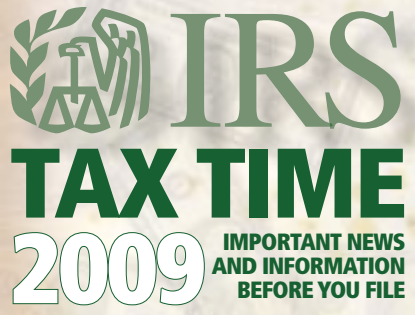


LAKE OF THE OZARKS BUSINESS JOURNAL

NEWS IN BRIEF



Special March Tax Time Section

Our series looks at the changes in the tax code and what they mean to you. Avoid the top ten mistakes and learn about the five important changes in the code you should know about. Starts on page 15

Updated Lake Ozark zoning map now available

Lake Ozark has adopted a new zoning map and amended its Standard Industrial Classification (SIC) codes. Page 9

New 'Billboard Plaza'

The Lake Ozark Board of Aldermen is in the process of establishing a billboard plaza along the future US 54 Expressway corridor. It will run down both sides of the highway between the Osage River Bridge and the Lake Ozark-Osage Beach city limit line. Page 8

Batter Up!

The opening of the new Osage Beach City Park will provide opportunities for more adult softball leagues to be formed. Page 6

Nature-proofing Lee C. Fine

Wildlife and aviation don't mix. At Lake of the Ozarks the hazards are on the ground. page 3

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Dwight Weaver's continuing look back. Page 24

Lake Stories with Mike Gillespie
The popular long-running feature. Page 14

Osage Beach transportation study finds ways to avoid traffic congestion

by Nancy Hogland

After the new US 54 Expressway opens, no longer will there be only one way to get from here to there. However, the city of Osage Beach is looking into ways to offer even more options to get around town.

Last August, aldermen voted to spend \$120,107 on a Transportation Master Plan, focused on improving the city's road system and finding ways to build connector routes that could pull traffic off the Expressway as well as the Osage Beach Parkway. The results of that study, conducted by St. Louis engineering firm Howard R. Green Company, were presented at a meeting in mid-February.

Jason S. Dohrmann and Rick Brown, engineers with the firm, offered a list of close to two dozen alternative connector or service roads. Some of those projects included a connector route between Airport and Old State Park roads; a cut-through from Nichols to Broadwater; a back road connecting Malibu and Murphy and a road coming off Passover Road that would run behind the outlet mall all the way to State Route 42. (A complete list, as well as the

ratings assigned to each to prioritize the projects, is included below.)

The two engineers said the firm first collected data by spending several weeks looking at existing collector roads – roads that smaller streets feed into – and conducting counts.

"Then every Friday evening and Saturday mid morning we counted the magnitude of traffic and also looked at turning movements at eight different intersections. The counts were done either by setting cameras at those intersections or posting people with actual counters who kept track of right and left turns as well as straight-thru traffic," explained Dohrmann, reporting the highest volume of traffic was found on Nichols Road with 5,000 vehicles per day and the road with the highest delays making left turns was on Mace Road. According to city officials, that road will be getting a full reconstruction beginning in 2011.

In addition to conducting counts, the firm's representatives also looked at the individual road travel conditions and rated the roads from "A," being the best with free-flow-

ing traffic, to "F," being the worst with congested conditions.

"We found that all roads were operating at either A or B levels. That's not to say there was no congestion but on those A-level roads, traffic was moving. That means no widening is required. However, when we looked at the intersections of those roads with Highway 54, many dropped to level F," Dohrmann said.

Brown, group leader with the engineering firm, said that's why they were suggesting that when developers came to city leaders with plans to build large complexes off some of the more congested roads, the city should require those developers to put in traffic lights or build connector roads to redirect traffic to another intersection, adding "some road networks may not have to be built by the city."

At the presentation, both City Planner Cary Patterson and City Engineer Nick Edelman expressed concerns that if the rate of growth and visitor traffic continued as it had in the past 10 years, there would soon come a day when both the new Expressway and

Route 54 would be bumper-to-bumper traffic.

"Osage Beach and the Lake area as a whole have tons of vacant land; there is a lot of potential for growth here. We need to take a proactive approach to planning instead of waiting," Patterson said.

Edelman agreed. "When you look at the sewer flows, they're increasing and not decreasing. That shows us that the population is obviously growing. We're not a 'Mom and Pop' community anymore. We need to develop a capital improvement program for the next 10 to 15 years so we can stay on top of things and be able to plan accordingly," he said, adding that the city needed to look at the study as a "living document," that would be revamped as priorities changed. "This is not an exact science. Once the Expressway is completed, we'll need to look at things again."


The only dissenting voices were Ward 1 Alderman Ron Schmitt and Ward 2 Alderman Steve Kahrs who questioned the need for the Expressway and said they felt growth predictions by the Missouri Department of Transportation were inflated.

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BUSINESS JOURNAL



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New law would get help to victims faster

by Nancy Hogland

Missouri State Rep. Wayne Cooper has introduced a bill that, if adopted, should allow emergency responders to arrive more quickly to the scene of an accident on the water.

House Bill 657 requires boat dock owners to post their residential 911 address on docks located on lakes having at least 950 miles of shoreline and lakes constructed or maintained by the United States Army Corps of Engineers. Private lakes or lakes leased to or owned by the State Department of Conservation will be exempt. The bill also imposes penalties for knowingly abandoning boat docks and allowing them to float free and clarifies language prohibiting glass bottles or polystyrene containers, excluding minnow buckets or worm boxes, on Missouri rivers and streams.

"Getting addresses on boat docks will help us tremendously – not at just Lake of the Ozarks but on all lakes throughout the state," said Colonel Rad Talburt, head of the Missouri State Water Patrol, who requested the action. "A lot of people call us when they come across bad situations, but they don't have any way of knowing exactly where they are. And although most of our officers know the lakes well, this will still be extremely beneficial in helping us locate them faster."

The law requires dock owners to post the addresses in block-style letters and numerals no smaller than 3 inches on the lake side of the dock and in a place that is visible from the main channel or the cove. The address must also be placed against a background of contrasting color. The law also requires that dock permit numbers be posted.

If passed, the law will go into effect this August. However, Talburt said residents will have a couple years to comply.

"We'll do some public awareness campaigns and the officers will talk to people out on their docks. We believe because this is in everyone's best interest, everyone will be willing to obey the law," he said. "If not,

we can issue tickets that will carry a \$25 fine, but we're hopeful that it won't come to that."

However, some think it may be more difficult to get residents to comply that what Talburt expects.

While it's been nearly four years since new E-911 addresses were assigned in Camden County, many homeowners still have not posted the correct numbers on their houses. A drive through several areas of Horseshoe Bend found about a fourth of the homes either had no address posted or still carried the old address used before the new addressing system was adopted.

Village of Four Seasons City Clerk Tom Laird said while he believes the majority of full-time residents understood the need for the addresses many second-home owners had different priorities.

"When they come down to the Lake on a 90-degree day, their first thought is not buying and posting new letters on their homes - or docks. Most just want to head out on to the water," he said. "Our city attorney has sent letters for us and we've brought the matter up every chance we get but we're still struggling to get people to comply."

Sgt. Jeff Morgan with the Camden County Sheriff's Department said the lack of proper addressing makes it harder for emergency responders to do their jobs.

"People need to realize the whole purpose of this new addressing system is to assist us in locating them in an emergency. Just a few minutes of trying to locate a home can make the difference between life and death for a heart attack victim," he said.

In 2005, members of the Camden County 911 Mapping team drove every road using a GPS system. According to Jr. Reiter, mapping and addressing specialist for the county during the process, the system was based on 1,000 numbers to every mile. All structures were assigned an address based on the actual distance from the main intersection. The last

number in the address was assigned based on direction – houses on the north and west sides of the road were given odd numbers; buildings on the south and east sides of the road end in even numbers. The odd-even designation was based on the lay of the road at its origin.

Condominium units received at least two extra digits at the end of the address. The first number signifies which floor is lived on; a letter of the alphabet identified the location in the building. The first condo on the left is "A," the second is "B," and so on. So, if the address is 342-1B, the building is a little more than three tenths of a mile down the road on the south side; the person lives on the first floor and is the second condo from the left of the building.

According to Reiter, the addressing was required because in some instances, houses had been used only as vacation homes and had never been assigned an actual street address, making it next to impossible for emergency responders to locate their victims. The addresses are to be posted in a location that is visible from the road and at night. Although any road longer than 1,000 feet was assigned a name, on short stretches or where homes are built on a common drive, a post bearing all the numbers assigned to those structures on that drive should be placed at the intersection and those buildings should all be individually marked.

According to Mike Cleary, spokesman for AmerenUE, the power company hasn't taken an official position on HB-657 but is circulating it to key people within the company who are familiar with Lake issues for their comments.

"In principal, as a matter of public safety, it looks like a measure we could support. All new docks are currently required to display their E-911 addresses, but there are approximately 25,000 existing docks on the lake and this bill would require them to post that address as well," he said.

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Nature- proofing a priority at Lee C. Fine airport

by Nancy Hogland

The recent crash of US Airways Flight 1549 into the Hudson River showed all too plainly that wildlife and aviation don't mix. At Lake of the Ozarks the hazards aren't only in the air — they're on the ground.

That's why Osage Beach city officials were pleased they were able to obtain a grant that will allow them to clear some 38 acres of trees and erect a 10-foot tall wildlife fence around Lee C. Fine Airport. The airfield is located in the Lake of the Ozarks State Park, which is owned by the Missouri Department of Natural Resources.

"You have to wonder why on earth they decided to put the airport there in the first place — especially with the huge deer population we have at the Lake," said City Administrator Nancy Viselli. "We've heard from pilots who have had to swoop down and buzz the runway two or three times to chase the deer herds off so they could land. We've had a geese problem too, but since we're in a park, we're limited to

what we can do. I'm just glad we can have the fence — and I'm happy we were able to obtain a grant to build it. The city

will be used to update the airport.

The federal grant will pay 95 percent of the project costs up

of the costs up to \$1.5 million and the city will be required to pay the additional 10 percent. The total projects cost to the city will be approximately \$100,000.

During the Feb. 19 board meeting, aldermen approved awarding a bid of \$567,344.60 to Richardson Construction of Ashland, Missouri for construction of a fence and a fee not to exceed \$11,500 to Bucher, Willis and Ratliff Corp., an engineering firm who helped draw up the plans for the project.

Viselli said obtaining the grants was a several year process.

"First, because the grant required us to maintain control of the airport for 20 years, we had to renegotiate our lease with the state because our lease would have run out before our time period was up," she explained, adding that the second step included a year-long wildlife study to see if a fence was actually needed.

"I'm not sure how it was conducted, but I know they had to

agree that wildlife was a problem. I don't think I've ever been out there and not seen wildlife," Viselli said. "Of course, we had to get the engineering study, and that took time, and then the Conservation Department had to come in and mark trees in that 38-acre site that would be left standing to be harvested for lumber. All in all, I think it's taken about four years."

Plans for updating Lee C. Fine, which handles some 5,000 aviation customers a year, also include a new roof on the terminal and a possible addition of a taxiway.

Viselli said keeping the facility safe and operable was crucial to the city's development.

"Having an airport that can handle corporate jets was one of the big reasons we got Target and other major retailers. It also helped us attract Mr. Hammons. He didn't want to have to drive up here every time he needed to hold a meeting," she said.



Lee C. Fine airport. Photo courtesy of Victor Garmany

sure couldn't afford to spend this kind of money on its own."

She said Airport Manager Phil Phillips applied for the federal and state grants that

to \$195,000 from the Airport Project Improvement fund; Osage Beach will pick up the remaining 5 percent. The state grant will provide 90 percent



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Yellowpages.com, yellowbook.com, yellow.com and yellowpagesunited.com- Which is the real deal?

by Nancy Hogland

According to a spokesperson with the Missouri Attorney General's Office, business owners need to be aware there are many companies offering advertising in telephone directories and that several hundred dollars spent could net them an ad in a book they – or their potential customers – may never see.

"In 2008 we received 51 complaints about various yellow pages companies," said Travis Ford, spokesman for Attorney General Chris Koster. "Because of the similarities in names, people think they're advertising in one and actually end up in another. Then they contact us to see if we can get their money back."

Recently many Lake-area businesses received solicitations printed on invoice-type forms from a yellow pages provider warning "Don't accept imitations."

The form states "There's only one Yellow Pages, Inc. With everyone trying to look like us, it's easy to be fooled by imposter companies. Spend your advertising dollars wisely. Choose the one, the only Yellow Pages, Inc." The form, which appears to be a billing statement, includes the listing categories and also the total amount due for the ads, however it's only by reading the fine print that potential advertisers are informed, "this is not a bill."

One local business man reported being fooled by the form, thinking it was a bill from AT&T. He said after contacting AT&T and learning that he had already paid his advertising bill for the coming year, he called the 800 number listed on the phony invoice, which requested a pay-



Yellowpages.com is part of AT&T.

ment of \$411, and learned that it was a solicitation for a nationwide directory – not any book distributed locally.

A call to that company confirmed that was the case. And while the form states that between 100,000 and 200,000 directories would be distributed in the region, a customer service representative with Yellow Pages, Inc. said the "region" covered a several-state area stretching from North Dakota to Ohio and Michigan to Missouri and the books would be distributed in the local area only to those businesses that advertised.

Ford said his office has heard from several people who also received similar "invoices."

"Our advice is that business owners who have a telephone book advertising budget contact their company of choice themselves. Don't buy an ad in

a phone book simply because a telemarketer contacted you. But, if you do decide to take someone up on their offer, first do some checking before committing. Verify they are who they say they are. Ask questions. If they say they're local, find out where the books are distributed and how many are distributed," he suggested. "The term 'yellow pages' is generic and there are many, many companies out there using that name. Unfortunately, some use under-handed tactics and take advantage of the confusion."

Bob Mueller, business operations manager for AT&T's Real Yellow Pages, said his company's representatives frequently hear reports of that confusion.

"The problem is that way back when, before the divestiture of Southwestern Bell and AT&T, neither the term 'yellow pages,' nor the walking fingers logo was copyrighted or trademarked," he explained. "That means anyone can use those terms and while there are some local companies that are on the up and up, many others aren't."

Ford said that, along with "under-handed business practices" have resulted in many being duped. He said one company even tricked many Missouri business owners into advertising by sending them checks for a small amount, usually \$3.50. On the back of the checks, in fine print above the endorsement line, was language stating that by depositing the check, the recipient agreed to purchase advertis-



Before agreeing to advertise in any "yellow pages", it's a good idea to check the source out carefully.

ing from Directory Billing LLC in its online yellow pages directory. The fine print also stated that by depositing the check, the recipient authorized Directory Billing to bill monthly fees through the business' telephone bill or through automatic debiting of the amount from the bank account into which the recipient deposited the check, or by other methods.

In some of these cases, the recipients remained unaware that they were being billed for several months, or longer, following that deposit. Most businesses were billed at a rate of \$49.95 a month.

However, last year, as a result of an investigation by Missouri's attorney general, the Florida-based company, which does business as USDirectory.com, was ordered to pay a total of \$400,000 in restitutions to former customers that did not understand the consequences of depositing the activation checks.

"Because such tactics are used, we suggest that business owners regularly check their bank and credit card statements

to make sure they aren't being charged for advertising they don't want. These types of operations count on people being too busy to check the details or read the fine print. We know statements can be long and difficult to sort out, however that's exactly what people need to do," Ford advised.

Ironically, during the process of writing this story, this reporter took a phone call from a yellow pages provider promising "hand delivery" of 75,000 directories to every home and every business in the entire tri-county area. The solicitor said her book was "the book" used at Lake of the Ozarks for the past several years. However, calls to several businesses on both sides of the Lake found that none reported receiving a copy and only one said they had even seen the directory.

Ford said business owners who feel they have been defrauded by yellow page advertising companies can file a consumer complaint online at ago.mo.gov or by calling the Consumer Protection Hotline at 800-392-8222.



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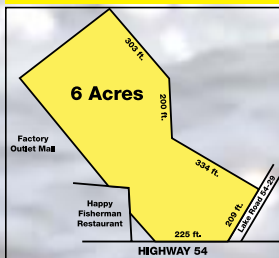


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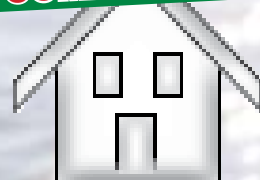
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Batter up: City now taking reservations for new park

by Nancy Hogland

The opening of the new Osage Beach City Park on Hatchery Road will provide opportunities for more adult softball leagues to be formed in the area. In the past, adult leagues have been available only in the Camdenton and Eldon areas.

Rick King, superintendent of the Department of Public Works, which oversees the park system, said while

the city won't be organizing any group play this year, the schedule has enough openings that if someone else wanted to organize a league, it could be accommodated.

"The new park has three softball fields and since we just started taking reservations, we still have pretty many time slots available," he explained, adding that those slots would be filled on a first-come, first-served basis. The

park also includes three soccer fields, which have been in use over the past three years.

According to the fee schedule recently adopted by aldermen, for adult league game play, the fee will be \$275 per team, per season. Practice times can be reserved for \$10 per hour. If lights, which can be turned off and on remotely at the police department, are needed, there will be an additional \$10 charge.

King also said they're currently in the process of taking bids from companies interested in manning the concession stand. And although alcohol consumption is prohibited, beer sales for league play will be allowed by special permit.

"We're still ironing out the kinks in all this, but we believe this will be a great addition to the Lake area. The fields are complete. We're in the process of putting in the bases and installing seats in the dugouts, but everything is coming together and the park will be playable this season," he promised.



City crews are putting the last minute touches on the new ballfields in Osage Beach City Park on Hatchery Road.

The park will also be available to rent for company picnics and other functions.

"That will be great because Peanick Park on Highway 42 is always full, all summer long," King said.

Aldermen also voted to start charging fees for use of

that park, however, those fees will be phased in over a three-year period.

For more information on field reservations or concession bidding call 573-302-2020 or visit the city's website at www.osagebeach.org.

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SERVING THE LAKE AREA

Annual St. Pat's Boat Parade ushers in Spring

By Michael Gillespie

Hey, it's March! Time to lose those winter blues. Why not de-winterize your boat and get it on the water? And decorate it up a bit. In shamrock green, if you've a mind to. There's an event where you can do just that and have a day full of Irish fun. We're talking St. Paddy's Day — or close to it. Saturday, March 14. The 18th annual St. Patrick's Parade on the Water — the theme this year is Jiggin' on the Lake. And even if you don't have a boat, you can still get in on the parade.

Everything begins at Ozark Bar-B-Que, at the 10-1/2 mile marker. (Take TT and look for the sign if you're coming by car.) They'll be setting up a buffet at 9 a.m. for \$13 each. Come to the breakfast and you'll have a chance to win a \$50 gift certificate.

The Sign-in for the parade takes place from 10 to 11. At 11 there will be a captain's meeting to discuss the parade route, the safety instructions, and the regulations. At 11:30 a priest from

St. Patrick's Church will bless the collected fleet, and the parade begins.

The boat parade will travel up the Gravois Arm and then amble back to Ozark Bar-B-Que. Boat-ers can pick up a card and register for drawings at each of five participating restaurants along the way.

There will be contests for the best decorated boat in six different categories, as well as the best decked-out crew, and the best landlubber costume. The awards ceremony will take place around 4:30 p.m., back at Ozark Bar-B-Que.

Those without a boat can purchase tickets to ride on the Tropic Island cruise boat. Tickets are \$30 each and there will be a cash bar on board. Make your reservation early for the cruise boat because there is a 130 passenger limit.

To register for the parade or the Tropic Island cruise, contact the Lake West Chamber of Commerce at (573) 374-5500 or (877) 227-4068.

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Comprised of highly-reflective UV blocking microspheres that can fill holes conventional paints can't reach, it creates a "breathable" barrier on your home that can expand and contract. The result is a maintenance-free coating that will reduce energy costs, provide long-lasting protection and add curb appeal to your home.

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New 'billboard plaza' entry to Lake Ozark

by Nancy Hogland

At the request of developer Gary Prewitt, the Lake Ozark Board of Aldermen is in the process of adopting an ordinance establishing a billboard plaza along the future US

54 Expressway corridor. The billboard plaza will run down both sides of the highway between the Osage River Bridge and the Lake Ozark-Osage Beach city limit line.

The move, recommended

by the city's Planning and Zoning Commission, was needed because the city's previously adopted regulations prohibited such signage.

"Our sign ordinance was stricter and didn't have lan-

guage to allow the kind of placement Mr. Prewitt wanted," explained Alderman Jeff VanDonsel, adding the new rules mirror those of the Missouri Department of Transportation (MoDOT).

Previously, signs in Lake Ozark were not allowed to be spaced any closer than 1,500 feet. Under the new law, which allows the plazas only along state-owned highways, new billboards must be spaced a minimum of 1,400 feet apart and none can be erected within 2,000 feet of an interchange. The ordinance also restricts billboards erected in the plaza to a maximum height of 25 feet and a maximum 600-square-foot display. If the billboards are electronic, messages may not change at intervals of less than six seconds and cannot contain any animation or flashing messages.

Andy Prewitt, project manager for his brother's latest development, Shoppes at Eagle's Landing, told the board at its Feb. 10 meeting, when the bill's first reading was held, that because of the difference in elevation between the Expressway and the mall, the billboards would be needed to draw attention to the stores in the center. He also said the income from the signs was needed to help offset the costs of moving forward with construction since Menards has asked for an extension. The building supply store had signed on to be the first larger anchor store at Prewitt's new mall, however earlier this year they put those plans on hold.

However, Alderman Jeff VanDonsel, who said he understood Prewitt's reasoning, expressed concern about the inability of others to place billboards along the route once the ordinance was adopted.

"Since no other billboards will be allowed, and since Mr. Prewitt will control all the

billboards along that entire stretch of highway, he will have the say on who can advertise. When the Horseshoe Bend development gets going and wants to advertise, they may not be able to have a sign. I don't think we should be giving one business owner an unfair advantage over the others," he said.

However, Andy Prewitt promised that would not be the case, stating billboard advertising would be available to all business owners.

"There's no benefit to renting the signs to ourselves. We're doing this in an attempt to bring in as much income as possible – we want everyone's advertising," he said.

In a later interview, Prewitt said his firm will be leasing space to a billboard company and not erecting the signs themselves. He also said they were considering installation of seven signs, but added the billboards won't go up until that section of the Expressway is completed. MoDOT officials have placed opening of that stretch of the roadway at mid-2010.

At that same meeting, the board also adopted an ordinance amending signage allowed in Planned Urban Development Districts (PUD), a designation for mixed-use developments. That new law prohibits billboards from being erected within 500 feet of the 660-foot elevation contour of the Lake or within 1,400 feet of another billboard.

"It sounds like we're anti-signage, but we're not," VanDonsel said. "While we may not like billboards, we all realize that some businesses feel they need them. We just want to make sure they're erected responsibly and also that they don't detract from the natural beauty of the area. No one wants the city or the shoreline cluttered with a bunch of billboards."

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Updated Lake Ozark zoning map adopted

by Nancy Hogland

Lake Ozark has adopted a new zoning map and amended its Standard Industrial Classification (SIC) codes to more accurately reflect what is and isn't allowed in the different portions of the city.

The map, which is available for viewing in City Hall, replaced an earlier version adopted in 2002.

"We've seen quite a few modifications since then, so we decided that it was time for an update," said City Administrator Charles Clark, adding that they also planned to post the new map online at the city's website. That site can be found by visiting www.cityoflakeozark.net.

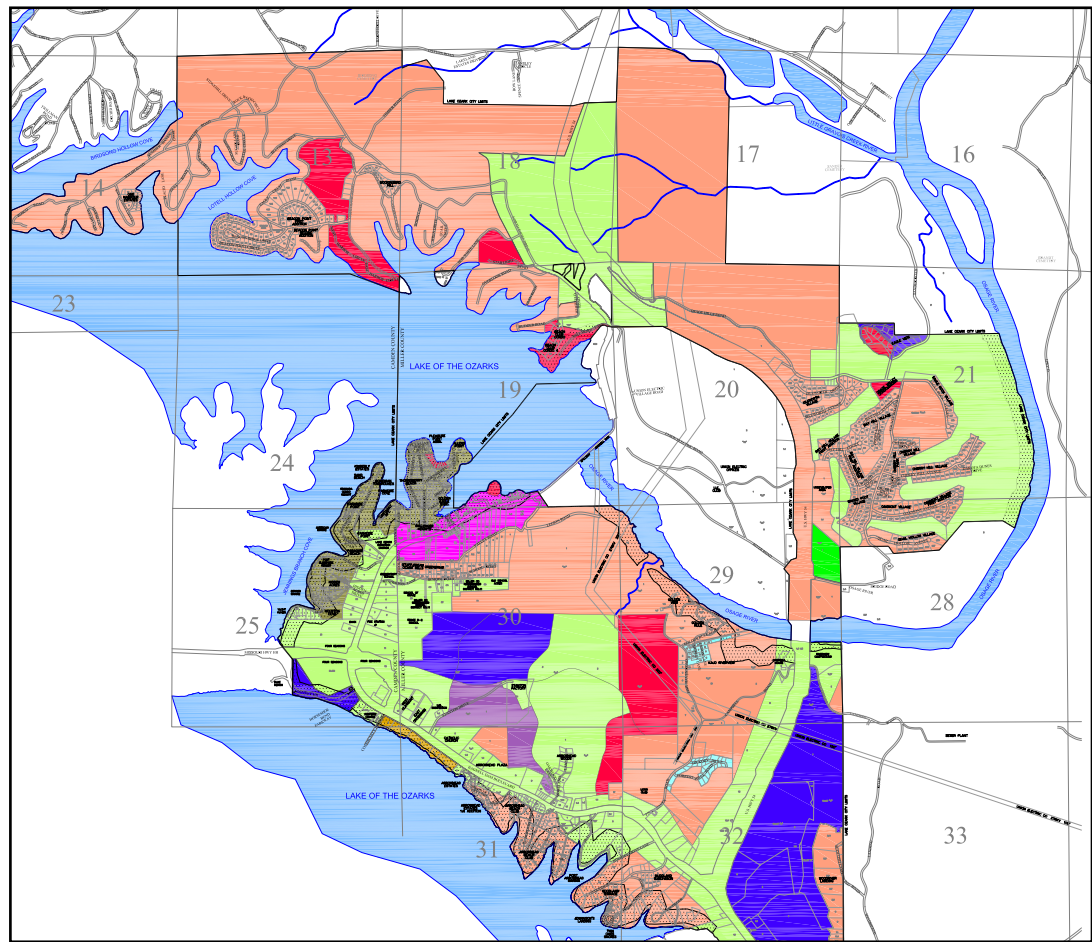
City officials also pointed out that while every attempt was made to make the new map as accurate as possible, there were some questions over a handful of property boundaries. The ordinance adopting the new map includes a disclaimer stating that in the event of a conflict between the zoning map and the ordinances passed amending

the boundaries, the ordinances shall prevail.

Clark explained that the modified SIC codes were based on the city's own evaluation of what would be proper for each zoned area.

"For instance, you wouldn't want a night club in a residential area or a factory in an otherwise commercial district," he said. "The codes typically get looked at over time as areas change. They're simply a reflection of what's allowed in the different zones."

The map designates areas in the categories of: R-1, Residential Low-Density; R-2, Two-Family Dwellings; R-3, Multi-Family Dwellings; M-S, Manufactured Residential Homes; C-1, Business-Central; C-2, Business-General; C-3, Business Heavy High Density; CR-3, Mixed Use High Density; M-1, Industrial-Light; PUD, Planned Development; T-H, Townhouse Subdivision Development; Office, Institutional Overlay District; and Lakefront Mixed Use District.



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Annual Awards Banquet recognizes contributions

Luetkemeyer Signs, Benne Media Group and Marilyn Doerhoff were all recently recognized for their outstanding contributions to Special Olympics Missouri – Headquarters Office.

During the Annual Awards Banquet, January 19 at Tan-Tar-A in Osage Beach, Special Olympics Missouri (SOMO) presented its most prestigious awards to those who have made significant contributions to the Special Olympics movement.

Outstanding Business/ Organization: Luetkemeyer Signs, Jefferson City

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with a business who really values customers.

Outstanding Media Supporter: Benne Media Group, Kaiser

Thirteen years ago, Benne Media Group became our radio partner for the Polar Bear Plunge. That year they brought us 200 free sweatshirts as a 'trade' for our sponsorship. Six years ago, their DJ's spent 18 hours with our "Cops on Top" raising money and awareness even in the worst of conditions.



Benne Media's Mike Clayton

They have since added donations to Special Olympics at their Safety Day and promoted a wave runner raffle that raised \$14,000. Their in-kind media support in 2007 alone was \$15,000, which makes a grand total of \$195,000 of in kind support. Mike Clayton is no doubt the "Voice of the Plunge" and is an invaluable friend.

Outstanding Volunteer: Marilyn Doerhoff, Henley

Over the past 12 years of being on the State Outdoor Classic Games Management Team, Marilyn has provided meals for nearly 8,000 athletes, coaches and volunteers. She's done so at less than a third of the budgeted costs. She picks up the

food, cooks it, serves it and even cleans up. This last year she and her husband Ron moved out of the kitchen and onto the playing fields as venue coordinators.

A complete listing of all the statewide and area award winners can be found on the SOMO website at www.somo.org. Please visit the Press Box section. For information about Special Olympics Missouri or the 2007 Annual Award recipients, please contact Mandi Mueller at 1-800-846-2682 or mueller@somo.org.

Special Olympics Missouri is a year-round program of sports training and athletic competition for children and adults with mental disabilities. Over 15,000 athletes participate in 19 Olympic-type sports throughout the state. Special Olympics provides people with mental disabilities continuing opportunities to develop fitness, demonstrate courage, and experience joy as they participate in the sharing of gifts and friendship with their fellow athletes, their family and friends and communities across Missouri.

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Some new relief as Americans file 2008 taxes

continued from page 20
earn and still be eligible: \$41,646. Both figures apply to those with two or more children.

There's also a tax break for people who lost homes to foreclosure. It used to be that the debt forgiven by the bank was taxed as income. Like last year, however, forgiven mortgage debt up to \$2 million is not taxable.

Another credit has disappeared--for one year only. You can no longer get a credit for energy efficient water heaters, furnaces, windows or other items. However, if you installed a small wind turbine, solar panels, fuel cells or a geothermal heat pump to generate energy you may be able to get a credit for part of the cost. Wind-produced energy was added for 2008 to the alternative energy sources under the Residential Energy Efficient Property Credit.

For the middle-class tax-

payer, Congress once again has approved a patch for the Alternative Minimum Tax, raising the exemption to \$69,950 for a married couple filing jointly, and \$46,200 for singles and heads of households. The AMT was designed to make sure that the wealthiest Americans pay taxes, but ended up hitting middle-income taxpayers as well. Without the patch, which adjusts for inflation, more people would have been hit.

Those who try to shelter investment by putting it in their children's names should beware. There's a change in the kiddie tax. Previously, only children under age 18 were affected. That was expanded this year to affect children under 24. See Form 8615 for more information.

Information about 2008 taxes, deductions and credits is available on the IRS Web site, www.irs.gov.

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Newcomers/Longtimers award area students 2008 scholarships

The Newcomers/Longtimers Scholarship Committee presented the 2008 Scholarship

Awards at their January Luncheon Meeting. Scholarships are awarded to students who

have demonstrated not only a desire to continue their education, but have also pursued that education with determination and resolve, overcoming many obstacles to excel.

The Newcomers/Longtimers 2007-2008 Scholarship Committee is composed of Julia Wilson (chair), Sharon Spencer (N/L Past President), Judy

Barrett, Analee Hodge, Merry Lakebrink, Lin Vance and Janet Mills. A total of \$15,000 was available to distribute. Scholarships in the amount of \$1,000 and \$1,500 were awarded to these students. The proceeds are from the 2008 Home Tour and any additional money raised during the year, such as the Silent Auction held at

the April Dining Out and raffle money from Cards & Games.

For more information about the Scholarship Committee, please call Julia Wilson at 348-3460. For more information on N/L activities, call Analee Hodge at 964-6109 or visit the website at www.newcomer-longtimers.com.



Eldon Career Center Licensed Practical Nursing Program L-R: Shelly Wehmeyer (coordinator), Amanda Kidwell, Collette Rogers, Shera Collins, Cheryl Brown and Debra Mullies.



Columbia College Registered Nurse Program Picture L-R: Lori Henley (from Columbia College), Antoinette Cody and Faith Jackson.



Lake Career & Technical Center Picture L-R: Joe Schwandt (instructor), Andrew Griffin, Chris Stoecklein and Holden Jacobs.



Scholarship Committee and winners. First row, L-R: Julia Wilson (Scholarship Committee Chair), Judy Barrett (Committee), Collette Rogers, Shelly Wehmeyer (Eldon Career Center coordinator), Amanda Kidwell, Antoinette Cody, Faith Jackson, Sharon Spencer (Past President). Back row, L-R: Merry Lakebrink (Committee), Shera Collins, Cheryl Brown, Debra Mullies, Chris Stoecklein, Holden Jacobs, Andrew Griffin, Joe Schwandt (instructor), and Lori Henley (Columbia College).

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Pictured here are President Brenda Love; Vice President Lynda Hartwick; Jan Warren, Lake Regional Hospital Oncology Department; and Terri Hall, Lake Regional Hospital Foundation, at the table of hats.

Members of Newcomers/Longtimers also brought hats of all sorts to the meeting and donated them to the Oncology Department of Lake Regional Hospital for their cancer patients.

Newcomers/Longtimers Community committee member Sharon King presented a check to Sarah Bloom of Community Hospices of America at the February 19 luncheon meeting. Community Hospices of America, with offices in Jefferson City and Osage Beach, focuses on the quality of end-of-life care for those facing a terminal illness. They focus on palliative care, not a curative treatment. They put the patient in control of how they want to spend their final days, whether they want to be at home or in a care facility is their choice. Once a patient comes on to service they become part of the hospice team. The team includes: the patient, the patient's family, the patient's physician, a hospice medical director, a nurse, a certified nurse's aide, a social worker, a chaplain, bereavement services, and trained volunteers. The hospice team provides a variety of services to every patient, most of which are covered by Medicare. To reach their Osage Beach office, call 573-348-1566

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LAKE STORIES WITH MICHAEL GILLESPIE

Boating clubs at the lake

by Michael Gillespie

Lake of the Ozarks has always been a boater's paradise. Unlike most other Ozark reservoirs, all of the shoreline of our Lake, and most of the bottom, were clear cut of trees before the water ever began to rise. And that meant unobstructed navigation for boaters.

Boatyards sprang up all around the Lake in the early days — the 1930s — and some of those boatyards even produced custom built boats. Cabin cruisers appeared on the Lake from the very start. It was a huge lake, with miles and miles of unbroken scenery. For the wealthier families, mostly from St. Louis and Kansas City, a cabin cruiser was just the thing for exploring the Lake. It was more than a boat, it was a home on the water with no reservations required. All the captain had to do was fill his cruiser's gas tank at the boatyard where it was berthed and set off for a leisurely weekend cruise. Just drop anchor in a cove whenever the family felt like stopping. You could fish or swim off the back of the boat and row the dingy to shore and build a campfire.

In the Lake's first twenty years, the number of live-on-the-water boaters continued to grow. Boatyards became marinas with year-round slips for those who preferred life on a boat to life ashore. Over time these cabin cruiser families got to know one another and it was common to see two or more cabin boats running together on the Lake or anchored together at night. Thus gave rise to the Lake's oldest boating club, the Lake of the Ozarks Yachting Association, better known as LOYA.

LOYA was created as a non-profit, benevolent association in June, 1953. Always a social club at heart, LOYA sponsored many boating-related activities over the years. Among those early-day activities were boat races, or rather yacht races. There doesn't seem to be much written about those contests, but try to picture a fleet of big, wooden-hulled cruisers running full bore down the Lake

with their bows riding high on a roiling wave of white water. Fishermen beware.

Another, much appreciated project was the marking of shoals in the Lake. A whole generation of boaters will remember those white barrels with the letters LOYA stenciled on them at places like Gibson's Point on the Gravois Arm. The prudent captain would give that spot a wide berth, especially in the days when it was common to find the Lake level drawn down all summer long.

It was easy to spot LOYA members. They flew a pennant on their boats with the letters of the association and a dragon-like outline of the lake embroidered on it. There was no single home port for LOYA, though many members rented slip space at Blue Anchor Marina, near the mouth of the Gravois. At one time LOYA membership

to attempt to run people out in smaller boats to the cruisers where we anchor out — for people who don't want to take their boat out, or don't have one.

"When we anchor out, we'll pick a spot and raft up — drop the anchors and tie the boats together. And we just float around in the water and drink beer and lie to each other!" he laughs.

There is more to it, of course. LOYA will once again take part in the annual shoreline clean up this spring. And the group is involved in fund raising activities on behalf of the Lake Regional Hospital. They will be participating in the St. Patrick's Day parade on the water and the in-water boat show at Toad Cove in April. As the year wears on there will be a shrimp boil and a hog roast and a water rodeo. In fact, there's an activ-

Those interested in joining LOYA should contact Commodore Bill Stark, at (913) 219-0555 or by e-mail at wstark@kc.rr.com.

There is another flotilla of enthusiasts on the Lake who have a lot of fun with their boats. They are sailors, meaning real hoist-your-mains'l sailors. Their group is known as the Ozark Sailing Club. It's been around since 1983. Jim Pasley is the outgoing commodore.

"It's a good organization for people who own sailboats here at the Lake," says Pasley. "We have a lot of people who want to learn how to sail and wind up sailing with us. They hear about us and come out and crew with us."

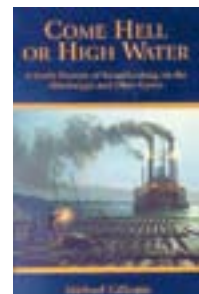
"People say if you can sail at the Lake of the Ozarks, you can sail anywhere," muses Pasley. "It's not as wide as some lakes, so you have to learn a lot more about how to keep the boat moving." That includes paying careful attention to the wind. Lake of the Ozarks is not usually thought of as a sailors' lake. The hills and coves seem to affect the wind in unpredictable ways. It may shift around ninety degrees within a short distance — or all of a sudden. And then there are the doldrums. Ever notice those slick, glassy-looking spots out in the middle of the Lake? There's no wind there, so the sailors try to avoid those patches. Sailing can be classified as a thinking man's sport. That's one thing that makes it so appealing. But there is more to it that.

"Sailing is so peaceful," explains Pasley. "You're just cruising along with nothing but the sound of the wind and the waves. I always wanted to learn how to sail and just thought it was too complicated. My son bought a sailboat and took me out a few times and I realized it's not that difficult."

Most of the larger sailboats on the Lake are equipped with a motor. It comes in handy for maneuvering in and out of docks, and occasionally to get through doldrums. But it's strictly auxiliary power. Pasley filled his gas tank only once last year — for a total of twelve gallons.

You can't beat that for fuel economy.

The Ozark Sailing Club was



Historian and tour guide Michael Gillespie is the author of "Wild River, Wooden Boats" and "Come Hell or High Water: A Lively History of

Steamboating".

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

formed to encourage fellowship, promote the art and beauty of sailing, and to organize races. "We have a racing series in the spring and fall that usually lasts about six weeks," Pasley says. "Generally, we'll start about March 1st. We clear it through the Water Patrol. You'll see our markers out in the main channel — they're big, inflatable triangles. Ten to fifteen boats will participate in the races. We'll sail from the dam to about the seven mile marker. Sometimes we'll set up a triangular course; it just depends on the weather. We have traveling trophies, but mostly it's for bragging rights."

"We're not one of those stuffy, competitive clubs. It's more just for the fun of getting out there and getting to know people. Usually after every race we'll have a get-together where we'll have a pot luck dinner or barbeque. It's a great opportunity to learn from one another. Everybody helps one another working on their boats and learning the latest tricks of sailing."

Annual membership in the Ozark Sailing Club is \$35. The group hosts a web site that includes membership information, crew openings, and how-to-sail links. To find the site, type in Ozark Sailing Club in any search engine.



reached 400 and the group tried lease the land and buildings at Camp Pa He Tsi at Lake of the Ozarks State Park. But the state wouldn't agree to such a plan. So to this day LOYA's home is wherever you find a member's boat.

And LOYA is still a viable organization. Bill Stark, the club's current commodore says that there are currently 60 to 70 members. Not all the members own a big cruiser. "As a matter of fact," says Stark, "we have two people who don't even have a boat. They attend our events that are ashore. Actually, this year I think we're going

ity scheduled for every month this season, capped off with the group's annual dinner in September.

Membership dues in LOYA amount to \$75 the first year and \$70 for every year thereafter. And if you're traveling to some other port in the U.S., there is an added benefit. LOYA is a reciprocal member of the Yachting Club of America, a national association of yacht clubs. "You can take our membership card," says Stark, "and go to almost any yachting club in the country, including Hawaii, and go in just as if you were a member."



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HIGHLIGHTS

Five important tax tips

Expiring tax breaks renewed - Standard deductions increased - Contribution limits rise for IRAs - Standard mileage rates adjusted - Kiddie tax revised

Read the tips on page 18

Losing your job

Americans losing their jobs due to cutbacks and layoffs face a tough time ahead. The IRS still wants their cut even when you're down. What can you do when April 15th rolls around?

See the options on page 18

Relief is in the tax code

First-time homebuyers can receive up to \$7,500 in tax credit. The rates for capital gains and dividends drop, new incentives to save for retirement, and some popular tax breaks have been renewed.

See the changes on page 20

Electronic filing speeds refund

A tip for taxpayers who want to see their refunds faster: File electronically.

That advice from the Internal Revenue Service could come in handy for people in economic straits. Last year, the average refund was \$2,429.

The number of returns filed electronically has more than doubled over the past 10 years. Last year, nearly 90 million --about 58 percent --of the more than 155 million tax returns were filed electronically. The IRS expects that number to increase this year.

funds were direct-deposited last year, up 8 percent from 2007.

If you owe money, you can pay your tax bill through direct electronic withdrawal from your bank account or by credit or debit card. Even if you file early, the payment isn't due until the April 15 tax deadline.

In addition to quick receipt of a refund, there's another advantage to filing electronically: The most common errors on tax returns are mathematical, Lemons said.

Tax preparation software programs do the math for you. They guide you line-by-line through tax forms and point out any errors. And they remind you to check for any updates to the form.

So if filing electronically seems like a no-brainer, why do many people still file the old-fashioned way?

"Some people just like to do it all by hand," Lemons says. "That group is diminishing rapidly."

Other people buy tax software, fill out the forms on the computer, then print it out and mail it in. "They don't want to have any of the fees with electronic filing," he said.

This year, the IRS plans to expand its Free File program, and some of the tax software companies are eliminating fees. TurboTax, for example, will let you electronically file five federal returns free when you purchase the boxed software program. Same with TaxCut 2008, H&R Block's software.

In 2008, more than 4.8 million people filed electronically at no charge using the IRS' Free File.

continues on page 16

Second chance for stimulus

It's not often the government gives you a second chance at some extra cash if you miss out the first time.

But that's the case with the Recovery Rebate Credit, part of the economic stimulus package that was passed by Congress in 2008. The idea was that if you put more money into the hands of

--\$1,200 if married filing jointly --plus \$300 per child. The credit started phasing out for individuals whose income was higher than \$75,000, or \$150,000 for married couples filing jointly. For individuals who were eligible, the minimum payment was \$300.

Treasury paid out about \$96 billion in stimulus checks in 2008.

"The economic stimulus package that I signed earlier this year is having its intended effect," President Bush said in August. "Many Americans who received tax rebates are spending them. Businesses are taking advantage of tax incentives to purchase new equipment this year. And there are signs that the stimulus package will continue to have a beneficial impact on the economy in the second half of the year."

But the effect was short-lived. Consumers started pulling back even further, hit by rising prices, falling home values, deepening unemployment and tight credit. And that spelled doom for the economy, since consumer spending is its lifeblood.

The initial rebates were based on the 2007 tax return.

continues on page 16



consumers, they would start spending again and help spur more economic activity.

The stimulus checks mailed out last year were actually an advance on the credit, the government's way of getting the money to people sooner.

Taxpayers got a maximum \$600 each

FILING DEADLINE: Wednesday, April 15, 2009.

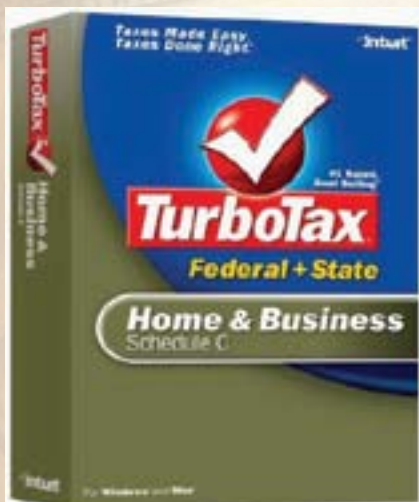
FILING EXTENSION: automatic six-month extension to Oct. 15, 2009, as long as Form 4868 is filed by the April deadline. But any tax owed must be paid by April 15.

TO CHECK REFUND STATUS: go to the IRS Web site and click on "Where's My Refund?". Or, call 1-800-829-4477. This is also the phone number for recorded information on various tax topics.

IRS FORMS/PUBLICATIONS: Download from the IRS Web site by navigating to "Forms and Publications"; or order by mail by calling 1-800-829-3676.

ONLINE TAX HELP: The IRS Web site has links to every tax topic. www.irs.gov

PHONE TAX HELP: 1-800-829-1040 for individuals, 1-800-829-4059 (TDD) for those with hearing impairment, 1-800-829-4933 for businesses.



Kansas City-based Intuit makes the popular TurboTax application that lets you do your taxes and then e-file the return.

If you file electronically and choose direct deposit, your refund will be in your bank account in 10 days. "When you go the paper route, it can take four, six weeks, even longer to get that paper check in there," said IRS spokesman Terry Lemons.

The IRS says about 66 million re-

Second chance to get the stimulus check

continued from page 15

If your income has fallen or your family situation has changed and you weren't eligible for a stimulus check last year, or got a reduced one, you might be able to get the Recovery Rebate Credit when you file for 2008. It is estimated that an additional \$10 billion will get paid through the credit this year.

This takes on added importance in today's economic morass. More than 10 million people are unemployed, and prospects for finding jobs are dimmer in a recession that is expected to be the longest since the Great Depression. Since the recession began in December 2007, about 2 million jobs have been lost. Analysts say an additional 3 million could disappear between now and the spring of 2010.

Even those who received the full amount in their stimulus check last year could be eligible for an additional \$300 for the birth or adoption of a child in 2008.

Others who may qualify this

year:

- A retiree or veteran who did not receive at least \$3,000 in benefits in 2007 but did last year.

- A person who was claimed as a dependent on a tax return in 2007 but was not in 2008.

- People who did not have a Social Security number in 2007 but did in 2008.

Taxpayers can either calculate the rebate credit due them or have the IRS do it. If you want the IRS to figure out whether you're due a rebate, write RRC on line 70 of Form 1040. There are other notations for those who received veterans' disability and death benefits or who had nontaxable combat pay. See the instructions accompanying the tax form.

The instructions also contain a worksheet for figuring out your rebate credit yourself. It should be filled out after you fill out your tax return. If you received a stimulus check last year, make sure you have Notice 1378 on hand to tell you how much it was.



There also will be tools on the IRS Web site to help. Like last year's Economic Stimulus Payment Calculator, the IRS is expected to post by the end of January a calculator to help you see if you're eligible and how much you're due. A second tool will help you figure how much of a stimulus payment you received in 2008.

Tax preparation software, too, will walk you through the steps.

And here's an added bonus: While the money goes into your pocket, it's a credit, not income, and therefore not taxable.

"A lot of people thought, 'Will I have to report it as income?' The answer is no," said Bob Meighan, vice president for the Consumer Tax Group of Intuit, Inc., publisher of the tax-preparation software TurboTax.

Electronic filing gets you your refund faster

continued from page 15

That represents a nearly 24 percent increase over 2007. The IRS estimates that 98 million taxpayers will be eligible to use the software-based part of its Free File in 2009, when the maximum Adjusted Gross Income rises from \$54,000 to \$56,000. The program is available in English and Spanish.

New this year, the program also will offer Free File Fillable Tax Forms, similar to their paper counterparts, that any taxpayer, regardless of income level, can fill out on their own and file electronically.

In addition, some companies in partnership with the IRS will offer low-cost electronic filing.

"With free electronic filing, there's no reason why people shouldn't do it," said Bob Meighan, vice president of the Consumer Tax Group at Intuit Inc., which publishes TurboTax.

Meighan says that filing electronically is safe, done over secure lines with military-level encryption. "I've never seen a single case or ever heard about an electronically filed return being compromised," he says.

To file electronically, you can either use your computer with an IRS-approved tax-preparation software program or go to a professional tax preparer.

To sign the returns, use a five-digit Personal Identifica-

tion Number that you select. To authenticate the signature, the prior year's PIN or adjusted gross income must be included. Once the form is received, the IRS will send an electronic acknowledgement. Supporting documentation can be mailed using Form 8453.

Taxpayers in 37 states and the District of Columbia also can file state tax returns at the same time as federal ones. The IRS will forward the state form.

Participating states are Alabama, Arizona, Arkansas, Colorado, Connecticut, Delaware, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Michigan, Mississippi, Missouri, Montana, Nebraska, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Utah, Vermont, Virginia, West Virginia, Wisconsin and the District of Columbia.

If you need more time to file your federal return, you can do that electronically, too, using Form 4868. Even though you can get an automatic six-month extension, however, you still have to pay any taxes due, or penalty and interest charges will begin to accrue.

Further information about e-filing can be found on the IRS Web site, www.irs.gov.

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Top Ten Tax Mistakes and Lost Opportunities

Filing taxes the old-fashioned way, with paper and pencil is great for some folks—maybe they have limited or no internet connectivity, or perhaps the whole idea of filing electronically on a computer has them baffled or intimidated. But paper and pencil does lend itself for the introduction of more mistakes on the tax form. Mistakes that could cause your return to be rejected for correcting, or refused outright.

Millions of filers each year, according to the IRS, either enter their social security number incorrectly, or not at all. Double-check the SSAN's of yourself, your spouse, and any dependents you have listed before sending in your return.

Signature and date—believe it or not, many filers re-do their forms after perfecting the first copy, and then forget to sign and date their final paperwork. Check to make sure you and your spouse—if applicable—have both signed and dated the return before sealing the envelope. If you have to pay, remember to enclose and sign the check as well.

State and local taxes—refunds

from state or local taxes must be included as income for your federal return. However, the taxes you pay are deductible. You can now choose between deducting taxes paid in or sales taxes paid for the year.

IRS Form 1099B reports dividends, interest earned, or gains from the sale of investments. Remember, the IRS also gets a copy of these—be sure the numbers reported to them are accurate and that you enter the same figures on your returns.

Interest Income—If you have dividends or annuity disbursements, interest earned on savings accounts or interest-bearing checking accounts or any other taxable gain, you need to include these figures as income. Many people forget to include the interest from the passbook account, and so get a correction on their return from the IRS—often a painful one.

Be sure you enter the correct amount of tax, from the right table, based on your taxable income and filing status—this is a common and sometimes costly error.

Double-check your math. If you

are rounding off numbers, do so for every entry, otherwise enter the actual amounts. Do the addition and subtraction twice to check—a huge number of returns get corrected or rejected each year for computational errors.

Don't forget to deduct your personal property taxes. Each year, you pay taxes on real property—but this also includes motor vehicle registration tax, environmental inspection fees if any, or easement assessment taxes.

Medical expenses must be at least 7.5% of your adjusted gross in order for you to include them. Remember that not only can you count bills from medical professionals and institutions, you can also claim the mileage to and from the visits, related auto expenses and more. IRS publication 502 is available online to fill you in on the details.

Charitable contributions are often a great last-minute deduction for filers. But remember a cancelled check doesn't qualify as authentication if you are audited. You must get a receipt or itemized transaction record from the charity. No contribution of \$250 or

more is allowed without this written proof.

Most of these errors can be avoided by using electronic filing together with tax preparation software that asks you important questions and does the math for you. For the best results, of course seek the help of a trained tax-preparation professional or CPA.

Top bookkeeping mistakes for small businesses

Remember to keep track of reimbursable expenses. If you pay for items out of your pocket, you need to keep track of those, and reimburse yourself from the company for the amount.

Backup, backup, backup. Always keep a paper trail in addition to the electronic records – if you are audited, or lose the files on the computer those papers will be vital. And backup the computer files, too.

Properly classify your employees. Make sure that if you have an 'independent contractor', they meet the criteria. Employees and non-employees need to be clarified to prevent errors when filing—the rules and regulations are different for each.

Save receipts for petty expenses less than \$75—even though they may not be required, you may need the documentation. A petty cash system should be set up and accurate records kept.

Mis-categorization—the categories are fairly standard for expenses. Don't enter expenses into the wrong category or use too many categories. Create as few as possible and try to keep to generally established, accepted accounting procedures for best results.

Reconcile the books with the bank statement each month. Keep everything nice and tidy, and watch for errors. Consider hiring a bookkeeper or CPA quarterly to go through everything.

Keep your bookkeeper or accountant informed—if you use outside help, be sure to get paperwork or electronic files to them in a timely manner. Also, inform them when you make transactions outside the norm, such as a cash bonus or purchase supplies out-of-pocket.

Remember to deduct the sales taxes from the total amount of your sales—this is a common item overlooked by new business owners.

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Five important changes in 2008 for taxpayers

Here are a few tax law changes you may want to note before filing your 2008 federal tax return:

1. Expiring Tax Breaks Renewed

The following popular tax breaks were renewed for tax-years 2008 and 2009:

- **Deduction for state and local sales taxes on Form 1040 Schedule A, Line 5**

- **Educator expense deduction on Form 1040, Line 23 or Form 1040A, Line 16**

- **Tuition and fees deduction on Form 8917**

In addition, the residential energy-efficient property credit is extended through 2016. In general, solar electric, solar water heating and fuel cell property qualify for this credit. Starting in 2008, small wind energy and geothermal heat pump property also qualify.

2. Standard Deduction Increased for Most Taxpayers

The 2008 basic standard deductions all increased. They are:

- **\$10,900 for married couples filing a joint return and qualifying widows and widowers**

- **\$5,450 for singles and married individuals filing separate returns**

• \$8,000 for heads of household

Beginning this year, taxpayers can claim an additional standard deduction based on the state or local real-estate taxes paid in 2008. Also new for 2008, a taxpayer can increase his standard deduction by the net disaster losses suffered from a federally declared disaster.

3. Contribution Limits Rise for IRAs and Other Retirement Plans

This filing season, more people can make tax-deductible contributions to a traditional IRA. The deduction is phased out for singles and heads of household who are covered by a workplace retirement plan and have modified adjusted gross incomes between \$53,000 and \$63,000. For married couples filing jointly, the income phase-out range is \$85,000 to \$105,000.

4. Standard Mileage Rates Adjusted for 2008

The standard mileage rates for business use of a vehicle:

- **50.5 cents per mile from Jan. 1 to June 30, 2008**
- **58.5 cents per mile driven during the rest of 2008**

The standard mileage rates for the cost of operating a vehicle for medical reasons or a deductible move:

- **19 cents per mile Jan. 1 to June 30, 2008**

- **27 cents from July 1 to Dec. 31, 2008**

The standard mileage rate for using a car to provide services to charitable organizations remains at 14 cents a mile. Special rates apply to the Midwest disaster area.



5. Kiddie Tax Revised

The tax on a child's investment income previously only applied to children younger than age 18. It now applies if the child has investment income greater than \$1,800 and is:

- **Younger than 18**
- **18 years of age and had earned income that was equal to or less than half of his or her total support in 2008**
- **Older than 18 and younger than 24, a student and during 2008 had earned income that was equal to or less than half of his or her total support.** AP

Tax-time concerns in tough times

In an economic downturn such as this one, bad things can happen, and those things can affect your taxes.

Even though times are tough, Uncle Sam still wants his cut. Chances are, if you received a W-2 for 2008 and made at least \$8,950 as a single taxpayer, or \$400 if you were self-employed, you have to file a return and pay taxes if due.

IF YOU LOSE YOUR JOB:

Severance pay (if any) and unemployment benefits are taxable. So are accumulated sick and vacation days you may be paid for when you leave. Be sure to either set aside money to pay the taxes on these amounts, or ask that an appropriate amount be withheld to avoid a big year-end tax burden.

If you withdraw money from your pension plan or an IRA to make ends meet during a lay-off or stretch of unemployment, those funds are taxable, and in the case of an IRA, carry an additional 10% penalty. In the case of pension plans, if you are under 59-1/2, an additional tax may apply. See IRS Pub. 575.

Good news, when you are out looking for a new job, those expenses may be deductible. Some things you can write-off are employment and outplacement agency fees, fees for resume preparation, and travel/auto expenses for job searches and interviews. Don't forget the cost of the telephone calls and job counseling if any. IRS Pub. 17 has more.

If you have to move because you lost or changed your employment, moving expenses can be deductible. The distance moved and the timing must meet the criteria set down in IRS Pub. 521. You can't take these deductions if you take a 'substantial' break between the end of the last job and looking for a new one, if you are changing occupations, or if you are searching for your first job.

Another tip—if your total income dropped significantly because of a lay-off or unemployment, you now may qualify—if you didn't previously—for Earned Income Credit and other deductions.

IF YOU LOSE YOUR HOME:

According to the IRS, in most cases you can exclude income from the discharge of debt from your principal residence, or from mortgage restructuring. This exemption does not apply to second or vacation homes.

In some cases, you may be able to file an amended tax return for previous years. The limit is \$1 million individually, \$2 million for couples. Generally speaking if a lending institution forgives a debt you can be taxed on the cancelled amount.

IF YOU CAN'T PAY YOUR TAXES:

If you are unemployed and the times are tough, the IRS offers help at tax time. Don't panic—if you can't pay the full amount of the taxes due by April 15th, file your return anyway and pay as much as you can to avoid interest and penalties.



You should call the IRS as soon as possible to discuss payment options. They can often give a short-term extension on the time to pay, an installment plan, a compromise offer (where they agree to accept less) or even agree to waive penalties. You would still be required to pay interest charges.

A visit to www.irs.gov or a phone call to 800-272-9829 can get the ball rolling. Form 9465 gives you a request for an installment plan.

In extreme financial hardship cases, the IRS may temporarily suspend collection action, but interest and penalties will still accrue.

This information was gathered from the IRS website at www.irs.gov, and no guarantee on its accuracy is assumed. Always check with a trained professional tax preparation specialist or CPA when you have important tax-related decisions to make. Use this information at your own risk.

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Latest AMT patch aids taxpayers

by Carole Feldman

Call it the stealth tax, the one that catches you by surprise as you're completing your tax return.

The Alternative Minimum Tax was designed to ensure that all Americans were paying some taxes, especially those wealthy folks who seemed to be escaping them altogether. Problem was, middle- and upper middle-class taxpayers were the ones getting hit by it, especially as incomes and inflation rose.

To help soften the blow, Congress has put in place a series of patches to account for inflation, raising the exemption level for the AMT.

The 2008 patch was included in legislation designed to rescue the nation's financial system. It raises the AMT exemption for married couples filing jointly to \$69,950, for single filers or heads of households to \$46,200, and for married people filing separately to \$34,975.

Without the patch, the ex-

emption for taxpayers would have reverted to pre-2001 rates: \$45,000 for married filing jointly, \$33,750 in 2009 for individual filers.

If Congress hadn't added the 2008 patch to the \$700 billion financial bailout package, some 26 million taxpayers would see their tax bills increase by an average of \$2,200, President Bush said in October.

There are a few other new wrinkles this year, notes Mark Luscombe, principal analyst for CCH's tax and accounting group. There's some additional relief for people who were caught by the AMT as a result of incentive stock options, especially those who received the options during the high tech bubble of the early 2000s.

In essence, the AMT doesn't allow for certain deductions and credits. Among them: additional personal exemptions, itemized deductions for state and local taxes, some interest payments, most mis-

cellaneous deductions and some medical expenses.

Some people have pushed for a repeal of the AMT.

"It never did serve its purpose of catching taxes from the wealthy filers," said Bob Meighan, vice president for the Consumer Tax Group of Intuit, Inc., publisher of the tax-preparation software TurboTax.

But don't look for the AMT to disappear during the Obama administration. Doing away with it would reduce revenues coming in to the U.S. Treasury at a time of record deficits.

During the presidential campaign, Barack Obama said he would continue to adjust the current patch for inflation so that the AMT did not hit additional middle class families.

Information about the AMT and how to file is included in IRS Form 6251. Tax-preparation software programs will do the calculations for you.

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Some new relief as Americans file 2008 taxes

If you're a first-time home buyer, victim of a natural disaster, or if you installed a small wind turbine in your backyard to generate electricity, you could find some tax relief when you file your 2008 return.

There also are new incentives to save for retirement, and some popular tax breaks have been renewed.

Start filling out your taxes, in fact, and you might find, "The IRS really gives me an opportunity to save some money this year," said Jeff Schnepfer, MSN tax expert and author of books on taxes and finance.

Knowing what to look for is key. "The tax code is convoluted, complicated, and even the tax pros aren't sure," he said.

The Internal Revenue Service makes this suggestion: "Just make sure you're not overlooking anything," said Terry Lemons, senior spokesman for the agency.

Some of the changes this year are aimed at helping homeowners--and stimulating the economy during what some analysts say could become the longest recession since the Great Depression.

First-time homebuyers are eligible for a maximum credit of \$7,500. But there's a catch: The credit is actually an interest-free loan that must be paid back over 15 years. If you take the full credit, you will have to pay back \$500 a year. If you sell the house before the 15 years is up, the full amount will be due.

To qualify, taxpayers cannot have owned a home in the previous three years and must use the property as their principal residence. The home must have been purchased between April 8, 2008 and July 1, 2009.

Like many tax credits, this one is phased out at higher incomes. Use Form 5405 to file.

A homeowner who doesn't itemize will be able to get an additional standard deduction up to \$500--or \$1,000 for joint filers--for state or local real estate taxes. Before, you could only take a deduction for these taxes if you itemized. This is expected to help the elderly and others who

have paid off their mortgages and no longer have mortgage interest to deduct. That deduction often is the kicker for itemization.

If you were the victim of a federally declared natural disaster in 2008, you also can increase your standard deduction by your net loss.

For all taxpayers, the standard deduction is increasing--to \$10,900 for married couples filing a joint return, \$5,450 for singles and married filing separately, and \$8,000 for heads of household.

The value of a personal exemption also is rising: to \$3,500, up \$100 from 2007.

The higher standard deduction and personal exemption were put in place to account for inflation.

Last year, more than 155 million individual tax returns were filed. More than half were filed electronically, either by a software preparer or from a home computer. The average refund was \$2,429.

The IRS expects e-filing to increase this year, especially as it expands its Free File program and providers of tax preparation software drop fees. To be eligible for Free File, you must have an adjusted gross income of \$56,000 or less. The program in essence interviews you and helps walk you through filing.

However, there's another option if your income is above that. Free File Fillable Tax Forms are basically paper tax forms on the computer. You put in the data on your own and the program does the basic math. You can file it electronically regardless of income.

"It may be just right for those who are comfortable with the tax law or those who use electronic software to prepare their returns but file using paper forms," the IRS says.

Electronic filing, experts say, has a couple of key advantages: more accurate returns and quicker refunds. The IRS says the system safeguards a taxpayer's personal information, a view echoed by Bob Meighan, vice president of Intuit Inc.'s Consumer Tax Group. The company publishes the tax-preparation software TurboTax.

MSN's Schnepfer says he's "less than secure with the system." Still, he says, "e-filing is the wave of the future."

In any case, he advises, keep good records. "What I tell my clients is get receipts for everything that's deductible," he said. Although you don't have to submit them to the IRS, you need a check or written receipt for every charitable contribution.

And don't rush, says Lemons. "Your tax return is an important financial document and you want to do it right," he says.

Keep an eye out for credits you may be entitled to, especially given the economic turmoil. "We could see people who qualify for those who wouldn't in previous years," says Lemons.

Consider the Recovery Rebate Credit. Most people probably know it as the stimulus checks distributed last year, based on income reported on 2007 returns.

People who lost their job or otherwise took a financial hit in 2008 may be eligible for the rebate now, even if they weren't last year. Or, if they received less than the full rebate--\$600 for an individual, \$1,200 for married people filing jointly and \$300 for each child--they may be able to collect the remainder.

The IRS will figure the rebate for you, or you can do it yourself, using the Recovery Rebate Credit Calculator on the IRS Web site or the worksheet included in instructions for Form 1040.

"Instead of getting a separate check, it will be a refundable credit on your return," says Jackie Perlman, senior tax researcher at H&R Block, Inc.

More people also could end up qualifying for the Earned Income Tax Credit, which is designed to offset the cost of Social Security contributions for low- and moderate-income workers. The credit is refundable--you still can get it even if you owe no tax. The IRS has estimated that a quarter of those eligible for the credit don't take it. The maximum credit has increased, to \$4,824, as has the maximum amount you can

continued on page 11

Tips for choosing a tax preparer

Tips from the Internal Revenue Service on how to choose someone to prepare your tax return:

- **Word of mouth:** Get recommendations from family and friends.
- **Check credentials.** Does the person have the necessary training and certificates to prepare returns and/or represent you before the IRS if questions arise? • **Too good to be true?** Be wary if the tax preparer claims to be able to get you a larger refund than other preparers.
- **The fee:** If it's based on a percentage of the refund, look elsewhere.
- **Avoid tax preparers who ask you to sign a blank return.**
- **Consider longevity.** How long has the preparer been in business? Will they be there to answer questions after the return is filed?
- **Documentation:** The preparer should ask you for receipts to back up your deductions.

Your Finances

Everyone Can Win With Charitable Gifts

When you give a gift to a charitable group, you are rewarded by the knowledge that you're helping an organization whose work you support. But you can also get a "bonus" from your gift — in the form of tax benefits.

Specifically, your donations to charities that have received 501(c)(3) tax-exempt status are usually tax deductible, assuming you itemize your tax return. And as long as your total contributions for any one year are 50 percent or less of your adjusted gross income, there's no limit on the deductions you can take for your gifts to public charities.

Furthermore, your contributions may entitle you to more than just a tax deduction in the year in which you make your gift. If you decide to donate shares of stock, a piece of real estate or another asset that has increased in value since you purchased it, you can avoid the capital gains taxes that will be due on the asset when it's sold.

Clearly, your charitable giving can provide you with some significant tax benefits. But if you're interested in going even deeper into the world of charitable gifts, you'll find that they can play a role in some of your long-term financial strategies, as well.

Consider, for instance, how you might use a charitable remainder trust. You'd start by donating an asset — such as appreciated stocks, bonds or real estate — to the trust, which is managed by a trustee. The trustee, in turn, could sell the asset (relieving you of immediate capital gains liabilities), reinvest the proceeds and then make regular payments to you or another beneficiary you named when you established the trust. So you could set up the trust to provide yourself, or one or more family members, with an income stream for life or for a designated number of years. After the lifetime of the last surviving beneficiary, or at the end of the specified term, the trust would end, and any remaining assets would then be distributed to the charity you'd named.



Tony Reahr
Edward Jones Financial Advisor
573-964-5712

Setting up a charitable remainder trust is not as easy as filling out a few forms; to do it correctly, you'll need to work with your legal and tax advisors. And once you establish such a trust, you'll find it can have considerable impact on some of the decisions affecting your retirement income. For example, if you could count on an income stream from a charitable remainder trust, you might be able to withdraw less money each year from your investments and retirement accounts, such as your 401(k) and IRA, to meet your income needs in retirement. In fact, if you were to receive this trust-generated income, it might even affect the type of investments you need to make before retirement, possibly changing the balance somewhat between "growth" and "income."

In any case, consider being as generous as you can afford in your support of worthwhile charitable organizations. But if you incorporate your charitable giving into your long-term investment picture, you'll need to make the right moves — so prepare carefully.

This article was written by Edward Jones on behalf of your Edward Jones financial advisor. Edward Jones, its employees and financial advisors do not provide tax or legal advice. You should consult with a qualified tax or legal specialist for professional advice on your specific situation.

Free tax preparation — it really works

by Michael Gillespie

In partnership with the Free File Alliance LLC — a group of private sector tax software companies, the IRS is offering most taxpayers the opportunity to prepare and/or file their federal taxes online, for free. And chances are that you will also be eligible for free preparation and e-filing of your Missouri state taxes.

First things first. Why prepare and file electronically? What's wrong with doing a paper return?

According to the IRS, preparing and filing your taxes electronically is the fastest, the safest, and the most accurate way to do your taxes. An electronically prepared and filed return has a less than one percent error rate. Error rates on paper returns, especially as we get closer to the April 15 deadline, are as high as twenty percent. Many of the errors result from entering the same number, such as a social security number, multiple times. An electroni-

cally populated form places those numbers wherever and however many times they need to be listed, without the risk of forgetting or transposing numbers. And if you'd like your refund faster, an electronically prepared and filed return, together with the direct deposit option, will get the money to you in ten days or less. Compare that to the average of four to six weeks with a paper check.

Electronic filing is one thing, but many people have an instinctive distrust of anything free, especially anything free from the government. So the question arises: why is the IRS offering free tax preparation and filing? Michael Devine, regional spokesman for the IRS answers: "The IRS is offering it because Congress has mandated that as many as 70 percent of taxpayers be able to do their taxes at no cost, and we're trying to help do that. Taxes are complicated; we don't argue that. But if you make less than \$56,000 per year, you can go

on to our website, irs.gov, and do your taxes for free."

For those who are leery of letting the government do their taxes for them, Devine points out that it is not the government that is preparing your taxes, it is one of nineteen different commercial companies who produce tax preparation software through the IRS website. "The IRS isn't doing your taxes for you," says Devine. "We're simply providing a site where you can go in and use a company that has agreed to do this service for free."

The only catch is that you fall under that \$56,000 cap. If you qualify — as most Americans do — you can make use of what the IRS terms "full-service Free File." The program will ask you questions and do all the arithmetic for you. Based on the information that you supply, it will take numbers from the various tables and put them on the form.

If you earned more than \$56,000, you can still take

advantage of the online tax prep programs for a fee, or if you're competent with doing your own forms you can make use of "self-service Free File," which is new for this year. "You can go to the fill-in forms part of Free File," Devine explains, "and you can actually fill out all the forms you would need, just as you were doing it on paper, and when you get all done you hit 'e-file' and it's filed for free."

But you have to be a more careful if you use the self-service Free File. The fill-in forms you use will do simple arithmetic, but if the numbers you put on the 1040 don't match a number you put on the 1040A or another attachment, the self-service won't reconcile that. The number will go into the IRS wrong, just as though you made an error in your own hand.

"Self-service Free File is an option for those who know what they are doing," says Devine.

And finally, for those who just aren't comfortable with a

computer, or don't have one, you can still have your taxes prepared and filed electronically, for free, if you make less than \$42,000 per year. The program is called Volunteer Income Tax Assistance, or VITA. You can sit down with a VITA volunteer and they will do the computer work for you. In Camden County, you can meet with a VITA volunteer at the Camdenton Public Library, 89 Rodeo Road, on Thursdays from 9 to 4, or at the Osage Beach Public Library, 1064 Guttridge Lane, on Tuesdays from noon to 6. It's available on a first-come, first-served basis and there is a sign-up sheet when you get to the library. Bring all your documentation with you and be prepared to wait a bit for your turn. VITA is available in other counties, as well. Call the IRS at (800) 829-1040 for listings.

Free tax preparation works for many Americans; 4.6 million taxpayers made use of the program last year. However, if your tax situation is unusual or complicated it's best to consult a professional tax preparer or CPA.

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The Touch Pro 2 will be a huge hit in the corporate world, with its built-in ability to turn into a speakerphone for conferences. The handset has push-Internet, it downloads favorite website information at specified intervals to make browsing faster. A larger, 3.6" more refined touchscreen has improved operation and a whopping 5 MP mechanical autofocus digital camera. The backside features the speakerphone—lay it down and it uses the built-in pair of microphones and a series of speakers around the perimeter. The touch screen 3G phone is designed to compete with Apple's iPhone. No word on price.

Handy H2 Recorder



The H2 Handy Recorder by Zoom features four built-in microphones for on-board 360 degree recordings at up to 48kHz, 24-bit resolution to a wav file or MP3 at 320kbps. The Handy Recorder H2 includes headphones, windscreen, 1/8" stereo to RCA adapter, tripod stand, USB cable, AC adapter and a 512 MB SD card. **\$159** at www.buy.com.



Sony Cybershot DSC-H20 camera

Here's a handheld point and shoot that's a step up from the fixed focus \$100 shooters at the local discount store. Instead of a low-resolution tiny CCD, this one's equipped with a near-pro-level sensor for great pictures. While not quite a digital SLR, Sony's new DSC-H20 is their flagship in the H digicam lineup-- now with impressive 10.1 megapixel resolution and 720p movie clip recording. It also sports a 10x optical zoom and a Carl Zeiss lens. On the back is a 3" touch-screen LCD that controls the iAuto software that uses Intelligent Scene Recognition to detect different settings and set the camera appropriately. Face detection technology with anti-blink, red-eye reduction, and steadyshot stabilization. Very sophisticated-- should be available in April for **\$280**.

 The background of the Spectra Interiors advertisement is a photograph of a bright, modern interior space. It features large windows with white shutters, a wooden floor, and a contemporary armchair and ottoman. The Spectra Interiors logo, which includes a stylized classical column and pediment, is in the top left corner.

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Hybrid vehicles eligible for credit

A list of 2008 and 2009 model year hybrid vehicles eligible for a tax credit, and the amount of the available credit. The full credit begins phasing out after the manufacturer sells 60,000 hybrid cars or light trucks.

Model Year 2009:

Ford Escape Hybrid 2WD, \$3,000
Ford Escape Hybrid 4WD, \$1,950
Mazda Tribute Hybrid 2WD, \$3,000
Mazda Tribute Hybrid, 4WD, \$1,950

Mercury Mariner Hybrid 2WD, \$3,000
Mercury Mariner Hybrid 4WD, \$1,950

Model Year 2008:

Chevrolet Malibu Hybrid, \$1,300
Chevrolet Tahoe Hybrid 2WD and 4WD, \$2,200
Ford Escape Hybrid 2WD, \$3,000
Ford Escape Hybrid 4WD, \$2,200
GMC Yukon Hybrid, \$2,200
Honda Civic CVT: Purchased

between Jan. 1 and June 1, 2008, \$1,050; between July 1 and December 31, 2008: \$525.
Mazda Tribute Hybrid 2WD, \$3,000
Mazda Tribute Hybrid 4WD, \$2,200
Mercury Mariner Hybrid 2WD, \$3,000
Mercury Mariner Hybrid 4WD, \$2,200
Nissan Altima Hybrid, \$2,350
Saturn Aura Hybrid, \$1,300
Saturn Vue Green Line, \$1,550

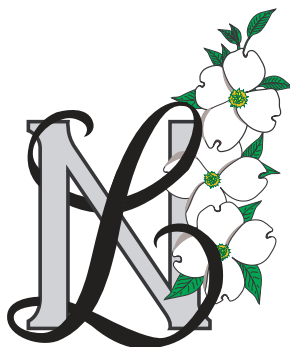
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With Dwight Weaver

BOAT RIDE, WAGON RIDE, CAVE TOUR

The Lake of the Ozarks area is noted for its show caves and the entertainment they offer. All of the caves, past and present, have or do offer walking tours of their underground galleries. But only two historic show caves of the area have ever offered entertainment packages quite like those of Indian Burial Cave and Ozark Caverns in the 1960s.

When Indian Burial Cave along the bluffs of the Osage River below Bagnell Dam was shown to the public, the management first offered mule rides to and from the cave in addition to the walking cave tour. The attraction later exchanged mules for a tram ride down the hillside to the cave entrance and added a brief underground boat ride on an artificial lake to compliment the Indian burial displays. This attraction is no longer open to the public.

Ozark Caverns, located off A Road in the Lake of the Ozarks State Park, provided an even more expansive outdoor and underground entertainment pack-



age for its guests. At that time the cave was privately owned. You could drive to Ozark Caverns and take an ordinary underground walking tour, or you could visit Public Beach Number One in Lake of the Ozarks State Park, and buy a combo ticket from the cave concessionaire. This entertainment package provided a seven-mile speedboat ride with a coast guard approved pilot, a three-quarter mile semi-wilderness wagon ride to the cave, and a three-quarter mile round trip tour inside the cave. It was two

hours of unique backwoods and underground delight. The photos that accompany this narrative were taken by the author in the 1960s and show all three stages of the operation.

The boat ride photo shows Captain R. H. Ohlson in command and a compliment of seven passengers. The wagon ride photo shows a group of girl scouts with Bob Blankenship driving the tractor. The building at the cave's entrance where underground tours began and terminated, housed ticket sales, restrooms,

gift shop, guides' quarters, and a small food stand to the right where ice cream and hotdogs were sometimes sold. This cave is now owned by the state park, the entrance building has been exchanged for an interpretative center located elsewhere, and the outdoor entertainment focuses on nature trails, fens and educational activities.

This vintage postcard 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 the Lake of the Ozarks. "History & Geography of Lake of the Ozarks, Volume One," his newest book, is available from Stone Crest Book & Toy in Osage Beach, or by mail. For information, contact the author at dweaver@socket.net. Or call him at 573-365-1171. Other books by Dwight Weaver are available online at lakeoftheoarksbk.com.



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Capt. Jay Clark

The Vandervort Report

Thank Goodness it's March!

March brings the end of a long winter, and St. Patrick's Day marks the early beginning of the Lake season! This year's St. Patrick's Day parade is on Saturday March 14th, and typically every week at the lake after that, just gets busier and busier as each day goes by, until summer is finally upon us. If Valentine's Day was any indication of what the year is going to be, I think the lake has good hope of a strong rebound over last year's dismal season. Restaurants were full, shopping was plentiful, and most hotels seen a nice bump in occupancy for the holiday weekend.

There seems to be a sense that people are tired of the gloom and doom, and ready to get out and spend a little money, to do their part in stimulating the economy. Our new President is set to throw a trillion dollars into the economy; even though much of the stimulus package isn't really geared towards economic stimulus and recovery, it's bound to make some sort of short term impact.

What we really need is for everyone to have a positive outlook, and for the media to start talking about some good news. Recession is a self fulfilling prophecy; the more people hear the media talk about how bad things are, the more people believe it, and it doesn't take long for people to start pulling back, and stop spending money. It's not much different than when the weather man forecasts inclement weather; people make and change their plans based on what some guy on television tells them! Everyone at the lake knows that the weatherman is incompetent, but still people listen and act accordingly.

I firmly believe that if the media starts putting a positive spin on what they are reporting that we will soon start to see a real economic recovery. Imagine how much busier the lake would be week after week if the weather man forecasted; "mostly sunny and mid 80's" the majority of the time; he'd be more accurate than he usually is, and the lake businesses would certainly benefit from it. The same holds true for the economy; when the national media and business news channels; start reporting some good news, that will result in a positive outlook, and good things will start to happen.

One great thing we all have going for us right now, is the price of fuel! If we can keep that hovering around \$2 per gallon into the summer, we are all going to be in for a great year. Last year the Horny Toad did its part to try and keep fuel prices on the water as low as possible, and maintained the lowest fuel prices on the lake week after week all year long, and I am happy to announce that I plan to continue that same policy throughout this year as well!

The one thing we all need to pray for, is good weather! The terrible weather we experienced last year probably caused more damage to lake area businesses than the fuel prices and recession combined. Thus far, the weather has been fairly mild, and let's all hope for goodness sake that keeps getting better.

I'd like to invite everyone out to the Horny Toad and Peckers for our St. Patrick's Day bash following the parade on Saturday the 14th. I would also invite everyone to get a room at our new Resort next to the Toad, and ride our shuttle bus in the parade, and to and from the parade!

See you St. Patrick's Day!

Merlyn Vandervort
President,
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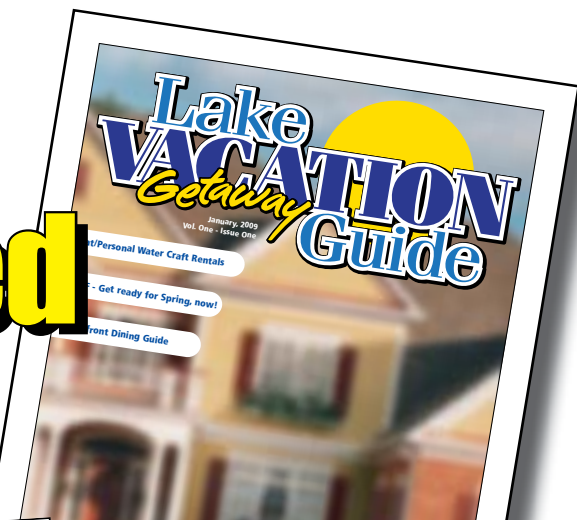
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Shoreline Beautification Cleanup March 15-April 15

The 2009 Spring Shoreline Beautification Cleanup at Missouri's Lake of the Ozarks is set to begin March 15 and continue through April 15. The Adopt-the-Shoreline organization, which organizes the cleanup, is extending an invitation to every business, resident, second homeowner and vacationer to participate in the event, which is celebrating its 18th anniversary this year.

Adopt-the-Shoreline Coordi-

nator Jeff Green says more than 600 volunteers, representing 60 Adopt-the-Shoreline member groups, are expected to participate in the spring cleanup. But Green adds that more boats and volunteers are always needed to help make the cleanup a success.

"There's plenty of work for everyone—cleaning shoreline, transporting waste flotation material and stacking debris for pickup by volunteers with

cleanup boats," Green says.

Last year, volunteers in the spring cleanup and a second cleanup in the fall removed more than 195 tons of debris from the lake's shoreline.

Adopt-the-Shoreline is sponsored by AmerenUE, which provides administrative support and pays for disposal of the trash and debris removed, but the actual cleanup work is performed entirely by volunteers.

To volunteer, use the follow-

ing list of zone coordinators to locate the zone in which you wish to work. Then contact the zone coordinator to volunteer a few hours of your time to help clean up that area. You may also volunteer by calling the Adopt-the-Shoreline office at 573-365-9252.

Adopt-The-Shoreline Zone Coordinators

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, Jay Polchow 573-392-5742

Zone 3: 9-16 mile marker; Bruce Thomson 573-365-2623, Brett Bachelor 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; Ron Witt 573-346-3323

Zone 7: 31-39 mile marker; Terry Cleary 573-374-6284

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

Zone 9: 39-60 mile marker (Hwy. 7 side); Jan Shireman 573-345-3765

Zone 10: Niangua Arm; Bruce Mitchell 573-346-2227

Zone 11: 60-77 mile marker; AmerenUE 573-365-9252

Zone 12: 77 mile marker to Truman; Amber Pennington 660-438-7300



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What Limits Do I Need?

The question I am asked most as an insurance agent is "How much is the coverage going to cost?" The second most asked question is "What limits do I need?"

When it comes to liability insurance most people think that they need to have enough limits to cover their assets in case they are ever in a lawsuit. Those people would be mistaken if they ever get into a serious loss situation. When someone asks me what limits they need to purchase my response is, "What amount will you get sued for?"

Let's use this hypothetical example. A 40 year old husband and wife own a home, 2 cars, a boat and investments totaling a value of \$1,000,000. The couple decides to purchase limit of \$1,000,000 to match their assets. One day on the way to the country club the husband runs a stop sign and is in a car accident that injures one person and kills another. The damages equal \$2,200,000.

The consequence? The policy pays \$1,000,000. The assets pay \$1,000,000. Wages are garnished for the remaining \$200,000. Maybe the outcome wouldn't be this bad. Maybe it would be worse. Maybe it just depends on who has the best attorney.

The lesson of the story? You should purchase a liability limit based on your potential loss, NOT on the value of your assets.

You may ask, "Steve how do I know what my potential loss is?" You don't know. No one actually knows, so the answer is to buy as high of limits as you can afford. You might be thinking, "I'm insurance poor. How can I afford to pay more?" In fact, it doesn't cost that much more to double or even triple your limits in most cases. Anyone driving with only state minimum liability limits is doing themselves and their family a disservice. Most of the time you can double the state minimum limit for under \$20 every six months.

The answer? Talk to your agent about giving you options for higher liability limits. You will likely find out it costs very little to increase your coverage amount. Being prepared is no accident.

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



Steve Naught, CIC

Nasa challenges young engineers to design, build, fly rockets

2008-2009 University Student Launch Initiative

Twenty student teams, selected by NASA from colleges and universities around the country, are spending the winter building sophisticated rockets they will launch high over Alabama during NASA's

2008-2009 University Student Launch Initiative in April.

The annual rocketry challenge will be held April 18 at NASA's Marshall Space Flight Center in Huntsville, Ala. Student teams will bring their rockets to the NASA center, where professional engineers will conduct formal design reviews of the vehicles before the students take part in a final, all-day launch.

The initiative, managed by Marshall's Academic Affairs Office, is designed to inspire young people to pursue careers in fields critical to NASA's mission: science, technology, engineering and mathematics.

Each student team will design, build and field-test one rocket, earning practical experience in the development and execution of a complex engineering project from design to launch. They must develop a vehicle that can fly to an altitude of 1 mile and sustain an onboard science experiment that gathers measurable data.

New to the challenge this year are teams from Arizona State University in Tempe; two teams from Embry-Riddle Aeronautical University in Daytona Beach, Fla.; Florida Institute of Technology in Melbourne; Georgia Institute of Technology in Atlanta; Iowa State University in Ames; Middle Tennessee State University in Murfreesboro; Mississippi State University in Starkville; Mitchell Community College in Statesville, N.C.; and Tuskegee University in Tuskegee, Ala.

Returning teams hail from Alabama A&M University in Huntsville; Auburn University in Auburn, Ala.; the College of Menominee Nation in Green Bay, Wis.; Fisk University in

Nashville, Tenn.; Harding University in Searcy, Ark.; Missouri University of Science & Technology in Rolla; the University of Alabama in Huntsville; the University of North Dakota in Grand Forks; Utah State University in Logan; and Vanderbilt University in Nashville, Tenn.

"Each year, the University Student Launch Initiative welcomes an exciting roster of young engineers, whose inventiveness and rigorous attention to detail are an inspiration to all involved," said Tammy Rowan, manager of Marshall's Academic Affairs Office. "We look forward to spring and the thrill of seeing rockets lift into the sky."

"It's our hope that this one-of-a-kind opportunity will have a meaningful, lifelong impact on the participants," Rowan added. "And we hope their schools and organizations will continue to nurture new generations who will explore, innovate and better our world by helping us travel to others across the solar system."

In addition to developing and testing their rockets, teams develop a project Web site and deliver preliminary and post-launch reports to their NASA counterparts for review. Teams also conduct related projects for schools or youth organizations in their area, helping to spread interest in engineering and rocketry to upcoming generations of students.

The Exploration Systems Mission Directorate at NASA Headquarters in Washington sponsors the University Student Launch Initiative.

For complete listing of participants and more information, visit: <http://education.msfc.nasa.gov/usli>

For more information about NASA's next-generation spacecraft to send astronauts to the International Space Station, the moon and destinations beyond, visit: <http://www.nasa.gov/exploration>



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Bobbi Bash "Better Than Best" Award



Six students from the School of the Osage were selected to receive the second quarter "Better Than Best" Award from Bobbi Bash. Bobbi's selection criteria are service, attendance, attitude and improvement. The students are chosen by their teachers.

The student's named for the second quarter "Better than Best"

awards are 6th grade students Tyler Perkins, son of Scott and Tracy Perkins; Brooklyn Hughes, daughter of Susan Kelley; 7th grade students Patrick Terrell, grandson of Bill and Pat Springer; Paige Arnold, daughter of Bob and Kimbriel Arnold; 8th grade students Ryan Lewis, son of David and Debra Lewis; Courtney Jeffries, daughter

of Loren and Jennifer Jeffries.

Each student received a certificate and \$20 cash. Bash feels that positive motivation at this age level is very important and awards 6 students each quarter of the school year. Bobbi Bash was a school teacher before her career in Real Estate and knows how important education is for our youth.

Event Jump Starts the Westside

The Lake West Chamber invites you to go "Jiggin' on the Lake" at their 18th annual St. Patrick's Parade on the Water, Saturday, March 14. A lot of work goes into this first event of the year and everyone looks forward to getting their boats out and decorating them for the parade. It all starts at Ozark Bar-B-Que (TT-75 by land or the 10.5 mm by water) with a breakfast buffet beginning at 9 a.m. The Captains meet at 11 a.m. for instructions and the parade will begin at 11:30 a.m. The Tropic Island Cruise Boat is available for those who just want to

cruise the day relaxing on the water. Parade will travel up the Gravois Arm of the Lake. This year Gravois Arm sponsors are Coconuts, Jolly Rogers, Richard Knoggin's and Three Pigs on the Water. Boats will return to Ozark Bar-B-Que around 4:30 p.m. for the awards ceremony. Tickets for the breakfast buffet and Tropic Island Cruise, and souvenir Hoodies and Long Sleeved Tees are available at the Chamber office. Call 573-374-5500 for pricing or go online at www.lakewestchamber.com to find out more information.

Restoration business recognizes 'cleaning week' campaign

The task of cleaning can be therapeutic for some people, but for others it's another chore that has to be added to their long list of things to do around the house. During National Cleaning Week, March 23rd - 29th, one local business is easing the stress and helping area residents get down to business. But they're not referring to the typical surface cleaning you might be thinking.

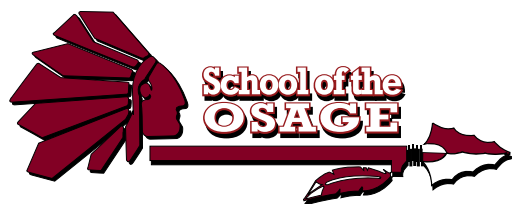
"We address cleaning and restoration for fire, mold, or water-damaged buildings and its contents," said Robby Cox, owner of the local SERVPRO of Lake of the Ozarks. "After fire or water damage, it is vital that people hire a professional to come in to do a thorough cleaning of their home. If not, homeowners can be left with mold issues and other problems that not only may cause

health issues, but also will cause property to become even more damaged if it is not addressed as soon as possible."

Cox said the National Cleaning Week campaign is a perfect opportunity to bring the attention of professional cleaning and restoration services to light. While area residents get into the cleaning mood for this coming awareness week, the experts at SERVPRO of Lake of the Ozarks are offering simple tips to help them along the way.

SERVPRO of Lake of the Ozarks clients include insurance companies seeking superior and timely restoration services, as well as commercial and residential property owners who require routine cleaning services. For more information about SERVPRO of Lake of the Ozarks, please call 573-346-7200.

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As the Lake Churns

State of the Lake Address

*Real Estate and Lake News
with C. Michael Elliott*

I am writing this on the day that President Obama will give an address in front of Congress with heavy emphasis on the economy. The White House Press Secretary has stated that he feels the President will discuss restoring to Washington a sense of fiscal responsibility and understanding that we have to live within our means. We currently have a \$1.3 Trillion annual budget deficit.

This speech follows a week after the signing of a \$787 Billion stimulus bill. It comes at a time polls indicate that nearly three out of four Americans are scared about the way things are going in this country. The stock market closed yesterday at it's lowest since 1997.

Well, how's that for a rosy picture? Add to that, the decrease in homes sales over the past 3 years at Lake of the Ozarks and you may wonder if it is a wise choice to buy a home at the Lake.

My answer is a resounding YES. While the number of homes sold has fallen, property values have held steady. The key to purchasing is to have full knowledge of what is happening in the Lake market. You should still base your purchase on what your and your family's needs are in a home and on your budget. From there you need to research the neighborhood, property condition, what similar properties have been selling for as well what trends the market data has shown over the previous 3-5 years.

If you are looking to purchase based solely on investment, there are some decent buys out there. While the number of foreclosures is less than 5% of all homes currently available through the Bagnell Dam and Lake of the Ozarks Multiple Listing Service, they do exist and



some present a great opportunity. I am also seeing some short sale situations. Again, whether you are on the buying or selling end, knowledge of the market is crucial and hiring a real estate agent that is experienced and educated in these matters will prove to be well worth the fee you'll pay.

Lake of the Ozarks is constantly moving forward. MODOT is progressing with the by-pass and other surrounding road improvements that make us easily accessible from all directions and simple to navigate while here. New commercial projects continue all over the lake area which will open new jobs and increase our visitors. All of this will reflect positively on the lake's economy and, in turn, our real estate values.

If you would like a detailed sales report on your specific property type or neighborhood, or would like to ask a lake real estate question, contact Michael at 877.365.cme1 (2631) or cme@yourlake.com. View all lake area listings at www.cme1st.com. You can also log your opinions on Michael's real estate blog, www.AsTheLakeChurns.com

Kiwanis to sponsor 4th annual 'Run For The Beach' in Lake Ozark

The Kiwanis Club of Ozark Coast will sponsor a 5K Run/Walk entitled "Run for the Beach" on Saturday, April 4th in Lake Ozark. This is the fourth year the club has sponsored the run.

The race will begin at 9 am at the Mills Elementary School on Business 54; all ages are welcome. Registration and check-in will begin at 8 am. Prizes will

be awarded in nine categories.

Participants must register no later than March 28 by calling 573-434-6029 or by going online at www.ozarkcoastkiwanis.org.

According to event chairman, Aaron Spieler, "The run will commence at Mills Elementary School, follow business 54, then cross the Community Bridge and back. We're looking forward to another great event."

Spieler indicated that sponsorship opportunities are available. All funds raised at the event will stay in the local area to continue the effort of emergency relief to local children and families.

The Kiwanis Club of Ozark Coast has helped area families since 1988. They meet weekly at noon at JB Hook's on Business 54 in Lake Ozark.



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Short Sale

Many Americans are faced with few choices when they lose their job. Many face the reality that they may no longer be able to keep their home. Selling their home and downsizing is sometimes their only option. But do they have enough equity to sell the home with a Realtor? Some homeowners are faced with the fact that they cannot sell the home with a Realtor because they simply do not have enough cash to pay the Realtor's commission. Many will try to sell the home FSBO (For Sale By Owner) this option usually takes longer because of the limited exposure. Homeowners have limited time available when they are faced with the reality they can no longer afford their mortgage payments. Bankruptcy or foreclosure are not your only options. You may want to consider a "Short Sale". Many lenders are willing to work with homeowners in an effort to reduce their financial loss if at all possible. Foreclosures are costly to the lender and they would rather take a smaller loss than face the foreclosure process with additional costs due to legal requirements in the foreclosure proceedings.

When a lender agrees to a short sale they will accept less than the total amount due on the mortgage. It is important to find out from the lender the terms and possible negative ramifications of a short sale. Some lenders agree to the short sale with little or no negative ramifications. Other lenders will pursue the homeowner for the difference in the amount owed and the amount paid, which can affect your credit. Selling your home in a short sale will not give you cash in your pocket but the IRS may consider the debt forgiveness as income. Make sure to find out as much information as possible. An educated consumer is the only way to make this transaction beneficial.

So you are considering a short sale what do you need to do? Call the lender and ask for the Real Estate Short Sale department. Make

sure you are speaking with someone that can make decisions concerning your matter, then explain your situation. You will need to provide them with supporting documentation to support your income, assets, and property value. They will also need a hardship letter explaining your personal and financial situation. If they agree to the short sale you still need a buyer. Now is the time to work with a Realtor that is familiar with the short sale process. Many lenders want to see a Realtor that is willing to negotiate their commissions, after all the lender is taking less for the transaction they expect all parties involved to make concessions as well. The buyers will need to have all of their financing secured in order to make the transaction attractive to the lender. The short sale process will take longer and additional documentation may be required from all parties involved in the transaction.

The most important key to a successful short sale is working with professionals that are familiar with the process and requirements of a short sale. The short sale can be a benefit to those who are willing to take the extra time and effort necessary to make the deal happen.

If you have questions please email them to andrew@yourmortgageresources.com

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Newcomers/Longtimers March Calendar of Events

March 2, 2009, 10:00 a.m.: The Newcomers/Longtimers Club will have a Community Committee meeting at the Central Bank Main Branch in Osage Beach. The guest speaker will be Sharon Hagan from The Lime in the Coconut, a specialty compounding pharmacy located in Lake Ozark. The committee is involved in various projects that interest or inform the members of N/L. For more information, please call Carlene Chubbuck at 374-9281.

March 5, 2009, 9:45 a.m.: The Newcomers/Longtimers Club will have Cards and Games at the Country Club Hotel on Carol Road in Lake Ozark. Cost is \$15 which includes lunch and coffee or tea. The menu includes soup (Chef's Choice), ½ BLT on Sourdough Bread, Fruit Compote, Lemon Cream Layer Cake, and coffee or tea. For information, call Charlotte Perso at 317-0602.

March 15, 2009: The Newcomers/Longtimers Club will have a social evening with

spouses and friends at Der Esen Platz, 8 Bridal Cave Rd., Camdenton. Social hour begins at 6:00 p.m. with dinner at 7:00 p.m. The menu is a choice of Schnitzel Cordon Bleu w/ Spaetzle and Red Cabbage or Grouper with Lemon Caper Butter with Mashed Potato and Vegetable of the Day. For more information and reservations, please call Donna Kircher at 348-1645 or Terry Divine at 302-4527 by Friday, January 30.

March 19, 2009: The Newcomers/Longtimers Club will hold a Luncheon Meeting at Osage National Golf Course (The Pavilion), Hwy 54 near the Osage River Bridge, Lake Ozark. Social Hour begins at 11:00 a.m.; business meeting at 11:30 a.m.; and luncheon at noon. The program includes presentations by the selected charities and a Spring gift exchange. For information or reservations, contact Analee Hodge at 573.964.6109, or analeehodge@charter.net.



The 8th Annual Home & Garden Expo goes into the record books as a success!

Hopefully you were one of the more than 3,100 people who attended the 8th Annual Home & Garden Expo, sponsored by the Lake Area Chamber of Commerce and held at the Lodge of Four Seasons Exhibit Hall February 14-15. As mother-nature blessed us with sunshine and seasonal temperatures over the weekend, people from the Lake Area as well as from all over the state and beyond came out to see what is available in the market. Attendees from 112 cities within Missouri as well as ten additional states came through to see what the latest products available for their homes, businesses and outdoor areas are. More than 85 exhibitors filled the 20,000 feet exhibit hall with incredible displays and offers. Feedback from exhibitors at the show indicated that many people were seriously interested in remodeling or making repairs or upgrades to their homes and/or businesses, which was welcome news to everyone. Preliminary planning is already underway for the 9th annual event next year. For more information on the Home & Garden Expo or any other Lake Area Chamber programs or events please contact 573/964-1008 or visit www.lakeareachamber.com

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Cop's Corner 'Just a reminder'

play behind vehicles; however what has been discovered is that at least 900 children have died in vehicle related incidents, not crashes, since 2002.

Some of the horrific cases have happened in Missouri. During the summer of 2007, a 7-month old girl died after being left in a sweltering car on the Washington University School of Medicine by her parents. The busy working couple had started a new routine that day and thought the other parent was taking the baby to daycare. A few weeks later, a baby in Bowling Green, Mo., suffered a similar fate. The father of a 4-month-old girl forgot to take her to daycare and left her in a hot car for at least six hours while he was at work.

When we see children in sweltering vehicles, we get in-

censed. Last summer a woman claimed her innocence in Osage Beach because she was not from this country. Her two children were left in the vehicle for an undetermined amount of time while she went shopping. The children could have easily been injured or died due to the rising temperatures within the vehicle if it hadn't been for a passing off duty police officer.

When children are left in vehicles during the winter months, we may tell ourselves that they won't succumb to the elements. What about child predators, vehicle thefts, carbon monoxide, children gaining access to gear shifts and electric window controls? What would happen if we forgot our child in the vehicle, as occurs in so many reported cases?

In February of 2007 a two

year old and her 6 year old brother were left in a vehicle while their mother went to work, only for a few minutes, to drop off files. The six year old fell to sleep. The two year old escaped from the car seat and crawled over the seat next to her brother. As she leaned her head out of the window, she accidentally put her knee on the power window controls.

How many times have we said, "I'm going to just be a minute"? We run into friends and talk about common interests or what the hot button topic is for the day. That minute can easily turn into an hour.

Never leave a child unattended in a vehicle. Not even for a minute

• Be sure all occupants leave the vehicle when unloading. Don't overlook sleep-

ing babies.

• Always lock your car and ensure children do not have access to keys or remote entry devices. If a child is missing, check the car first, including the trunk. Teach your children that vehicles are never to be used as a play area.

• Keep a stuffed animal in the car seat, and when the child is put in the seat, place the animal in the front with the driver or place your purse or briefcase in the back seat as a reminder that you have your child in the car.

• Make, "look before you leave", a routine whenever you get out of the car.

We take the leaving of children in a vehicle, no matter what season, very seriously.

Sgt. Arlyne Page

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The Camdenton Area Chamber of Commerce recently held a ribbon cutting to celebrate the Grand Opening of the new First National Bank Camdenton branch at 1335 East US Highway 54 in Camdenton. First National has been in business since 1905, has branch offices throughout the Lake area, and is still home-owned and operated. To reach the new branch office on East Highway 54 call 573-317-9317. Participating in the ribbon cutting: First National Bank staff included Richard Goins, Clayton Rogers, Alan West, Branch Manager Dale Wilkerson (with scissors), Kayla Shadel, Carol Gideon, Donna Smith, Karen Lynch, Amy Hadfield, Erin Coleman, Jimmy Laughlin and Andrea Kendziorski. Others include, Little Miss Dogwood Kelsey Farris; Junior Miss Dogwood, Brook Farris; Jo McElwee, Camden County Circuit Clerk; and Bruce Mitchell, Camdenton Area Chamber of Commerce.

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Senate view with Chuck Purgason

Nixon budget over the top

Recently, Governor Jay Nixon delivered the annual State of the State address to the Missouri General Assembly, the Missouri Supreme Court, Missouri Cabinet heads, and to the people of our great state.

This annual address has become the vehicle for a governor to outline his vision for Missouri and present the executive branch's budget recommendations for the next fiscal year. It is also the event that adds definition to the agenda boundaries of each body in the legislature and the governor's office for the current session of the General Assembly.

Last week the consensus revenue estimate (CRE) was staked out at 1% or approximately \$7.7 billion. The CRE is the amount of growth in general revenue that the state expects to collect in the next fiscal year. Once that number is determined, the House and Senate use that number as the ceiling throughout the appropriations process.

Unlike Congress, we must have a balanced budget. The state of Missouri can't print money to satisfy unrestrained and politically motivated spending habits. To have a balanced budget, the General Assembly and the governor's office must build a state budget at or, preferably, below that target.

Governor Nixon's budget pro-

posal would spend \$8.8 billion of general revenue, a number that exceeds the agreed upon CRE by \$1.1 billion, or 14% - this is not a balanced budget proposal. The governor would pay for these excessive increases with federal "stimulus" money, which I contend is federal "dependence" money, that Missouri is expected to receive which is about \$809 million.

After four years of fiscal discipline, a budget is now being proposed that relies on significant one-time monies that may or may not materialize. Our budget difficulties earlier this decade stemmed from uncontrolled spending that relied on one-time monies. This can't be done, but politicians are often afraid of making the difficult decisions that require discipline, because they fear unpopularity. The disciplined decisions of the past four years have put Missouri in better financial position to weather this economic downturn than most states.

All budget bills must originate in the Missouri House. The Senate won't actually receive the bills to start working on them until probably early April. For the moment, the Missouri House has pounded its first stake in the ground. We will not balance our state budget on monies that may or may not come in the mail - we refuse to rely on a federal welfare check to meet the needs of

our state. It may be considered good politics by some, but it is lousy fiscal policy. We can't allow the federal "stimulus" to lead us down the path to ever more federal dependency.

How out of touch with our existing economic situation can we be to accept a budget that requires a 14% increase in economic growth knowing that we average 3.5% growth in Missouri in typical years?

This is a time for restraint, a time to prioritize, and a time to drive efficiencies into the state bureaucracy. It is a time to shed the hindrances that hold back innovation and invention, a time to empower Missourians to build dreams, not sustain them where they are.

This is a time when doing what is right is far more important than doing what is popular, because what is right is not always popular and what is popular is not always right.

It seems to be the philosophy of the federal government that when your bucket is leaking, instead of fixing it, just keep pouring water in it and pray for rain.

As always, I appreciate hearing your comments, opinions and concerns. I can be reached in Jefferson City at (573)751-1882, e-mail to chuck.purgason@senate.mo.gov or regular mail at Missouri Senate, State Capitol, Room 420, Jefferson City, MO 65101.



The Camdenton Area Chamber of Commerce recently welcomed The Ozark Pet Nanny as a new Chamber member. Owner, Karen Salaway was a veterinary technician for 8 years. Call 573-317-0699 for rates and reservations. Participating in the ribbon cutting:: Laura Wright, Camdenton Police Chief; Tracey Broswell, Central Bank of Lake of the Ozarks; Jo McElwee, Camden County Circuit Clerk; Libby West, Owner; Charli Allee, Amy Hadfield, and Alan West, First National Bank; Owner, Karen Salaway [with scissors]; and Christy Dulle, Staff; and Bruce Mitchell, Camdenton Area Chamber of Commerce.



Larry Webb, Park Naturalist with Missouri Department of Natural Resources, is introduced to Camdenton Optimist Club by Dale Wilkerson, Proram Chairman. He told of the saving of Biodiversity by proper management of wildlife and plants at Ha Ha Tonka State Park. Optimists meet at noon on Mondays at CJ's Restaurant.



John Albright of Camdenton Optimist Club presents a check for refurbishing the Optimist sponsored room at CADV Shelter to Angela Fiene, Legal Program Coordinator. Ms Fiene also told of the upcoming Chili for Charity Cook-Off to be held 11:00am-5:00pm on March 7th at Osage Beach Elks Club. Optimists meet at noon on Mondays at CJ's Restaurant



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AmerenUE says low lake levels are due to normal winter drawdown; advises dock owners to take precautions

AmerenUE says the current lower water levels at Missouri's Lake of the Ozarks are a result of normal winter operations at Bagnell Dam to provide increased water storage capacity for flood control during the spring rainy season. The company reminds property owners that they should take appropriate measures to protect their docks from the lower water levels and other winter conditions that routinely occur at this time of year.

Subject to changing weather conditions and the demand for electric power, UE says it expects the lake to reach its seasonal low of 654 feet (above sea level) by early March and then remain around that level until April, when operators at the dam will begin allowing the level to rise again. UE adds that it expects the lake level to be near full pool of 660 feet again by Memorial Day weekend—the

traditional start of the summer boating season.

UE provides a recording of lake level information—updated daily on weekdays—at (573) 365-9205. In addition, hourly information is now available on the Ameren Web site by visiting www.ameren.com/LakeOzarks and clicking on "Lake of the Ozarks Operational Data."

To minimize the effects of lower lake levels and other winter conditions, UE offers the following tips for dock owners:

- Disconnect hinges linking docks and seawalls or piers to allow the entire structures to follow the water level down.
- Lengthen cables to permit docks to drop as the lake level drops.
- Dock owners with sliding ramps or other adjustable connections may push their dock farther into the lake as long as the dock does not create a haz-

ard to navigation.

• During any absences from the property, ask nearby neighbors to watch the dock or retain a local boat dealer or dock builder to care for the property during the winter season.

• Use "bubblers" or other anti-icing devices to help protect docks from ice damage.

UE also reminds the public that water releases from Bagnell Dam into the Osage River can occur at any time. Prior to releases starting, a warning siren is sounded. These releases can result in swift currents and rapidly rising levels in the Osage River.

AmerenUE, a subsidiary of St. Louis-based Ameren Corporation, serves 1.2 million electric and 127,000 natural gas customers over a 24,000-square-mile area covering north, central and eastern Missouri.

Handling Conflict: How to Do It Effectively

Conflict is part of life. We face it in the workplace and at home. Nobody likes dealing with conflict and many people are unskilled when it comes to handling it effectively. Ignored, conflict escalates and negatively impacts both a company's bottom line and our quality of life at home.

Discover the one crucial question you need to ask when you face a conflict and take away 6 key things that will help you manage that conflict more effectively. Join Jennie Ayers, certified coach and Principal with Challenge It Now, a leadership development company, at the Heart of the Ozarks chapter of Business and Professional Women on Wednesday, March 4, 2009 from 11:00 a.m. to 12:30 p.m. at

City Grill. If you've ever experienced a conflict and wished you had handled it differently, take advantage of this opportunity to learn how to approach conflict in a more positive way.

For further information, contact Melissa Carroll at (573) 280-9792. To make reservations, contact Michelle Cook at mcook@lakeareachamber.com or (573) 964-1008. Cost for the meeting, which includes lunch, is only \$10.00.

The mission of the Heart of the Ozarks chapter of Business and Professional Women is to enhance women's lives professionally, politically and personally. If you'd like to meet other professional women here in the Lake Area, please join us on March 4, 2009 at City Grill.

Ebling selected for committee

Susan Ebling of The Ebling Group, RE/MAX Lake of the Ozarks has been selected to serve on the Missouri Association of REALTORS Statewide Professional Standards Committee for a three year term. "This will be my third, 3-year term in a row, so I have been blessed to have been able to help our statewide membership solve ethical complaints for almost eight years now. I consider it an honor and a great learning experience." Susan serves on the Grievance panel, which reviews complaints made against REALTORS and decides based on the facts presented whether or not to pass them onto the next panel for a hearing. "What



I do is very similar to a grand jury, we are the first step in the hearing process." For additional information about the Committee, please contact MAR at 1-800-403-0101.

Cunningham receives IPS training, certification

John Cunningham of Glencove Marine recently completed the course work required to become a Certified Volvo Penta IPS Sales Professional.

The three-part course covered a wide variety of topics, including an in-depth training on the Volvo Penta IPS technology, demonstrating the Volvo Penta IPS to customers, customer relations, and more.

John Cunningham is a sales professional at Glencove Marine's Hwy. 54 Showroom in Osage Beach, MO. He currently

resides in Osage Beach.



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Lemens January Glencove Salesman of the Month

Glencove Marine is pleased to announce Steve Lemens as the January Salesman of the Month.

Lemens is a Formula and Sea-Doo sales representative at Glencove Marine's 3mm location off Carol Road in Lake Ozark. He has been a Mercruiser master mechanic and Formula boat salesman for over 30 years, and with Glencove for more than 20 years. He is a certified 100 ton Coast Guard Captain.

Lemens also serves as the 'Head Elf' for the local Lake Ozark Christmas Caravan and Lake Ozark Christmas Parades, serving as the chauffeur for Santa Claus each year. He

also actively participates in the Horseshoe Bend District Adopt-A-Road Program.

Lemens resides in Sunrise Beach with his wife, Pat Lemens, service writer at Glencove Yacht Club Marina.



Hope house says thank you to the community

If one measures success NOT by how much you make, but by how much you give, Hope House has just had its most successful year. In the year 2008 Hope House has been able to help a record number of families in need with emergency aid, food and clothing. In 2008 a total of 2,984 grocery carts of food were given to 3,317 families - feeding a total of 9,143 people. This was accomplished because of the generosity of our partner churches, local businesses, service organizations and countless individuals who have made donations of food, clothing/house-

hold items, cash and the gift of themselves in volunteering their time to work at Hope House.

Thank you to this wonderful community of Lake of the Ozarks for the many ways you have helped Hope House help those in need. We look forward to partnering with you in this New Year as we continue the good work of helping others in our community.

Volunteers are always needed to work in the Food Pantry and Thrift Store. If you are interested in helping, please call Hope House at 365-0099 and ask for Cheryl.



The Lake Area Chamber of Commerce recently welcomed new member John Beal Inc. with a ribbon cutting. Now with a branch office at the lake area. For more information call 800/NEW ROOF or 573-392-8881 or visit www.johnbealroofing.com. Pictured along with Chamber Active Volunteer Ambassadors from left to right are: Trish Creach, Executive Director Lake Area Chamber; Ben London, Branch Manger; Mike Lumetta, Commercial Roofing Project Planner; Robin Evers, Lake Area Chamber Board President; and John Reidler, Division Manager.

Senior housing complex to be built in Lake Ozark



by Nancy Hogland

In the future, another housing choice will be available to Lake-area empty nesters 62 years of age and older who would like to live in a community of their peers.

The St. Louis-based developer Gundaker Commercial Group has gained approved from the Lake Ozark Board of Aldermen to move forward with construction of Beacon Pointe Villas, a senior housing development on the Northshore.

The complex, to be built on 34 acres off Highway W, will consist of 78 one-story senior villas as well as a clubhouse. According to the plans, the development will include a mix of one and two-bedroom, one-bath units. The two-bedroom, 792-square-foot units will rent for \$550 per

month.

Gregory Lee, senior vice president of Asset Management for the firm, said his group is currently in the process of securing financing for the project. Once that is completed, work will begin.

"We'll be building in two phases. The first phase will include 42 villas; 36 villas as well as a small, cabana-style clubhouse with storage and an office will be included in the second," he said, adding that typically they experienced an 18-month lag between completion of the first phase and start up of the second.

"As the baby boomer population grays, we believe there will be a greater need for developments of this type - places where people can live without worrying about taking care of lawns and

doing building maintenance. These will be nice units set in beautiful surroundings so seniors will be able to enjoy living at the Lake without the worries," Lee told the Lake Ozark aldermen when he requested the rezoning needed for the development.

In 2007, the over-65 population of Miller County was estimated at 15.5 percent; Camden County reported 19.7 percent of its population consists of seniors 65 and older. Both figures are up slightly over 2000 and are substantially higher than the rest of the nation which reported a 65-plus population of 12.4 percent.

The Gundaker Commercial Group is also set to begin work on \$7.5 million senior apartment complex called Wingate Manor in St. Louis' metro-east area.

Premier Bank promotes Randi L. Murphy

Robert Kucsik, President of the Lake Market and Arlene Vogel, Senior Vice President, Retail Banking Manager, are pleased to announce the promotion of Randi L. Murphy to Banking Center Manager. Murphy is responsible for assisting with the overall management and supervision of the Personal Bankers and Tellers for the Osage Beach Center, as well as generating customer account relationships. She joined Premier Bank in August 2007 as a Personal Banker and was promoted in April of 2008 to Credit Analyst. Murphy

has over five years of banking experience.

Murphy received a B.S. in Finance from Missouri State University in Springfield. She is a member of the Lake Ozark Daybreak Rotary. Murphy and her husband Bill reside in Linn Creek.

Premier Bank currently operates thirteen Banking Centers in Jefferson City; Columbia; Osage Beach; St. Charles; St. Peters; Lake Saint Louis; Chesterfield; Fairview Heights, Illinois; and Grapevine, Texas. As of February 1, 2009, Premier Bank has 270

employees and \$1.5 billion in total assets.



'Should Have' applications for PCs

We've done lists like these in the past, outlining the programs every new computer 'should have' been shipped with but didn't. But times change and programs come and go. There are some new entries in the list and some that you will recognize.

Foxit PDF Reader – If you don't want to shell out hundreds to be able to work with Adobe's PDF format, and find their free reader program too slow and processor intensive, Foxit is for you. This free PDF reader is easy on system resources and launches much faster than its Adobe counterpart. You'll still have access to text extract and comment annotation. The 'professional' version of the program

search for it all, desktop, disks, web pages, email messages, office documents, you name it. Powerful and lightweight. The 'pro' \$50 version adds features. <http://www.copernic.com>

OpenOffice 3.0 – This is one we might not have to include. The word is out that Sun's OpenOffice suite is absolutely free, open source and a contender to take away the office productivity crown from Microsoft's Office. It includes all the toys—a word processor, spreadsheet and presentation software that is compatible with MS's files. www.openoffice.org

Notepad++ – An easy to use free application that is a real wonder if you do any kind of web work. It supports HTML to

rus—malware is simply stuff you'd rather not have, some of it malevolent. To complement your antivirus program try this effective anti-malware program—for free. (you do use AntiVir [<http://www.free-av.com/>] or AVG Free AntiVirus [<http://free.avg.com/homepage-appf8>] don't you?). <http://www.malwarebytes.org/mbam.php>

Picasa – Simply, a wonderful free alternative to managing, editing and maintaining your photo library. It has advanced tools for editing and correcting the photos you have, plus—it can work on copies and keep your originals untouched. <http://picasa.google.com>

foobar – If you dislike the heavy menus and long loading times of iTunes, and have moved on past WinAmp—maybe Foobar is the one you are looking for. This free, open source player has a customizable interface and supports many formats including OGG, Flac, AAC, wav, mp3 and more. <http://www.foobar2000.org/>

Secunia PSI – This is one that's worth a look. Lots of the programs that we use on our computers everyday have 'holes' in them—bugs that hackers can exploit in order to gain access to your PC. Secunia's Personal Software Inspector takes a look at the software you have on your computer and recommends updates and replacements for those with security leaks. Free, and easy to use. http://secunia.com/vulnerability_scanning/personal/

Advanced System Care – Amazing free computer toolkit to clean up the registry, defragment the drives, check for malware and optimize your computer. This program does things that others charge \$50+ for. <http://www.iobit.com/>

Other notables:

Audacity - <http://audacity.sourceforge.net/>
 Z-Zip extractor - <http://www.7-zip.org/>
 Gimp photo editor - <http://www.gimp.org/>
 Boxee tv online - <http://www.boxee.tv/>
 Tinspell spell checker - <http://www.tinspell.m6.net/>
 Recuva – file recovery - <http://www.recuva.com/>
 Firefox internet browser - mozilla.com/en-US/firefox/
 Thunderbird email program - mozilla.com/en-US/thunderbird/



Reece & Nichols Alliance, Inc. recently held their annual awards luncheon. From the lake office, Reece & Nichols Lake Ozark Real Estate, Janelle, Odell, Linda Brockman, Connie Wardenburg, Terry Geissel and Lew Geissel attended. The were presented their awards for increasing their sales volume in 2008 over 2007. Reece & Nichols Lake Ozark Real Estate is an independently owned and operated member of the Reece & Nichols Alliance, Inc. out of Kansas City.

Lynn Farrell appointed NAR Federal Political Coordinator



Lynn Farrell, Broker and Officer of John Farrell Real Estate Company in Osage Beach was recently appointed a NAR Federal Political Coordinator of the 111th Congress. She will play a critical role in the National Association of REALTORS grassroots program. Farrell will be the face of real estate from Missouri's District 9, communicating with Blaine Luetkemeyer,

U S Representative, on current issues of the real estate industry and homeowners across the nation. Farrell's term will run for two years and will coincide with the Congressional term. She is excited about having an active, hands-on role with Luetkemeyer and feels it is another way she can give back to her community, the district and the industry.



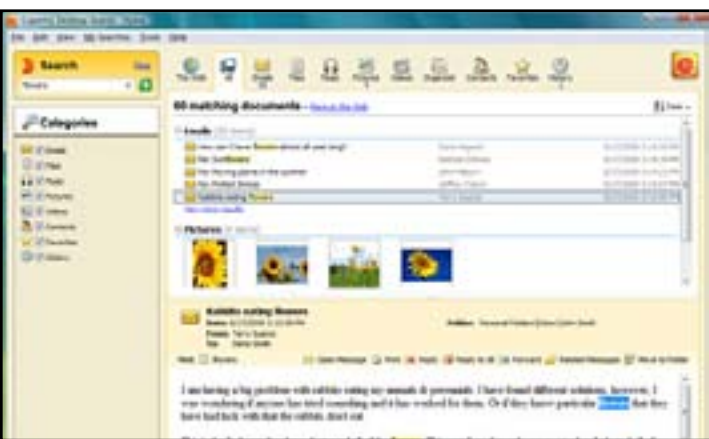
Foxit PDF Reader

adds advanced editing tools like Acrobat, but is just \$40. <http://www.foxitsoftware.com>.

Copernic Desktop Search – There are a few good search tools out there to replace the slow and aged XP built-in search function. Windows Vista features a bit more useful search feature, but its indexing can be taxing on some systems. Copernic is one

Java—and 40+ other languages for the internet. It features clear syntax highlighting and auto-completion for common elements, tabbed documents and plug-in support. And, it does text. <http://notepad-plus.sourceforge.net/uk/site.htm>

Malwarebytes Anti-Malware – Almost all of us will pick up some malware—no, not a vi-



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Progressive architecture the hallmark of Pellham Phillips

By Michael Gillespie

Along with its natural beauty, the Ozarks region is also home to several prominent companies representing a diverse range of professional skills. One of these is Pellham Phillips Architects Engineers. Based in Springfield, Missouri, the firm has emerged as a leader in progressive commercial design.

Since 1979, when Larry Phillips teamed up with Galen Pellham to form the company, Pellham Phillips has designed scores of structures ranging from churches to schools to theaters and sports facilities, and from industrial to retail to hotel and civic buildings. The firm's projects span from coast to coast. Among their more recently famous design accomplishments was the Palace Theater in Myrtle Beach, South Carolina, where one of the presidential debates took place.

"Down here, and even at the Lake, most people haven't heard of us," says the firm's marketing director, Brad Parke.

"But if you would make a list of the top twelve landmarks in the region, Pellham Phillips has designed most of them. The impact that we've made on the community is pretty huge. Ours is a fully integrated firm in that we have engineers, architects, and interior designers working side by side."

In the immediate Lake area, Pellham Phillips is the architectural and engineering team behind the planned John Q. Hammons' Chateau on the Lake at Osage Beach.

"That's a big project," says Larry Phillips, the company's principal engineer. "Mr. Hammons bought that land three or four years ago, and he wanted to build a facility that was similar to the Chateau that he's got at Branson — only he wanted it to be much grander, and be the nicest facility in the Lake of the Ozarks region." Phillips explains that the success of Hammons' upscale hotels around the country is due in large measure to the inclusion of first-class convention facili-



Larry Phillips, principal engineer, at Hammons Field in Springfield. Pellham Phillips designed the stadium.

ties at those sites. Several of the facilities were designed by Pellham Phillips.

The Hammons' Lake of the Ozark project already has undergone significant changes

on the drawing board. Originally planned as a nine story *continues on the back page*

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Cops on Top raises nearly \$5K for Special Olympics in 12 hours



On top of the sandwich shop in front of the Osage Beach Hy-Vee, staff members from Mix 92.7 FM radio joined officers from the Osage Beach Department of Public Safety for another successful Cops On Top event, marking the warmup to the Polar Bear Plunge weekend. The total amount raised in 12 hours was \$4,831.36! Sue Stegeman with Missouri Special Olympics said, "Which is awesome. Many people and business came to HyVee Gas to donate. Mix 92.7 DJ's Mike, Jeff and Jim participated in the event. Jeff lost a Super Bowl bet and had to appear for 4 hours in pink pajamas." Adding, "We do have pictures."

In all, Susan said about 8 representatives from Osage Beach DPS participated in the 8th annual event. "It officially kicks off the 2009 Plunge season, the annual fundraising event for Special Olympics Missouri," she concluded.

Steelman may run for U.S. Senate in 2010

Former State Treasurer Sarah Steelman said that she's leaning toward running for the U.S. Senate, making it increasingly likely that Republicans will have a top-of-the-ticket primary for the second straight election.

Steelman's entry into the race would set up a 2010 showdown with Republican Rep. Roy Blunt, who announced his Senate candidacy.

Blunt was a predominant presence at the state GOP's annual Lincoln Days conference in Kansas City, jumping from one speaking engagement to another while basking in the praise of incumbent Sen. Kit Bond and various other officeholders. Many attendees wore stickers proclaiming: "Roy Blunt U.S. Senate."

By contrast, Steelman neither was invited nor did she ask to speak at the conference. There were no Steelman campaign stickers nor signs and no Steelman hospitality suite for the guests. Instead, Steelman kept a low profile while visiting with Republicans outside the formal events.

After Bond announced in January that he would not seek election to a fifth term, Blunt moved quickly to position himself as a contender and Steelman said she also was considering the race. Asked if she would run for Senate, Steelman said: "I'm leaning towards it."

Democratic Secretary of State Robin Carnahan already has announced her Senate candidacy and so far does not have any serious Democratic challengers.

Republican leaders would like to avoid a potentially costly and nasty primary that they fear could weaken their victor during a general election campaign for Missouri's highly targeted Senate seat. Democrats see it as one of their best shots to pick up the one seat necessary to give them a 60-vote, filibuster-proof majority in the Senate.

Steelman seems prepared to wage a similar campaign against Blunt, who has been in Congress since 1997 and just recently stepped down from his Republican leadership role as House minority whip. She called him a "big-spending Republican," adding: "The public is sick and tired of Washington

experience."

Blunt highlighted his experience in Congress while also denouncing the federal government's spending, specifically deriding the \$787 billion federal stimulus law.

In a speech to the Missouri Republican State Committee, Blunt set his sights not on Steelman but on Carnahan, who also has criticized Blunt's tenure in Washington. Blunt challenged Carnahan to appear with him on three televised issue forums.

"I'll go anywhere, anytime and talk as long as Robin Carnahan wants to about any topic," Blunt said.

Carnahan spokesman Tony Wyche dismissed the challenge as a stunt.

"Roy Blunt probably needs to worry more about debating with his likely primary opponent than in playing political games 20 months out from an election," Wyche said.

It's that potential for Republican senatorial debates--and negative TV ads--that many Republicans would prefer to avoid.

Livingston County Republican Committee Chairwoman Louise Reasoner wore both a Blunt lapel pin and campaign sticker to Saturday's Republican conference, but she said she also has supported Steelman's previous statewide campaigns.

If Steelman enters the race, "I'd just have to give it some really careful consideration," said Reasoner, a retired public school administrator and goat rancher.

"She is not a Washington insider and, of course, Blunt is," Reasoner said. But "Blunt has performed very well in his leadership roles in the House, and she'd have a lot to learn."

Among those caught in the middle is former Republican Sen. Jim Talent, who also pondered the Senate race before opting against it. Talent wants a unified party and plans to endorse no one in a potential Republican primary.

"They're both friends of mine. I think they both put on a good race," Talent said. But "I think a primary would be very difficult and that they need to try to work it out. I hope they do."

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(573) 302-3630. www.Adams-Commercial.com.

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Progressive architecture the hallmark of Pellham Phillips

continued from page 37
structure, the latest concept calls for twelve floors and 350 rooms. "We're headed towards a more contemporary design with it now," says Phillips. Each change creates a new set of challenges for the professionals at Pellham Phillips, but that's part of the job. "Mr. Hammons is probably the best hotel man in the United States," says Phillips. "He was elected Corporate Hotelier of the World in 2003, so when he says what he wants to do, we have a tendency to listen."

Phillips notes that a pending lawsuit over the TIF funding, as well as the state of current financial markets, have combined to slow the progress of the development. But Phillips says that Hammons is "still very high on the project — he will do it. When he puts this building in, it's going to transform Lake of the Ozarks into another stage. It's going to be a world-class facility."

As important as the Lake project is, it is only one of many hotel designs that Pellham Phillips has undertaken. "Over 31 years we've designed more than 200 hotels, mostly upscale," says Brad Parke. "Not all those were Mr. Hammons', but we have done a lot of work for him. We also are the architects for the Chateau on the Lake in Branson. We were the designers for the Hammons Hall for the Performing Arts... Whenever Mr. Hammons wanted his really high-profile projects, we've been fortunate that he's selected us to do those."

One of those high-profile projects was Hammons Field

in Springfield, home of the Cardinals double-A baseball team and the MSU Bears. The story goes that Mr. Hammons had hired a major sports architect to do Hammons Field and then one Sunday night at 10:30 he called Larry Phillips and said, "I want you to do my ball park."

"Mr. Hammons," replied Phillips, "I'd love to, but you've already hired this other company."

Hammons replied, "Well, they just don't seem to get it; can you do it?"

Phillips explained that he had never designed a stadium before.

"I know that," Hammons said. "But my question is: can you do it?"

"Mr. Hammons," said Phillips, "if you'll do the honor of letting me do it, I guarantee we'll design you the best ballpark in the country."

Hammons Field was completed in time for the 2004 Bears season. In 2005 it was named the Best Ballpark of the Year by Baseballparks.com. The key to Pellham Phillips design success was an understanding of the fans' point of view — that going to a minor league game is not so much about the game as it is in having fun.

There were other memorable projects. "We did a twelve story building right square on the middle of the San Andreas fault in Monterey, California," recalls Phillips. "It was really a structural challenge to do that and feel for sure that it was a safe and reliable building. In this particular instance, we made the building so rigid

that it would hang together no matter how hard it shakes."

And then there was the Ripley's Believe It Or Not museum in Branson. As Phillips tells it: "The franchise in Branson was bought by an English gentleman. I think we made contact with him through a contractor. We came recommended as someone who did innovative work. We started corresponding, and he gave us the task of designing a structure that has the curb appeal that it does. During the initial meetings we hit up on the idea of, 'What if it was an earthquake? What if it looks like a building that had been through a catastrophe and was about to fall down? People would probably be interested in that.'"

"One of the things they do not prepare you for in structural engineering school is designing buildings that look like they are going to fall down. It was an interesting project to put all your columns at nine to twelve degrees askew and to put in the interior design such that it looks like it's about to fall down, but be perfectly safe at the same time."

"I was pretty good friends with the contractor and it was a challenge. You teach people to do good work and to look a certain way, and then when you have a sheet rock contractor on the job and say, 'Okay, I want this ceiling to look like it just busted and is falling down about two feet with lathes sticking out' — that's a little different mindset. But the fact of the matter is that I think everyone enjoyed it because it was so different."

But whether it's a tourist

attraction, a school, or a city hall, it all begins with the most basic of ideas. It falls to the designer to bring those ideas to fruition.

"Generally," explains Phillips, "people come to us because they want to build a specific kind of project. They have a goal in mind. So the first thing that we do is sit down and discuss with them exactly what their goals in the project are. Then we do an analysis and inform them that their project is feasible for the dollars they have, or tell them they're dreaming a little large and we need to either adapt the project or adapt the money."

"If I have a client who comes in and wants to build something that's very ambitious, and then he says to me, 'But I've only got a million dollars,' and his project is obviously a five or six million dollar project, we have to start talking reality to him. At that point we'll try to take him in some different directions to allow him to realize his dream."

"What's even more intriguing is when someone comes in and they have a dream and we can look at that project and one of our designers here may have a concept that the client has not thought of, but it strikes his fancy. Some of our architects can take that dream and say, 'Yes, I understand what you want to do, but there's another way to accomplish that.' A lot of times we'll have an owner change their concept based on our input."

"The bottom line is we take care of the client and do what's

necessary to learn what they really need and what they really want," adds Brad Parke. "A really good example of that is, we are working on a church in Lebanon. And when we made our first proposal to them, the pastor got up and turned to the architect and said, 'You've taken our heart and you put it on paper.' What better compliment?"

With the Hammons' project in the works, Pellham Phillips has a vision for the Lake of the Ozarks area. "The Lake of the Ozarks is such a powerful destination, especially for people from St. Louis and Kansas City, and even Chicago," says Larry Phillips. "I think they are going to demand more world-class type facilities. You're going to see an increase over the conventions and tourism travel that you have there now, especially the tourism market. I'd like to see the Lake of the Ozarks take a step up from what's been there in the past to a more modern concept of lodging."

"I've always been surprised that the Lake of the Ozarks hasn't headed down the live performance route that Branson has. More people that come into the area as a vacation destination are going to demand more venues to occupy their time, and that includes live performance facilities. I'm rooting for that; I would love to design some theaters."

Pellham Phillips Architects Engineers can be contacted in Springfield at (417) 865-1672, or through their web site at www.PellhamPhillips.com.

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