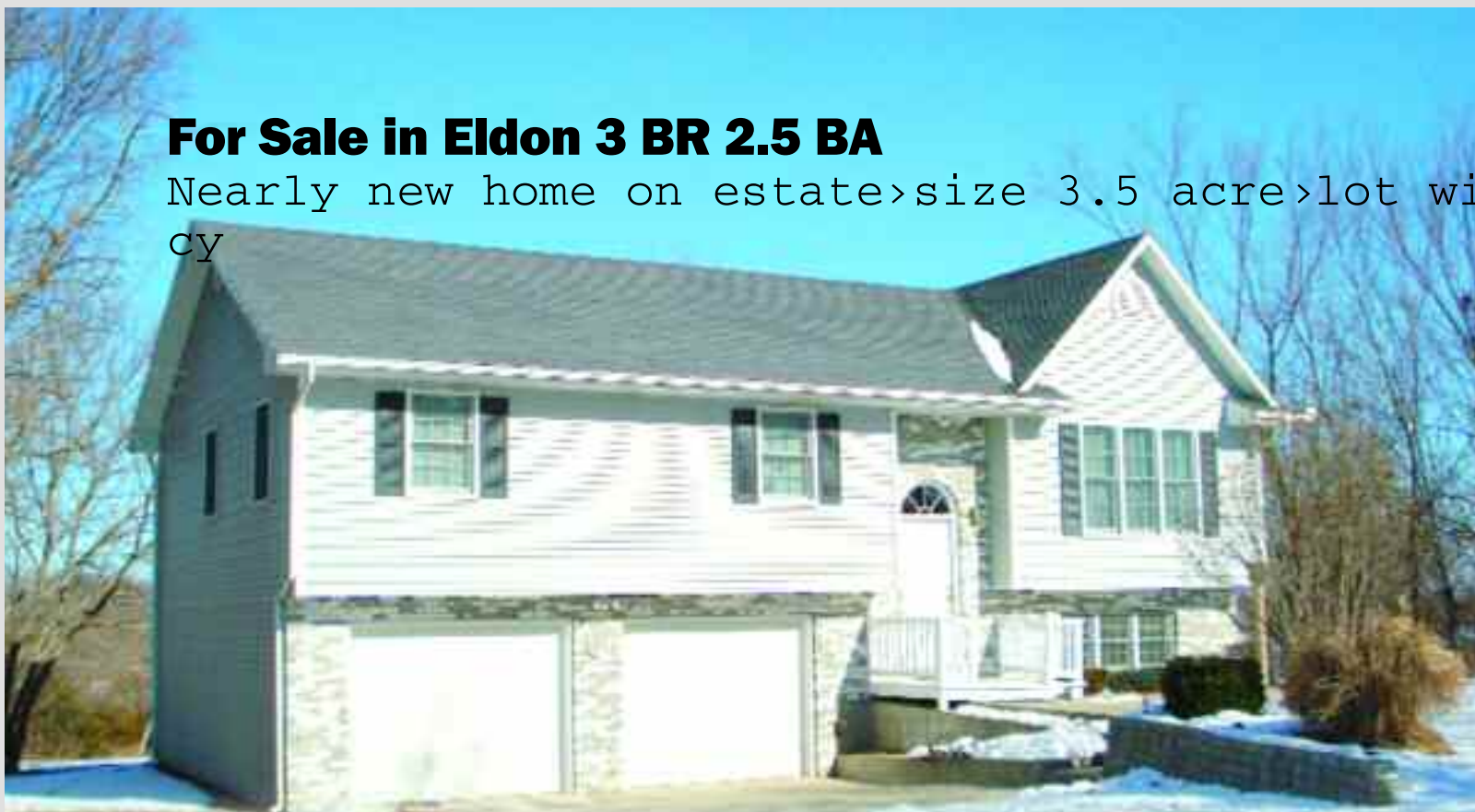


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TaylorMade's new "SuperQuad"

continued from page 32
(two 1-gram, two 12-gram, one 10-gram and one 14-gram) that make 102 CG locations possible, 18 at standard swingweight. The SuperQuad TP is equipped with a TaylorMade RE*AX® TP shaft with Fujikura ROMBAX technology and .335 tip. Three shaft weights and flexes are available - 75, 65 and 55; and X, S and R. The MSRP for the r7 SuperQuad TP is \$725. Available now.

r7 SuperQuad TP 1st Edition

The first model to reach stores in the United States will be the r7 SuperQuad TP 1st Edition. It includes 10 MWT cartridges that make 978 CG locations possible, 30 at standard swingweight. It's engineered with a 1° open club-face alignment and higher CG location, and comes equipped with a 75-gram RE*AX® TP shaft with Fujikura ROMBAX technology and .335 tip, available in two flexes, S and R. It includes a 1st Edition/TP Shield decal on the toe, a 1st Edition black magnetic headcover, a 1st Edition black MWT case, a 1st Edition black MWT torque wrench and a 1st Edition MWT manual. The r7

SuperQuad TP 1st Edition is available at retail now at an MSRP of \$1,000. Wow-- serious driver lust!



Paul's Supermarket Food and Beverage Report

With Steven Hermann
Paul's Supermarket

Preserving Wine

Do you find yourself only going through half a bottle of wine and pouring the rest down the drain? This is something I hear a lot of people talking about and is a reason why people decide not to open a bottle of wine. If you understand the basics of preserving wine, then there is no need to worry about wasting wine. Let's answer the questions why an open wine bottle goes bad, are there types of wine that when open hold better than others, how long can you keep an open bottle of wine, and how to preserve an open bottle of wine.

Wine's primary cause of degradation is Oxygen. Oxygen causes oxidation. Although oxidation eventually is the downfall to wine, it is also what is important to the wine reaching its full flavor potential. Oxidation allows a wine to decant, or breathe. Decanting the wine can be as simple as opening the bottle or pouring the wine into a decanter allowing more surface area of the wine to be exposed and accelerating the decanting process. If you are planning on only drinking half of a bottle of wine, and want to decant it, just pour half out and save the rest in the bottle, as the bottle is the best place to preserve your wine for later.

Certain types of wine hold better than others. Variables regarding the

wine type, method of production, age of the bottle, and on and on, affect the ability to last longer after opening. Dessert wines like Sauternes, most everyday Ports and most Sherries last the longest, but for 95% of all wine, the answer to the number of days that it will keep is simple: Three days for wine that has simply been corked and untreated.

There are many items out on the market to help preserve wine longer, though they will not stop the inevitable wine's decline. Some of these methods will extend the wine's life from a couple of days to a couple of weeks. There is no absolute guarantee that you will get a certain amount of time from preserving your wine, but you should notice a trend to how long your wine keeps with your method of choice. One method is simply refrigerating wine and is the easiest way to keep wine for a couple of extra days. You can buy stoppers and gadgets to create a slight vacuum in the bottle, which pulls out some of the oxygen. There are wine preservers composed of inert gasses and when used keep a thin barrier between the wine and oxygen. This is the best method to preserve an open bottle of wine, but when it all comes down to it the wine is going to eventually be destroyed by oxidation.

If you do not have anything to preserve wine, I suggest buying an inert gas wine preserve. This has saved a lot of good wines from going bad in my house. It has allowed me to enjoy wine when I normally would have not opened a bottle. Next time that you hesitate to open a bottle of wine, be prepared, have a wine preserve and save your wine for another night and from the drain!



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Ninth annual Westside Road Clean-Up April 14

It is hard to believe, but this will be the 9th annual Westside Road Clean-Up Campaign sponsored by the Lake West Chamber of Commerce. Saturday, April 14 from 8 am to 4 pm., dumpsters will be available in Gravois Mills, at Hwy 135-3 at the Hop and Go, on the lower level parking lot of Bank of Versailles in Laurie and in Sunrise Beach at First National Bank to receive the mounds of trash bags anticipated. It takes everyone's help to ensure that the goal to provide a cleaner safer environment can be

accomplished. Appliances and tires picked up on the roadside will be accepted at the Laurie location only! Sorry, we can not accept foam! Bags are available at the Chamber office in Sunrise Beach and Laurie City Hall. A special thank you to all of the volunteers and sponsors of this event because without you, this annual cleanup would not be possible. For more information, contact the Chamber office at 374-5500.

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State Fair Community College seeks to establish scholarship fund

John and Lynn Farrell of Farrell Real Estate Co. in Osage Beach are chairpersons of the Lake of the Ozarks division of the college's capital campaign and have been leading the effort to raise \$250,000 to establish the scholarship fund. More than

\$115,000 in cash and pledges has been received.

"We are committed to supporting our community college," says Mrs. Farrell. "Its presence here at the lake will enable high school students as well as adults from the area to receive a quality

education close to home at an affordable price."

State Fair Community College has been offering college courses in the lake area since 1983 and recently moved its extended campus site from Camdenton

continues on page 42



John and Lynn Farrell of Farrell Real Estate Co. in Osage Beach have pledged \$25,000 to State Fair Community College's Power to Transform capital campaign toward the establishment of a Lake Area Scholarship Fund. The fund will benefit students from Camden, Miller and Morgan counties who attend State Fair Community College-Lake of the Ozarks in Osage Beach. Pictured from left, John Farrell, Dr. Marsha Drennon, president, State Fair Community College, and Lynn Farrell.



Lake Regional Health System, Osage Beach, recently pledged \$25,000 to State Fair Community College's Power to Transform capital campaign. Pictured from left, Tom Williams, director of human resources and Michael Henze, CEO, Lake Regional Health System, and Dr. Marsha Drennon, president, State Fair Community College.



Central Bank of Lake of the Ozarks, Osage Beach, recently pledged a gift to State Fair Community College's Power to Transform capital campaign. Pictured from left, John and Lynn Farrell, chairpersons, Lake of the Ozarks division, State Fair Community College, Greg Gagnon, president, and Kathy Herx, vice president, Central Bank of Lake of the Ozarks.

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Ad Sales Close April 15, 2007

State Fair Community College seeks to establish scholarship fund

High School to a full-service site in Osage Beach in August 2005. The college offers lake-area residents the opportunity to obtain a two-year Associate of Arts degree for transfer to a four-year college or university, a two-year Associate of Applied Science degree in Business Management, with a choice of

three specialties: Management, Marketing/Retail and Office Management, and specialized courses for job improvement or personal interest. Classes are offered during the day, evening and online. This spring semester, there are about 160 students enrolled.

The State Fair Community



Ralph A. and Diana Hennerich, Four Seasons, recently pledged \$15,000 to State Fair Community College's Power to Transform capital campaign. Pictured from left, Lynn and John Farrell, chairpersons, Lake of the Ozarks division, State Fair Community College, and Ralph and Diana Hennerich.



Four Seasons Group, Inc., Lake Ozark, recently pledged \$12,500 to State Fair Community College's Power to Transform capital campaign. Pictured from left, Lynn and John Farrell, chairpersons, Lake of the Ozarks division, State Fair Community College, and Peter Brown, vice president, Four Seasons Group, Inc.

College Foundation is managing the campaign and manages nearly \$6 million in assets that annually provides more than \$65,000 in scholarship assistance to SFCC students.

Other contributors (not pictured): Page Stores, LLC, Lake

Ozark, recently pledged \$10,000 to State Fair Community College's Power to Transform capital campaign from Mike and B.J. Page, owners, Page Stores.

Ron Massie, D.D.S. of Premier Dental and Oral Health Group, Lake Ozark, recently pledged \$5,000 to

State Fair Community College's Power to Transform capital campaign. Sheri Ewing, Lake Ozark, recently pledged \$5,000 to State Fair Community College's Power to Transform capital campaign.

The Lake Area Chamber of Commerce, Lake Ozark, recently pledged \$1,000 to State Fair Community College's Power to Transform capital campaign presented by Trish Creach, executive director, Lake Area Chamber of Commerce.

Daybreak Rotary of Lake Ozark recently pledged \$2,000 to State Fair Community College's Power to Transform capital campaign, presented by Eldon Becker, president, Daybreak Rotary.

Scott's Concrete, Camdenton, has given \$2,000 to State Fair Community College's Power to Transform capital campaign, presented by Jane Martin, president, Scott's Concrete.

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16th annual Westside St. Patrick's Day Water Parade March 17

This fun-filled day begins with a breakfast buffet at Ozark Bar-B-Que starting at 9 a.m. Parade will take off around noon and travel up the Gravois Arm stopping at several locations and returning around 3:30 p.m. for awards and lots more blarney. The parade theme is Mischief, Madness and Mayhem. The Tropic Island Cruise will be available again this year. Tickets for both the

breakfast buffet and the Tropic Island Cruise are on sale at the Lake West Chamber office in Sunrise Beach. Call 374-5500. Registration forms for entering the parade are on line at www.lakewestchamber.com or calling the chamber office. Help us kick off the season by decorating your boat and joining our parade. Start thinking green!

Bill Seebold, 91

Bill Seebold Sr., 91, a boat racing national champion who launched a six-decade family racing dynasty, died of natural causes at 7:30 a.m. Thursday, February 1, 2007.

Mr. Seebold was a native of Granite City, Ill., and resided there until 1973, when he relocated to his 195-acre farm in Iberia, Mo. He was a long-time member of the Granite City Kiwanis Club.

Mr. Seebold, known to the boat racing community across the U.S. as "Grandpa" Seebold, was a skilled machinist who built his own boats and engines and specialized in propeller modification.

"All I ever thought of was boats, boats, boats," he once said. "In 1938 I built my first boat in my basement and bought a one-cylinder engine for \$15. Then I just rode up and down the Mississippi. I didn't go very fast, only about seven miles an hour downstream and a mile an hour up. But I loved it."

After World War II, Mr. Seebold built a runabout capable of 58 m.p.h. and began competing in regional and national boat races. In 1955 and 1956 he won championships in the C Racing Runabout and C Racing Hydro classes of the National Outboard Association. He retired from driving racing boats in 1960, but continued to serve as crew chief for his son, Bill Seebold Jr., and later grand-



sons Mike Seebold and Tim Seebold. All three have won national and world championships.

Mr. Seebold entered the marine business in 1949, operating first out of the family basement and later from Granite City Boat & Motor on Madison Avenue. He sold the business in 1973.

Mr. Seebold is survived by his wife of 68 years, Pauline Burnett Seebold; two children, Bill (Lynne) Seebold Jr. and Annette (Michael) Gillis; grandchildren Mike (Lori) Seebold, Kim (Nick) Dochwat, Tim (Debbie) Seebold, Cathy (Dennis) Reising and Billy Seebold III; and great-grandchildren Adam (Chrystal) Bernaix, Haley Dochwat and Cally and Katy Reising.

Visitation was held on Tuesday, February 6, at Irwin Chapel in Glen Carbon, Ill. Funeral services were held Wednesday, February 7.

Memorial contributions can be made to the First Baptist Church, 3 Bonnie Drive, Iberia, Mo. 65486; or Legacy Powerboat Ministry, P.O. Box 373, Evinston, Fla. 32633.

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ABWA Woman of the Year crowned

On Monday, April 12th, 2007 the Ozark Paradise Chapter #3250 of the American Business Women's Association (ABWA) crowned their Woman of the Year at their regular scheduled meeting held at Tupelo Honey's in Greenview.

Pictured left to right are runner up Teresa M. Terry who is Owner/Solo Practitioner of Law Office of Teresa M. Terry. She has been a member of ABWA since 2003 and has held many been a

worker and chairperson of many committee's since becoming a member and holds the position of Vice President at present. "Woman of the Year" Judy Smith has owned her own business for many years and has now retired. She joined ABWA in 2003 as well, has been chairperson and worked on many committee's over the past few years, and is the current Past President and Chairperson of the Publicity Committee. Both of these ladies

have been strong supporters of the American Business Women's Mission, which is to bring together women of diverse background, and to provide opportunities for them to help themselves and others to grow personally and professionally through leadership, education, networking and national recognition. The members of Ozark Paradise Chapter congratulate them on a job well done.



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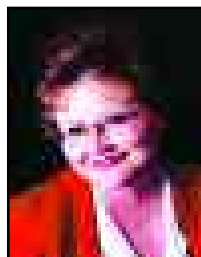
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Arlene Page, pictured with Dan Stone an Optimist Club of Camdenton charter member, reported the move of Camden County Saddle Club to a new site on South highway 7. Optimists meet at CJ's Restaurant at noon on Mondays. Visitors are welcome.

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State lawmakers seeking to pre-empt local control

by David A. Lieb

The answer: Cable TV, telephones and large livestock farms.

The question: In what three areas are state lawmakers trying to take away control from local governments?

In reality, there's a lot more than three areas in which the state is proposing to pre-empt city councils and county commissions. Those are just the most prominent examples.

In fact, some longtime politicians believe the state is increasingly trying to limit what local governments can do.

Democratic Attorney General Jay Nixon drew hearty applause from about 250 people at a Missouri Municipal League conference last week as he derided the state legislative efforts on cable television, telephones and farms.

"There is a growing and alarming trend in our state for state government to try to usurp your local control authority," Nixon said.

If that's the case, some lawmakers reply, it's only because some local officials are getting out of control with their taxes and regulations.

"There are times when the local governments do not take into consideration what is in the best interest of their constituents," said state Rep. Shannon Cooper, R-Clinton.

Cooper is the lead sponsor of a pair of measures seeking to limit local governments' ability to collect taxes from phone companies.

Dozens of cities have sued cell phone companies seeking about \$500 million in back taxes, which the wireless phone companies claim they should not have to pay. Cooper's bill would invalidate those lawsuits in exchange for a partial payment by the phone companies. It also would cap the tax rates local governments could charge to either wireline or wireless phone companies.

Cooper also has proposed constitutional amendment to

limit the taxes that local governments can charge on telecommunications services.

"These cities have had a stranglehold on certain industries— telecom is probably No. 1," Cooper said. "They're not willing to change to allow consumers to have better competition and more choices."

Competition was the most cited reason why senators voted 32-2 last week for legislation that would end a requirement for cable television companies reach franchise agreements with the cities whose residents they serve.

The bill would let telecommunications companies such as AT&T Inc. get statewide approval to offer video service in Missouri. Cable TV companies could opt for that same statewide approval, ending the need to negotiate with cities.

The TV competition bill is sponsored by Sen. John Griesheimer, R-Washington,

who served for a decade as a city councilman and Franklin County commissioner before being elected to the state Legislature in 1992. Griesheimer has always considered himself sympathetic to local governments.

"Generally we do tend to go with local control," Griesheimer said. "However, I'm sorry, sometimes the locals get out of control and they need to be reined in."

Cities, for example, "will tend to tax everything that wiggles and moves," Griesheimer said. "I'm sorry, that's not the proper role of government. Every once and a while we have to jerk their chain."

Gary Markenson, the executive director of the Missouri Municipal League, believes that chain is getting jerked more often. Markenson has lobbied for cities since 1980 and he carries around a list of at least dozen bills this year attempting to pre-empt cities' authority on various issues.

Among those is legislation backed Gov. Matt Blunt that would prohibit local governments from regulating agricultural operations. The effect would be to nullify more than 30 local health and zoning ordinances that primarily target large hog farms blamed by opponents for foul odors, dirty water and falling property values.

Blunt says some of "unreasonable ordinances" are designed to drive farmers out of business.

Nixon said the proposal bows to the special interests of "big pig and big chicken" at the expense of a "good neighbor policy."

"I don't know why any city would want to make life more difficult by abrogating local control to the whims of the Legislature and the influence of special interests when it comes to the health and safety of your citizens," Nixon told the city officials.

continues on page 23

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Patty McNally earns Luxury Home Specialist designation

Realtor Patty McNally has earned the coveted Certified Luxury Home Marketing Specialist designation.

McNally, who heads up McNally Properties' residential division, qualified for the CLHMS program with a proven track record of closings on upper-tier residential lake properties. She also completed a rigorous education requirement on her way to the CLHMS designation.

CLHMS specialized training includes courses on demographics, lifestyles, amenities and trends in the current luxury home market. The certification is designed to give realtors insight into a unique market and provide special skills and knowledge, according to Institute for Luxury Home Marketing President Laurie Moore-Moore. "Affluent buyers and sellers can turn to realtors who have this designation and be confident that they have special expertise and experience in the luxury home marketplace," Moore-Moore says.



Patty McNally

"As lake properties continue to rise in value, expanding my expertise in the luxury home market is a critical element for helping our clients, both buyers and sellers, have a positive experience at the lake," McNally said.

Patty McNally has been a lake realtor since 1998. She holds the Accredited Buyer Representative designation and is a charter member of the Institute for Luxury Home Marketing.

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

Spa Shiki gives CADV \$1000

LAKE OZARK, MO – Approximately 100 people attended Spa Shiki's celebrity makeup artist workshop on February 12, helping the spa raise \$1000 for the Citizens Against Domestic Violence. Spa

Hilton. In addition, Neapolitan has developed makeup products for major cosmetic lines and has worked with Clairol, L'Oréal and other international companies to develop looks for print, platform and runway work.



Shiki presented the \$1000 check at the CADV's board of directors meeting in February.

Celebrity makeup artist Lori Neapolitan led the evening workshop. Neapolitan, an international stylist and makeup artist, has worked with a number of celebrity clients, including Sarah Jessica Parker, Oprah Winfrey, Meryl Streep and Nikki

For more information on Spa Shiki, please visit www.spashiki.com or call 365-8108. If you or someone you know has been a victim of domestic violence or sexual assault, please call the CADV hotline at (888) 809-7233. For information on volunteer opportunities with the CADV, please call 346-9630.

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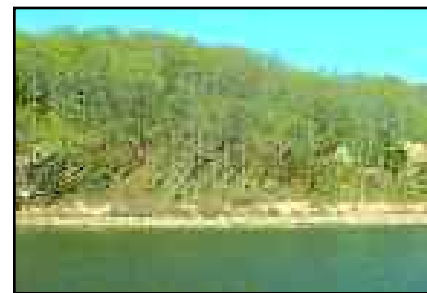
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H.K.'s Hospital Benefit Golf Tournament set for June 8 - 10

The HK's planning committee is hard at work and invites you to become a sponsor in the Lake of the Ozark's most prestigious golf tournament, HK's Hospital Benefit Golf Tournament.

This year's tournament will be held June 8-10, and they want you to be part of it! Please note that this date has changed from previous communications.

This is the 29th year for the tournament and this year's goal is \$165,000 with the proceeds being dedicated to Lake Regional Hospital's Obstetrics Department expansion. The Obstetrics Department has seen a 38% increase in deliveries in the past ten years and 2006 was a record-breaking year with 821 babies delivered.

In the 28 years, almost \$1.7 million has been raised for the Hospital through the HK Tournament.

Various levels of sponsorship

are available and each level has a variety of benefits. Some of the sponsorship levels include a Friday night VIP/Celebrity party to be held at the exclusive Porto Cima Yacht Club complete with



Porto Cima's clubhouse

live music from the Ralph Butler Band of St. Louis as well as celebrities from the Kansas City Chiefs organization; rounds of golf at Porto Cima; and promotional packages. Saturday night

includes a Silent/Live Auction and Pairings Party at The Lodge of Four Seasons and Sunday golf at the Lodge of Four Seasons Witch's Cove Golf Course. It's guaranteed to be an exciting weekend of fun!

Lake Regional Hospital, a 501(c)(3), not-for-profit hospital, is essential to the area and not only benefits those who live here but Lake visitors as well. With your support, Lake Regional can continue to provide the services needed in our growing community.

The HK's committee looks forward to the community's support. Get your sponsorship level in by March 15th to take advantage of all the benefits the sponsors receive, including

the promotional package associated with each sponsorship level. Please call Sponsorship Chairperson Cecilia Thomson at 573-348-0486, ext. 2360, if you have any questions.

Optimist welcomes Zone 6 Lt. Gov.



Dale Wilkerson of Camdenton Optimist Club welcomed Optimist International Zone 6 Lieutenant-Governor Jim Schindler, who reported on district activities in support of area youth. Optimists meet at noon on Mondays. • Visitors are welcome.

Certificate of appreciation



Camdenton Noon Optimist members Tom Skinner (left) and Terry Lewis (right) present a certificate of appreciation to Dave Burnau of the Camdenton Recycling Center.

The Camdenton Noon Optimist Club recently presented Dave Burnau of the Camdenton Recycling Center a certificate of appreciation for his support of the many "Friend of Youth" programs sponsored by the Optimist Club. The Optimist Club collects aluminum from various sources to recycle and uses that money for youth programs. These programs include scholarships for Camdenton area seniors, elementary school perfect attendance programs, providing free

dictionaries to all students, and assisting various organizations with their programs to help the youth of the Camdenton area. If individuals, businesses, or other organizations wish to assist in this endeavor, they may take their aluminum to the Camdenton Recycling Center and tell them it is for the Noon Optimist Club's youth programs.

The Noon Optimist Club meets Mondays at noon at C. J.'s restaurant in Camdenton and visitors are welcome.

Miller named top agent

Tim Tabor, President of the Al Elam Real Estate Co., Lake Ozark, recently announced that Patty Miller, ABR was named both Sales Agent and Listing Agent of the Month for January 2007. Patty Miller has been an associate with the Al Elam Real Estate Co. since 1996, working both with the Al Elam Co. Property Management Division and in Real Estate Sales. Patty Miller earned the Accredited Buyer Representation

(ABR) designation in 2005 by completing a comprehensive course in buyer representation and an elective course focusing on buyer representation specialty.

As a valued sales associate since 1996, the Al Elam Real Estate Co. congratulates Patty Miller on this achievement, and wishes her continued success in the future.

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Grein team attend course



Nancy Hudson



Jessica Esteb



Tricia Hepner

LAKE OZARK – Members of the Tonia Grein Team recently attended the Team & Systems Development University course in Atlanta, Georgia. Nancy Hudson, Office Manager, Jessica Esteb, Closing Coordinator, Tricia Hepner, Client Care Coordinator and Cameron Thomson, Listing & Marketing Coordinator were among those in attendance.

The course was designed to create cohesive, high-energy teams through relationship building, effective communication channels, goal setting, creative problem solving and time management strategies. Team Systems & Development is an intensive three-day course facilitated by the STAR POWER Stars.

"This was a great opportunity for our staff members. The results were seen as soon as they returned from Atlanta and began sharing the knowledge they had gained," commented Tonia Grein. "After sharing the strategies we had learned with the rest of the team, we were able to integrate new methods into our established team system immediately," Hudson added.

Hudson, Hepner, Esteb and Thomson can be reached at the Tonia Grein Team office located on Business Highway 54 in Lake Ozark or by calling 365-9700.

Westside Road Cleanup

The 9th annual Westside Road Clean-Up Campaign sponsored by the Lake West Chamber of Commerce will be held Saturday, April 14 from 8 am to 4 pm., dumpsters will be available in Gravois Mills, at Hwy 135-3 at the Hop and Go, on the lower level parking lot of Bank of Versailles in

Laurie and in Sunrise Beach at First National Bank to receive the mounds of trash bags anticipated. Appliances and tires picked up on the roadside will be accepted at the Laurie location only! Sorry, we can not accept foam! Call the Westside Chamber office at 374-5500 for more.

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US Power Squadron

UNITED STATES POWER SQUADRON - Missouri Ozarks Squadron hold their monthly meeting on the Wednesday prior to the fourth Thursday of the month at B & P Hickory Pit, Hwy 5 and "F" Road, Sunrise Beach, MO.

Social time starts at 6 PM with dinner and meeting to follow.

The United States Power Squadron is a volunteer organization Founded in 1914, the USPS ® is a private, non-profit organization dedicated to promoting safe boating through education.

While private, the USPS has reciprocal relationships with several governmental agencies: the U.S. Coast Guard, the U.S. Coast Guard Auxiliary and the National

Ocean Service.

In fact, successful completion of our Public Boating Courses, are recognized as meeting the educational requirement for boat operation in all states, including the new certification requirements in Missouri for the Certification Card of those born on or after 01 Jan 1984.

For more information please contact Commander J. Borsheim at 573-365-5459.

Dates for upcoming meetings:

21 Feb 2007, 21 Mar 2007

25 Apr 2007, 23 May 2007

27 Jun 2007, 25 Jul 2007

22 Aug 2007, 26 Sep 2007

24 Oct 2007, 28 Nov 2007

12 Dec 2007 (because of Christmas Holidays)

REALTOR appreciation day

Osage Beach Premium Outlets® cordially invites all realtors for a day of appreciation Tuesday, March 7, 2007.

Present your company identification, business card or payroll stub to receive a free VIP Coupon Book (\$5 value) at the Information Center located on Level 1 by the elevator next door to Big Dog Sportswear.

The first 50 that show identification will receive a free souvenir tote bag. Refreshments will be served at the Information Center Community Room from 10am to noon.

Participating stores will be showcasing the latest in business attire during an informal "Meet and Greet." Free give-aways will be awarded throughout the event.

Osage Beach Premium Outlets is home to over 110 designer and name-brand outlet stores offering savings of 25% to 65% every day. Brands include Coach, Coldwater Creek, Eddie Bauer, Gap, Jones New York, Liz Claiborne, Mikasa, Nautica, Polo Ralph Lauren, Reebok, Tommy Hilfiger and many more.



The Lake Area Chamber of Commerce welcomes the Lake Area Big Brothers Big Sisters (BBBS) organization as a member during a recent ribbon cutting ceremony. Lake Area Big Brothers Big Sisters is a volunteer mentoring program working to improve the lives of children and youth in Miller and Camden Counties by matching "littles" with community and business leaders following a screening and training process. Lake Area BBBS will be conducting their annual fund raising event "Bowl for Kids Sake" at Eagle Lanes, Osage Beach on Saturday, March 31, 2007. For more information contact Program Coordinator, Ken Newkirk at 348-5507. Pictured at the ribbon cutting ceremony along with the Chamber Active Volunteer Ambassadors are Kevin Shelton, BBBS Secretary; Jean Berhorst, BBBS Treasurer; Becky Panchot, BBBS Chair; Cheryl Herbert, BBBS Board; Sandy Chadwick, BBBS Board; Ken Newkirk, BBBS Program Coordinator and Trish Creach, Lake Area Chamber Director.

Local marina undergoes major changes

by Monica Vincent

Beginning in 2006, the first change the Blue Moon Marina and Yacht Club experienced was a change in ownership when local businessmen Joseph Manzer and Raymond Salassa became new partners with Mike

harbor and service boats and meet the needs of the boating customer on the Lake."

From the start Salassa and Manzer looked forward to working with Herman to make major new changes to the marina. In 2006 alone they added a new gas



Herman. Herman had first purchased the Blue Moon in 2002 which was then known as Blue Harbor - an established lake marina since the 1970's.

By 2006 Herman was looking for partners who could help actualize the new standards he envisioned for the marina and returned to Salassa and Manzer. Said Herman, "I'd known Ray since the mid 90's when he built a home for me. I really wanted to get his management expertise involved, and that freed me up to fill slips at the marina and generate service work." Manzer stepped in with extensive construction knowledge and oversees all the new building projects at the marina.

One of the first marinas established in Osage Beach, the Blue Moon is close to most major restaurants by water and land. They are situated on seven acres with 1000 feet of shoreline at the 20 mm of the main channel between the Grand Glaze Bridge and Shooters 21, and by land turn right on Nichols road off Hwy 54 (by the hospital), to Dude Ranch Rd. where you make a right and follow the signs to a newly paved road entering the marina.

Says Salassa, "Our goal is to improve Blue Moon Marina & Yacht Club to become one of the finest marinas and yacht clubs to

dock with five gas pumps offering leaded, high test and diesel fuel with two pump-out stations. They also remodeled the store offering upscale clothing, hats, sunglasses, flip flops, wine, beer, liquor, boating accessories and marine supplies.

The Yacht Club also saw major changes with the upgrade of over 100 wet slips of varying sizes for yearly or monthly rentals. They are in the process of adding another brand new dock with slips ranging from 36 feet to 54 feet in length. The slips are cleaned, sprayed for spiders, and maintained regularly. Along with calm water, each slip includes wireless internet, cable, electric and water.

The improvements also extended to the newly remodeled parts and service department staffed with three full-time certified technicians.

"You haven't seen the end of all we are going to do here", says Salassa. "Soon we'll be adding more parking, and by next year the Blue Moon will have a new swimming pool, new club house, and new bath and laundry facilities."

You can contact the Blue Moon by calling 348-3178, by email at BlueMoonMarina@charterinternet.com, or view their facilities online at www.bluemoonmarina.com.

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The original Linn Creek

Lake Stories

continued from page 14
businesses. In fact, they fought tooth and nail through the courts to stop the project. But the legislature had given the power company the right of eminent domain, and the town was doomed. During the winter of 1930-31 all the buildings were either knocked down or

burnt.

Union Electric helped build two new towns to replace the dying Linn Creek. One was New Linn Creek, located some two miles up the creek valley and out of harm's way. It is the Linn Creek that we all know today. The other new town became Camdenton — the replacement county seat.

Linn Creek's cemetery was not affected by the lake waters;

it remains today as a melancholy sentinel, perched on a hilltop overlooking the drowned valley. And while the original Highway 5 is covered by the lake for several miles, old Highway 54 is still in use and comes to within a few hundred feet of the former town. It is today's Lake Road Y-30, otherwise known as Grandview Lane.



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Ribbon Cuttings



The Lake Area Chamber of Commerce proudly welcomed Ozark TV during a membership ribbon cutting. Ozark TV is dedicated to bringing the Lake local programming all about the lake. Up to the minute news and weather can always be found on www.ozarktv.com. Ozark TV can be found on Charter cable channel 98. Ozark TV's is located at 3621 Hwy. 54 in Osage Beach, 573-348-1333. Pictured are the The Ozark TV team: Paul Meyers - Owner (with scissors), Ned Soseman, Tony Leuchtman, Melanie Parker, Lydia Levine, Chelsea Appleberry, Mike Anthony, Samantha Edmonson, Shawn Kober, Gary Wilson, Olmedo Herrera, Willie Beck, Stephen DeWalt, Deborah Wolfe, Carissa Dawn, Randy Smith, Randy Jones, Elaine Brewer, Dallas Heimburg; the Chamber Active Volunteer Ambassadors, Chris McElyea of Central Bank and Trish Creach, Lake Area Chamber of Commerce Director.



The Lake Area Chamber is proud to welcome as a new member Our Place Deli & Pastry located at 2545 Bagnell Dam Blvd next to the tower in Monarch Plaza on Business Hwy 54. Call 573-365-2850. Participating in the ribbon cutting ceremony are; Randy Scott-Owner; Moran Rice-Owner; Jordan Abbott; Taylor Scott; Nolan Scott; Tiffany Saling; Cody, Dale, and Phyllis Drenbenstedt; Polly Scott Inlow; Betty Wray; Rick and Ruby Scott; Christine Hentz, Marketing Director, Lake Area Chamber and the Lake Area Chamber Active Volunteer Ambassadors.



The Lake Area Chamber of Commerce is proud to announce the addition of a new member, The Sign Source. All manner of signs from regular aluminum, plastic, and plywood signs to full color digitally printed banners, signs, vehicle graphics, posters and photomural wallcoverings. 4691-B Highway 54, between Shoney's and King's Plaza. Pictured at their recent ribbon cutting ceremony along with Chamber Active Volunteer Ambassadors are Steve and Jennifer Siu, Owners (with scissors); and Mathew Yackich, Technician.

Ribbon Cuttings



McClure Engineering recently conducted a Lake Area Chamber of Commerce ribbon cutting ceremony at their location in the Cliffside Building, Suite 203 in Lake Ozark. Pictured in the ribbon cutting ceremony are Paul Sale, City of Lake Ozark Mayor; Terry Lutz-President; Jeff Schug-COO; Tony Gammon-Project Manager; Jeff Segin-Director of Client Relations; Jerica Holtsclaw-Project Manager; Adam Ramseyer-Engineer; Vicki Sleed-Administrative Assistant and Joe Roeger, Lake Area Chamber Board Member.



The Lake Area Chamber is pleased to announce a new member Bobby Medlin, CPA. Bobby has three locations: 752 Bagnell Dam Blvd. Suite B, Lake Ozark 573-365-9400, Tipton, and California Missouri. Pictured in the ribbon cutting are Chad Rogers, Lake Area Board Member; Bobby Medlin, Owner; Cathy Alderman, Senior Accountant; Patricia Higgins, Firm Administrator; Jason Blankenship, Staff Accountant; Christine Hentz, Chamber Marketing Director and the Chamber Active Volunteer Ambassadors



The Lake Area Chamber is proud to introduce one of its newest members, Olympus Media. Olympus purchased Elliot-McDonald Outdoor in July of 2006 and has over 900 billboards in Missouri. Olympus is located on Business Hwy 54 across from JB Hooks and can be reached at 573-365-4387. Featured in the ribbon cutting photo are Shawn Myers, Sales Executive; Lindsay Perry, Sales Executive; Alde Drapiza, Operations; Brian Foosse, Vice-President/General Manager; Amber Elliot, Office Manager; and John Duba, Sales Executive.

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



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

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Office space—a new wave of development

by Mike Gillespie

While retail space is usually seen as the most common form of commercial development at the lake, there is a trend toward building more office space. The dividing line between retail and office is sometimes blurred by the fact that many buildings feature dual usage. But whether a building caters exclusively or only partially to office space, developers are keen on the notion that office space is in demand — and they are designing new buildings with that in mind.

"At one time there was a real shortage of quality office space," says Mike Terry of Community Real Estate in Lake Ozark. Terry's firm is the agent for Bittersweet Place, a twelve-unit shopping center and office complex near Route HH and Cherokee. "With the type of clientele in the service industry businesses that are moving to the lake, and with people who want to have great visibility on the highway, or who want to be located in higher end areas, there just wasn't a lot going on. So several developers have decided to step up and start building to meet those needs."

Terry says the demand for better office space is being driven by bankers, lenders, physicians, and professional people. "They're looking for something a little nicer than what was available," he says.

In many instances, prospective tenants have decided to build office space for themselves, with additional suites available for lease. The advantage is obvious: the tenants generate long-term income that helps pay for the building.

That's exactly what Tonia Grein did three years ago. Her building, called Crossings West, located across Bagnell Dam

Boulevard from J.B. Hook's, houses not only her real estate firm, but also includes the offices of a land developer, a mortgage company, an electrical contractor, and an insurance company. Four of her tenants were new businesses, a fact that seems to confirm the notion that office space sells. All of her eight units are leased — and they filled quickly.

Before making her move, Grein had considered building a small office structure just for her company. That idea was quickly cast aside in favor of a multi-tenant structure. "For one thing, I wanted the synergistic effect of having other businesses next to ours," she explains. "I thought that would be a benefit for our company."

The other reason was the income generating potential. "I just didn't see how this could possibly be a bad investment for long-term. I would do it all over again in a heartbeat — and I'm looking forward to doing it again. I would love to do another commercial building, as an investment."

For attorney John Curran, the decision to build was based on need. "Our firm had been located in the Central Bank main branch since it opened in the mid 80s," he says. "However, we finally got to the point where we needed more room than what we had there. The space was designed to accommodate two or three attorneys. We were up to six and a couple paralegals in the legal firm. And Lake Ozark Land and Title, my family's business, was also overcrowded."

"At the same time, Central Bank was also out of space and they needed the area we were occupying. The combination of the two factors forced me to look elsewhere," Curran says, adding

that when he started his search three years ago, he had no intention of building. "For an operational service business such as mine, there aren't any real tax advantages to owning a building rather than leasing. And leasing certainly would have taken a lot less time! I would have been perfectly happy continuing in that type of an arrangement; however, I couldn't find anything large enough that was satisfactory. When I started looking, these other new office buildings weren't constructed yet."

Curran's new facility, located at 3750 Highway 54 in Osage Beach, just north of Chili's Restaurant, is 37,000 square feet. The building, which appraised at just over \$4 million, consists of 25,000 square feet of office space and has a 12,500-square-foot underground parking garage.

Curran says he also has switched roles from leaseholder to landlord. A large portion of his building is now rented to Health Systems, Inc., a nursing home management firm. "That was nice! They called and wanted the whole floor and I was happy to lease it to them," he laughs. "That certainly sweetens the investment!"

Camdenton Assistant City Administrator Steven Craig said while there isn't any office construction underway at the moment, he expects his town to soon flourish with retail and commercial developments — including buildings to house realtors who will be busily marketing all the new homes that will be built in the area.

"A new medical facility was completed last fall on North Highway 5," says Craig. "But Camdenton is in the same situation as other areas — we don't have a lot of excess office space that's

not currently being used. So while we don't have any of those types of buildings under way right now, I know developers are poised to begin as soon as the Highway 5 Expressway is completed," he says. "We're still working with the developer, but the plan for the new TIF project across from the Super Wal-Mart calls for 764,000 square feet of retail and commercial space. In addition, the city recently annexed 300 acres, which took us to the water's edge and will include homes. We are on the verge of a development explosion — and I'm sure that will also have to include space to hold all the offices that will be needed."

Frank Christensen, of RE/MAX Lake of the Ozarks, has produced a new type of office building for the lake area. It's a four-story professional office building called The Landmark Center, located on Highway 54 across from Staples. It's different in a number of ways.

"This is more like what you would see in Kansas City and St. Louis," says Christensen, who describes it as a Class A smart building. "It's got fiber optics wired in and state of the art construction — brick and concrete steel. When you walk into the offices, it looks like you're walking into a Wall Street corporate headquarters. There are polished stone floors, granite countertops, and eight-foot mahogany doors."

Second, says Christensen, it's deed restricted. "There can't be retail or medical," he explains. "It's just for professional offices like real estate, or financial, or attorneys. We're looking for that type of environment where professionals can work together and network together."

And finally, reflecting a growing trend in office buildings, the business tenants at The

Landmark Center are not just tenants — they are owners. They purchase their space rather than lease it. This office condominium arrangement allows tenants build equity in their investment. "It becomes economically feasible for professionals to own their own space as opposed to either renting from somebody or having to buy the ground and build the building and put in the parking lot and all of the infrastructure," says Christensen.

Real estate broker Bobbi Bash knows something about condominium office space. She was the first one to purchase a suite under a similar arrangement in the Brandon Michael building on Bagnell Dam Boulevard. It has worked out well for her. "Rather than pay rent and have to own an office building, you can have a great office, own the space, and not have to have a huge building," she says.

The Brandon Michael building, which was built some three years ago by developer Rob Enloe, is completely full. Some of the units have been purchased by investors who then rent them out like a condo.

All indications are that office buildings will become more common at the lake. But can there be too many office buildings? "In what I'm seeing," says Tonia Grein, "I just don't think that we have a glut in our market. Every economic factor that I look at points to the fact that this area is growing so fast and there are going to be a lot of businesses coming into this marketplace that are going to generate the tenants. I'm very bullish on this market."

Grein isn't just talking a good game. She plans to start building a second office and commercial structure within a year.

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